

THE SOCIAL AND CULTURAL IMPLICATIONS
OF PUBLIC HOUSING PROVISION
IN ABUJA, NIGERIA

A THESIS PRESENTED TO THE
CENTRE FOR PLANNING,
IN FULFILMENT OF THE REQUIREMENTS FOR
THE AWARD OF Ph.D.

BY

SANI DUKKU JIBIR

UNIVERSITY OF STRATHCLYDE, GLASGOW

1988

DEDICATION

To my

father, Bappah

and

mother, Yelwa

ABSTRACT

On 4 February 1976 the Federal Military Government of Nigeria promulgated Decree No.6, initiating the removal of the national capital from Lagos to Abuja. Thus Nigeria followed Brazil, Botswana, Malawi, Pakistan, and Tanzania to become the most recent developing country to arrange for a transfer of its centre of government.

Abuja is now a city of 60,000 people where the citizens experience considerable crowding especially in public housing estates. Occupancy rates of three people per room are now the norm. Recent setbacks in oil revenues and soaring trade deficits have slowed down the overall construction programme of the Federal Capital and have led to a lack of new houses to relieve the growing congestion. The water and sanitation services can be seen to be severely overused especially in areas outside Phase One and there is an evident need for urgent action in housing supply.

Policies developed by John Turner and others, and adopted by International Agencies, have been used in some African cities to secure substantial increases in housing stock through self-help both for new building and for improvement of existing housing environments. Through an examination of traditional Hausa culture, which can be seen to have survived almost intact to the present day, it was found that most of the assumptions which underlie such policies as slum upgrading and site and services are absent from, or in conflict with, Hausa culture. An advocative strategy has been developed which attempts to avoid the problems imposed by the sacral nature of housing and to benefit from the resources which are present in the culture and in the present characteristics of Abuja. It is aimed at providing a hospitable environment in which the more prosperous low-income households will be encouraged to build houses for themselves and some tenants. The existing Local Government Authorities in the Federal Capital Territory would be involved in planning and

implementation, the economic potential of rental housing would be restored and the building of compounds in traditional materials would be encouraged.

ACKNOWLEDGEMENTS

A doctoral thesis is the product of work involving many conversations with, and contributions by, a variety of people who may never know how helpful they have been. In an effort to acknowledge some of this help the following are chosen for special mention:

Mr Anthony Ramsay has been a sympathetic supervisor and has, by his support and astute advice, helped to shape and control the work, maintain its momentum, and ensure that specialist contributions were sought at appropriate times.

Professor U. A. Wannop, Head of the Centre for Planning and Mrs Janice Brownlee, Adviser to Overseas Students at Strathclyde University, have provided support and valuable advice throughout the course of my stay in Glasgow.

It has been very useful to discuss details of the work with specialists in the various fields touched on and I readily acknowledge that I have sought them to pick their brains. Among these are Professor A. Dandatti and Dr I. Y. Yahaya of Bayero University, Kano and Dr Stephen Tagg of Strathclyde University, Glasgow. Dr Graham Tipple of the University of Newcastle Upon Tyne has combined experience in Africa with specialist knowledge in housing field to advise on many occasions.

In Abuja, Alhaji M.A. Sale, Special Adviser to the Minister for Federal Capital Territory, has been most helpful in obtaining some of the more confidential data from the FCDA, while Alhaji S.M. Malumfashi of the General Staff Headquarters provided me with comfortable accommodation throughout my stay in Abuja. Alhaji U. S. Ago, Director of Planning and Survey, Alhaji M. Ambursa, Director of Building, and Arch I.C. Ebenebe cooperated in gathering data within the FCDA. Mutari Dikko, Hameed Moh'd, Ibrahim Abdullahi, and Moh'd Hammayo provided help

with the logistics of the survey, advise, and faithful friendship throughout my stay in Abuja.

Alhaji Aliyu Alkali and his family provided me with a base in Kaduna.

Finally, special thanks to Ahmed for his brotherly love and to A'ishatu for being a constant sister. My father, Alhaji Jibir Dukku, has helped me in more ways than I can ever remember. Without his co-operation, it could not have happened.

TABLE OF CONTENTS

| | Page |
|--|------|
| ABSTRACT | i |
| ACKNOWLEDGEMENTS | iii |
| CONTENTS | v |
| LIST OF FIGURES | ix |
| LIST OF TABLES | x |
| GLOSSARY OF TERMS | xii |
| PREFACE | xiii |
| | |
| CHAPTER 1. THE NEED FOR SUCH A STUDY AND ITS METHODOLOGY | 1 |
| Geographical, Demographic and Ethnic Character of Nigeria | 1 |
| The New Federal Capital Project | 7 |
| Tribal Composition of the FCT | 8 |
| The FCT Population | 10 |
| Employment Forecasts of the NFCC | 12 |
| The Key Problem | 14 |
| Research Aims | 17 |
| The Relevance of Past Work | 18 |
| Research Methodology | 21 |
| Why the Hausa Culture is Chosen as a Case Study | 23 |
| Survey Problems | 26 |
| | |
| CHAPTER 2. ABUJA - NIGERIA'S NEW FEDERAL CAPITAL | 28 |
| Introduction | 28 |
| Politics and Capital Relocation in Nigeria | 29 |
| Growth and Development of the New Federal Capital | 33 |
| The Capital City Master Plan | 33 |
| Abuja's Progress | 40 |
| Conclusion | 42 |
| | |
| CHAPTER 3. HOUSING DEVELOPMENT IN NIGERIA : AN EVALUATION OF POLICIES AND INSTITUTIONAL CONSTRAINTS | 44 |
| Introduction | 44 |
| A Review of Government Housing Policies & Programmes | 45 |
| Flaws in the Past Policies and Programmes | 52 |
| Direct Housing Construction | 53 |
| Playing the Game of Numbers | 54 |
| The Federal Mortgage Bank and the Inadequacy of the Housing Loan | 55 |
| Realistic Designs and Core Housing | 57 |
| Urban Housing Provision and Finance: The Non-formal Effort | 57 |
| Housing Finance | 62 |
| Land, Land-Use and the Rationale for Public Ownership in Nigeria | 66 |

| | |
|--|-----|
| The Land-Use Decree: The Objectives & the Provisions | 69 |
| The Land-Use Decree and Housing Development | 71 |
| The Land-Use Decree: The Observed Deficiencies | 72 |
| Building Plan Approval Process | 76 |
| Housing Standards: A Constraint on Urban | |
| Housing Production in Nigeria | 78 |
| Density Control Regulations | 80 |
| Conclusion | 82 |
| The Land Use Decree: Suggested Modifications | 83 |
| The Building Plan Approval Process: | |
| Suggested Improvements | 85 |
| Housing Standards: The Ideal and the Reality | 86 |
| | |
| CHAPTER 4. PUBLIC HOUSING PROVISION IN ABUJA | 88 |
| | |
| Introduction | 88 |
| The Housing Programmes | 89 |
| Single Family Detached and Semi-Detached | 93 |
| Serviced Land | 94 |
| Flats | 94 |
| Multi-Family Housing | 95 |
| The Housing Supply | 99 |
| The Housing Supply: Rooms per Dwelling | 108 |
| Housing Standards | 109 |
| Proposed Housing Standards in Abuja | 112 |
| Subsidy Policies | 113 |
| Rents | 116 |
| Access to Public Utilities | 120 |
| Existing Standards of Sanitation and Water Supply | 121 |
| Living Above Ground Level | 125 |
| Conclusion | 126 |
| | |
| CHAPTER 5. ESTABLISHING HOUSING NEED IN ABUJA | 128 |
| | |
| Introduction | 128 |
| Number of Rooms Preferred | 129 |
| Rooms Preferred and Household Size | 134 |
| Housing Need | 138 |
| Housing Provision Compared with Need and Preferences | 142 |
| Housing Need in 1990 | 144 |
| Allocation of Public-Sector Houses | 147 |
| Need in Sanitation and Water Supply | 150 |
| Water Supply | 152 |
| Faecal Disposal | 153 |
| Sewage Disposal | 154 |
| Affordability of Housing | 156 |
| Affordability of Rental Accommodation | 158 |
| Suggested Solutions to Problems of House-building | 160 |
| Aid Preferences | 163 |
| Conclusion | 167 |

| | |
|---|---------|
| CHAPTER 6. POLICIES ADOPTED IN THIRD WORLD CITIES TO ENCOURAGE RAPID INCREASE IN THE HOUSING STOCK | 170 |
| Introduction | 170 |
| The Government of Nigeria's recognition of the inadequacy in the provision of housing stock | 172 |
| Personal Responsibility Rather than Corporate Control | 176 |
| Core Housing | 178 |
| Sites and Services Schemes | 179 |
| Basic Servicing | 181 |
| The Impact of Such Policies | 181 |
| CHAPTER 7. THE CULTURAL SIGNIFICANCE OF SOME COMPONENTS OF HOUSING FOR THE HAUSA | 184 |
| Introduction | 184 |
| The Religious Context of Hausa Life | 187 |
| Chieftancy | 191 |
| Land Tenure | 194 |
| The Land Allocation System | 198 |
| Houses and Rules of Inheritance | 200 |
| Marriage, Lineage and Housing | 206 |
| House Building in the Home Village | 211 |
| Summary | 214 |
| CHAPTER 8. POLICY IMPLICATIONS OF THE HAUSA CULTURE IN RESPECT OF HOUSING | 216 |
| Introduction | 216 |
| Policies Associated with Rapid Increases in Housing Stock | 217 |
| Assumptions which Underlie Turnerian Policies | 220 |
| Assumptions Concerned with Motivation to Invest | 222 |
| Complications of Owning a House in the City | 224 |
| Assumptions Relating to Land Tenure | 225 |
| Assumptions Relating to Materials and Construction | 229 |
| Few Initial Services, Later Improvement through Self-Help | 231 |
| Conclusion | 233 |
| CHAPTER 9. CULTURAL, ECONOMIC AND SOCIAL CHARACTERISTICS OF THE HAUSA WHICH MAY OFFER OPPORTUNITIES FOR LOW-INCOME HOUSING POLICIES | 235 |
| Introduction | 235 |
| Cultural Characteristics | 240 |
| Physical Characteristics | 247 |
| Economic Characteristics | 250 |
| Social Characteristics | 255 |
| Conclusion | 261 |

| | |
|--|---------|
| CHAPTER 10. A HOUSING STRATEGY FOR ABUJA | 262 |
| Introduction | 262 |
| Can the FCDA Remain the Sole Agency Responsible Housing in the FCT? | 267 |
| Policies for a New Agency and Guidelines for its Operations | 269 |
| Financial Resources | 274 |
| The Acquisition of Land | 274 |
| Residential Plot Allocation | 275 |
| The Number of Houses to be Built | 276 |
| The Type of Houses to be Built | 277 |
| Land Acquisition and the Allocation Process | 278 |
| The Target for the Provision of Rooms | 279 |
| Rent Levels | 282 |
| Forms and Standards of Building | 284 |
| Standards of Wall Building | 288 |
| House Form | 290 |
| Servicing Levels and Techniques | 290 |
| Sanitation | 292 |
| Finance | 293 |
| The Roof Loans Scheme | 295 |
| Evaluation | 297 |
| Summary of Major Policies Recommended | 300 |
| Summary of Combined Effect of the Proposed Changes | 303 |
| Summary Discussion | 302 |
| CHAPTER 11. CONCLUDING SUMMARY | 305 |
| Description of the Problem | 305 |
| Research Methodology | 306 |
| The Findings | 307 |
| Recommendations | 309 |
| Other Areas of Further Research | 310 |
| APPENDICES | 312 |
| BIBLIOGRAPHY | 344 |

LIST OF FIGURES

| | Page |
|---|------|
| 1.1 Language Map of Nigeria | 2 |
| 2.1 Centrality of the FCT | 36 |
| 2.2 Major Hotels Operating in the FCT | 37 |
| 2.3 Neighbourhood Centre, Garki District | 38 |
| 2.4 Public Housing Estates, Garki District | 38 |
| 4.1 One- and Two-Room Compound Units, Nyanya | 96 |
| 4.2 Two Bedroom Four Storey Walk-up Flats | 96 |
| 4.3 Three Bedroom Semi-Detached Houses, Garki District | 97 |
| 4.4 Three- and Four Bedroom Bungalows, Wuse District | 97 |
| 4.5 Housing Distribution in the FCC, 1986 | 101 |
| 4.6 Housing Distribution in other FCT Satellite Towns | 103 |
| 5.1 Rooms Preferred (Total), Percentage Frequencies | 131 |
| 5.2 Mean Household Size by Number of Rooms Preferred | 132 |
| 5.3 Total Number of Persons in House by Tribe | 136 |
| 5.4 (a) Households Occupying X Rooms, (b) Households Needing X Rooms at 2 p.p.r. and (c) Households Preferring X Rooms in Abuja, 1986 | 137 |
| 5.5 Persons Per Dwelling Unit | 148 |
| 5.6 Mean House Size by Rooms Occupied | 148 |
| 5.7 Blocks of Flats - Erected with Prefabricated Components; Abandoned due to Lack of Appropriate Building Fixtures | 157 |
| 7.1 Location of Hausaland | 185 |
| 7.2 Plan of a Hausa Traditional House (Gida) | 201 |
| 7.3 Stages of a Hausa Co-residential Kinship Development | 212 |
| 7.4 Progressive Changes in Kinship Development and Compound Layout | 212 |
| 9.1 Traditional House Forms in Nigeria | 246 |
| 10.1 Recommended Latrine Types | 285 |

LIST OF TABLES

| | Page |
|---|------|
| 1.1 Key to the Language Numbers | 4 |
| 1.2 Prevalence of Spoken Languages in the FCT | 9 |
| 1.3 NFCC Employment Forecasts | 13 |
| 3.1 Total Number of Houses Completed in all the States of Nigeria, 1980 | 50 |
| 3.2 Amount Voted by Federal Government to Housing Programmes During 1980-85 | 51 |
| 3.3 Housing Units Constructed Under the Federal Housing Scheme 1979-83 | 56 |
| 3.4 Approval of Building Plans for Private Sector Housing in Nigerian States | 59 |
| 3.5 Building Plan Approvals for the Private Sector in Selected LGAs in Nigeria | 60 |
| 3.6 Sources of Funds for Building Houses in Nigeria | 64 |
| 4.1 Land Allocation and Population by District | 90 |
| 4.2 Principal Types of Dwelling Units Planned | 91 |
| 4.3 Housing Programme Options | 81 |
| 4.4 Dwelling by Type and Stages of Construction in the FCC, 1986 | 100 |
| 4.5 Housing Distribution in Other Satellite Towns in the FCT, 1986 | 102 |
| 4.6 Federal Low Cost Housing Programme in the FCT | 104 |
| 4.7 Summary of Number of Houses Built by the FCDA and FMWH in the FCT, 1986 | 106 |
| 4.8 Type of House by Unit and Total Cost, 1982 Prices | 106 |
| 4.9 Housing Stock by Type of Dwelling, FCT 1986 | 107 |
| 4.10 Number of Rooms per Dwelling and Total Supply, by Type of Dwelling, FCT 1986 | 108 |
| 4.11 Dwelling Space Standards in the FCT | 111 |
| 4.12 Summary of Facilities and Services to be Provided | 112 |
| 4.13 Civil Servant Income Available for Housing | 115 |
| 4.14 Rents Per Unit Per Month and Total Rental Income by Type of Dwelling | 118 |
| 4.15 Housing Costs, Current and Proposed Rents for Public Housing in Abuja | 119 |
| 4.16 Main Source of Water in the FCT | 121 |
| 4.17 Types of Toilet Facilities in the FCT | 122 |
| 5.1 Number of Rooms Preferred (Total), Percentage Frequencies | 131 |
| 5.2 Rooms Preferred by Tribe, Percentage Frequencies | 133 |
| 5.3 Tenant's Tribe by Opinion of Outdoor Privacy of their Dwelling Unit | 134 |
| 5.4 Tenant's Tribe by (Expressed) Feelings About the Number of Rooms in their Dwelling | 135 |
| 5.5 Total Number of Persons in House by Tribe | 136 |
| 5.6 Household Size Frequency and Housing Need at 2 Persons Maximum Per Room (1986 Distribution), Abuja 1986 | 141 |

| | |
|--|-----|
| 5.7 Comparison of Rooms Needed (1986) and Existing, Abuja 1986 | 141 |
| 5.8 Number and Percentage of Households by Rooms Occupied and Needed, Estimated by Two Methods | 143 |
| 5.9 Household Size Frequency and Housing Need at 2 p.p.r. (1986 Distribution) | 143 |
| 5.10 Housing Need for 1990 Estimated at 2 p.p.r. (1986 Distribution) | 145 |
| 5.11 Housing Need for 1986 and 1990, Alternative Estimates | 146 |
| 5.12 Likely Housing Provision and Housing Need for 1990 | 146 |
| 5.13 Types of Government Aid Preferred by Tribe | 164 |
| 5.14 Other Sources of Assistance Available to Residents in Building Houses | 167 |
| 6.1 Anticipated Population and Annual Growth Rate 1975-2000 | 170 |
| 6.2 Affordability of Housing in Selected Third World Cities | 173 |
| 9.1 Rent as a Percentage of Household Head's Income | 253 |
| 9.2 Ownership of Accommodation in the FCT | 256 |
| 9.3 Length of Stay in Abuja by Tribe | 257 |
| 9.4 Length of Stay in House by Tribe of Resident | 257 |
| 9.5 Intention to Stay in Abuja by Tribe of Resident | 258 |
| 10.1 Summary of Major Proposals & Recommendations | 300 |

GLOSSARY OF TERMS

- FCDA Federal Capital Development Authority.
- FCT Federal Capital Territory.
- NFCC New Federal Capital City.
- NAIRA (N) Nigeria's unit of currency (100 kobo=N1) - £1=N1.12, 1981; £1=N1.18, 1984; following the introduction of the Second-tier Foreign Exchange Market in 1986 the Naira has depreciated to £1=N8.15, August 1988.
- COMPOUND A Residential building (for the Hausa) nearly square in plan, with rooms ranging round, and opening off, a private and/or semi-private courtyard.
- HAUSA A linguistic term which distinguishes the Hausa speaking Mohammedans from other major linguistic and cultural groups.

PREFACE

The process of urbanisation has not occurred as rapidly in Africa as in other underdeveloped regions such as Asia and Latin America, where more people have moved to urban areas in search of economic and social opportunities. For those who do migrate, the transition from rural to urban life is difficult and their survival during this period requires continuity in their social institutions and the opportunity to maintain themselves. Provision for the continuity of these indigenous cultural patterns of which traditional arts, crafts, dance, and rituals are inseparable expressions, is an essential aspect of urban planning in developing countries. Unfortunately, most urban plans have been conceived with insufficient attention to local tradition and culture and, therefore, lack adequate provision for easing the transition to urban life.

This thesis is an attempt to formulate an effective housing strategy for Abuja taking account of the cultural and religious significance of the components of housing. It has therefore, been necessary, to apply scholarship from such fields as anthropology, historiography, theology, and political economy to matters which are usually dealt with in the environmental sciences. This scholarship has been used only to illuminate the field of housing. No attempt has been made to enter into debate outside of matters which affect attitudes to houses and land.

It is important that the reader is aware of the strength of religion as a determinant of attitudes and behaviour. In modern Britain, the giving of relatively large amounts of money to church may not appear rational to the non-believer, but the believer knows it to be right because it is supernaturally ordained. In the same way, a believer in the Hausa religion may adopt an economically irrational attitude towards his house but he may rather

die than accept any other. If the housing policies used in Nigeria continue to ignore this they will continue to fail.

The strategy devised here is offered as a starting point for negotiation between government and the people of Abuja. It is an attempt to enable the provision of large amounts of housing quickly within a very traditional social and economic structure. In Africa as a whole, traditions similar to those of the Hausa survive in degrees ranging from the merely vestigial to the completely intact. An understanding of the Hausa situation, which lies at the intact end of the spectrum, may provide valuable insights into the problems and possibilities presented by cultures in other positions within the spectrum.

CHAPTER ONE

THE NEED FOR SUCH A STUDY AND ITS METHODOLOGY

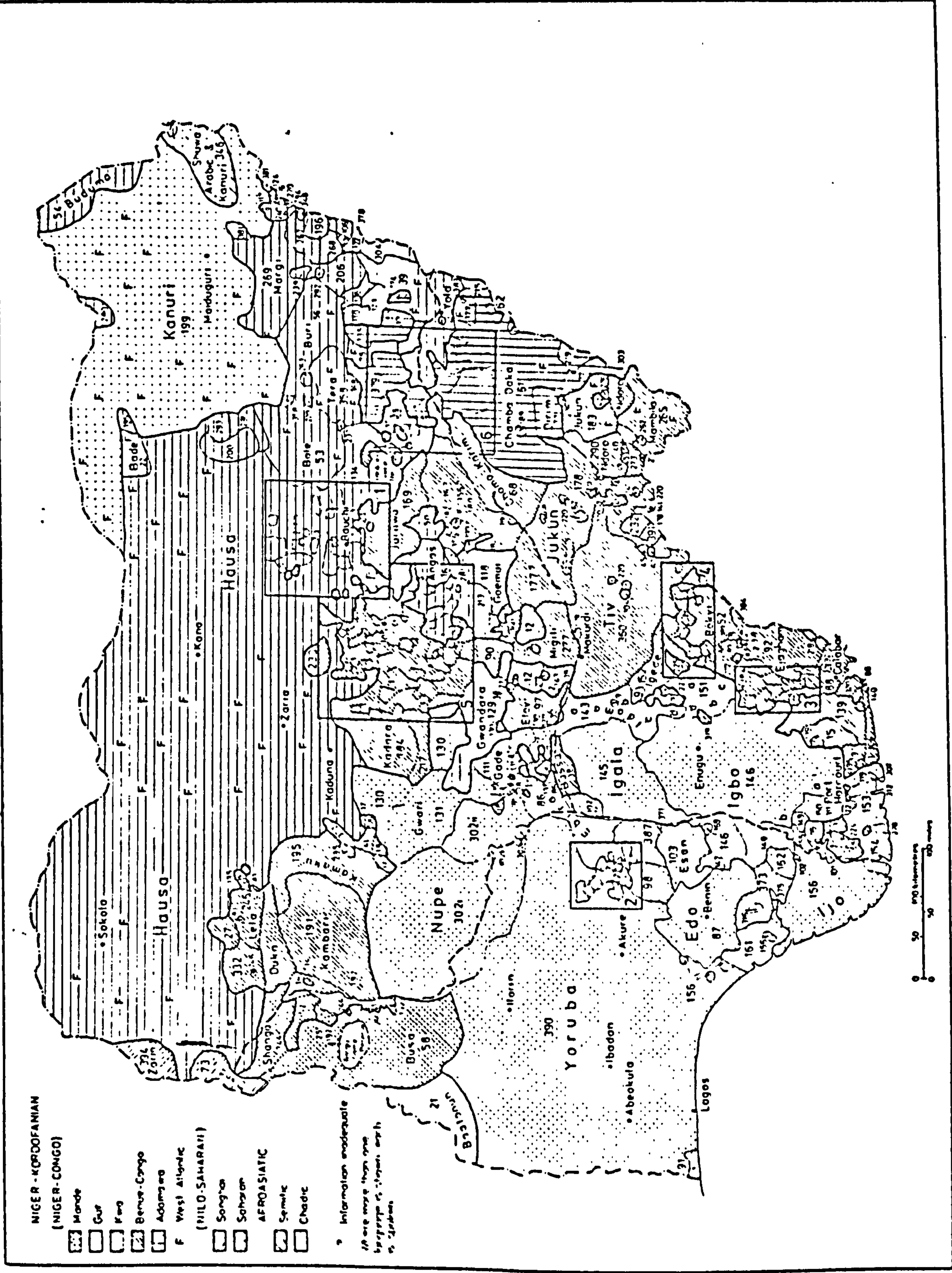
1.1.0. Geographical, Demographic and Ethnic Character of Nigeria

The Federal Republic of Nigeria covers a total land area of nearly 924000 sq km. It lies between latitudes 3 Deg and 14 Deg north of the equator, stretching about 1000 km north to south, and a similar distance east to west. The Republic is divided into 21 States and extends over a wide range of ecological zones, from Sahel (desert) in the extreme north, through Savanna in the middle, to tropical rain forests in the south. The estimated population of approximately 80 million (1980) makes Nigeria the most populous state in Africa, accounting for a quarter of the total population in the continent (U.N., 1981).

The annual growth rate of the population has been estimated at 2.5%, and 40% of the population falls within the 0 to 15 year age group. Life expectancy was put at 51 years for males, and 60 years for females. One characteristic of the Nigerian population that is of significant interest to this study is the rate of urbanisation. This was estimated at 4% per annum in 1976. In 1981, 25.5% Of the total population was living in urban centres. By the year 2000 Nigeria's total projected population of 135 million is expected to be 50% urbanised (U.N., 1981).

Recording ethnicity in Nigeria can be a complex business, since identification changes with circumstances and there are many small groups which may or may not be classified into larger units. Ita's (1971) survey of the anthropological and linguistic literature lists 61 ethnic divisions and has 779 names in the ethnic index, yet there

Figure 1.1. The Language Map of Nigeria



Source: Okpala et al., 1982, Nigeria in Maps.

Figure 1.1. Continued

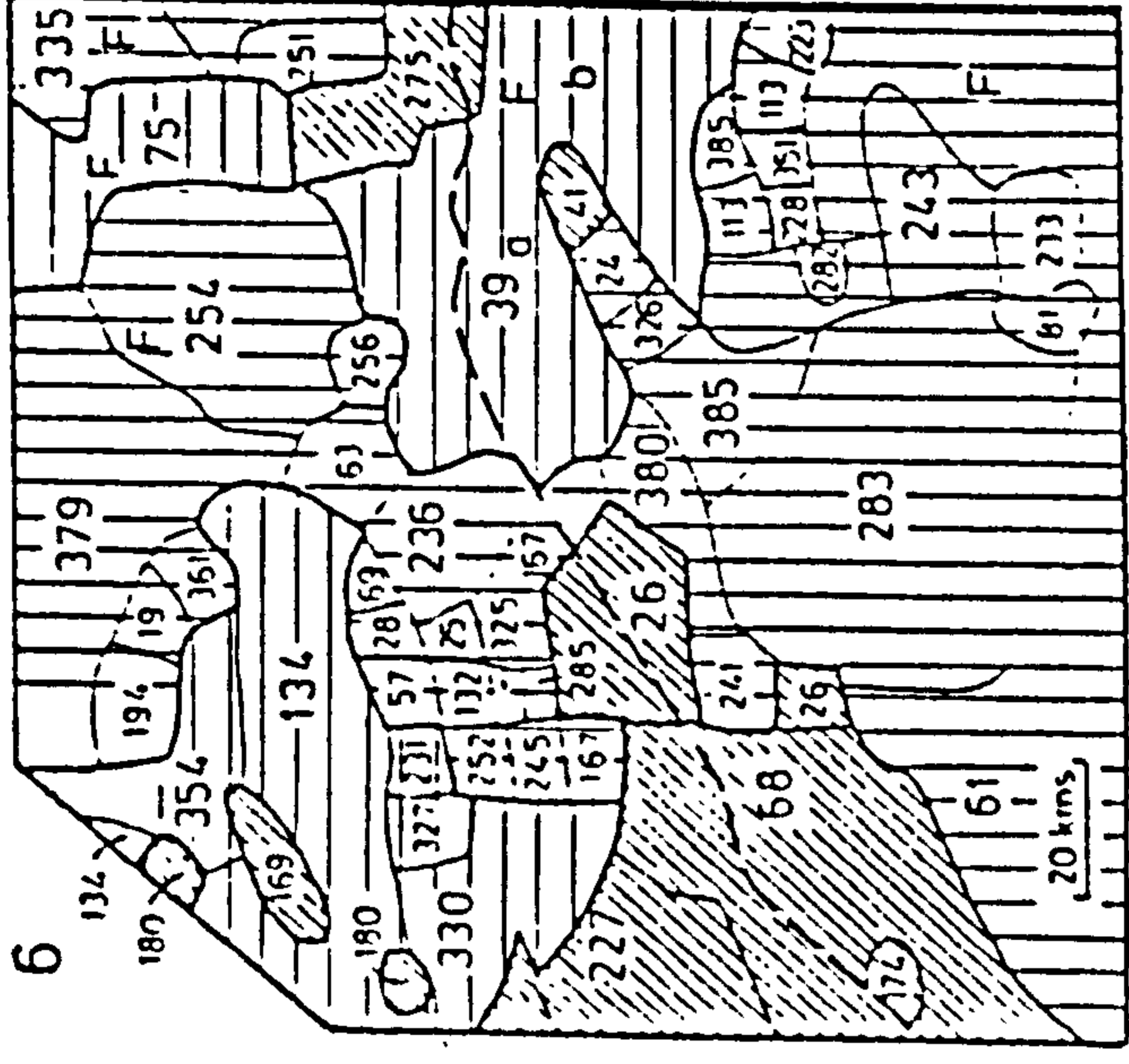
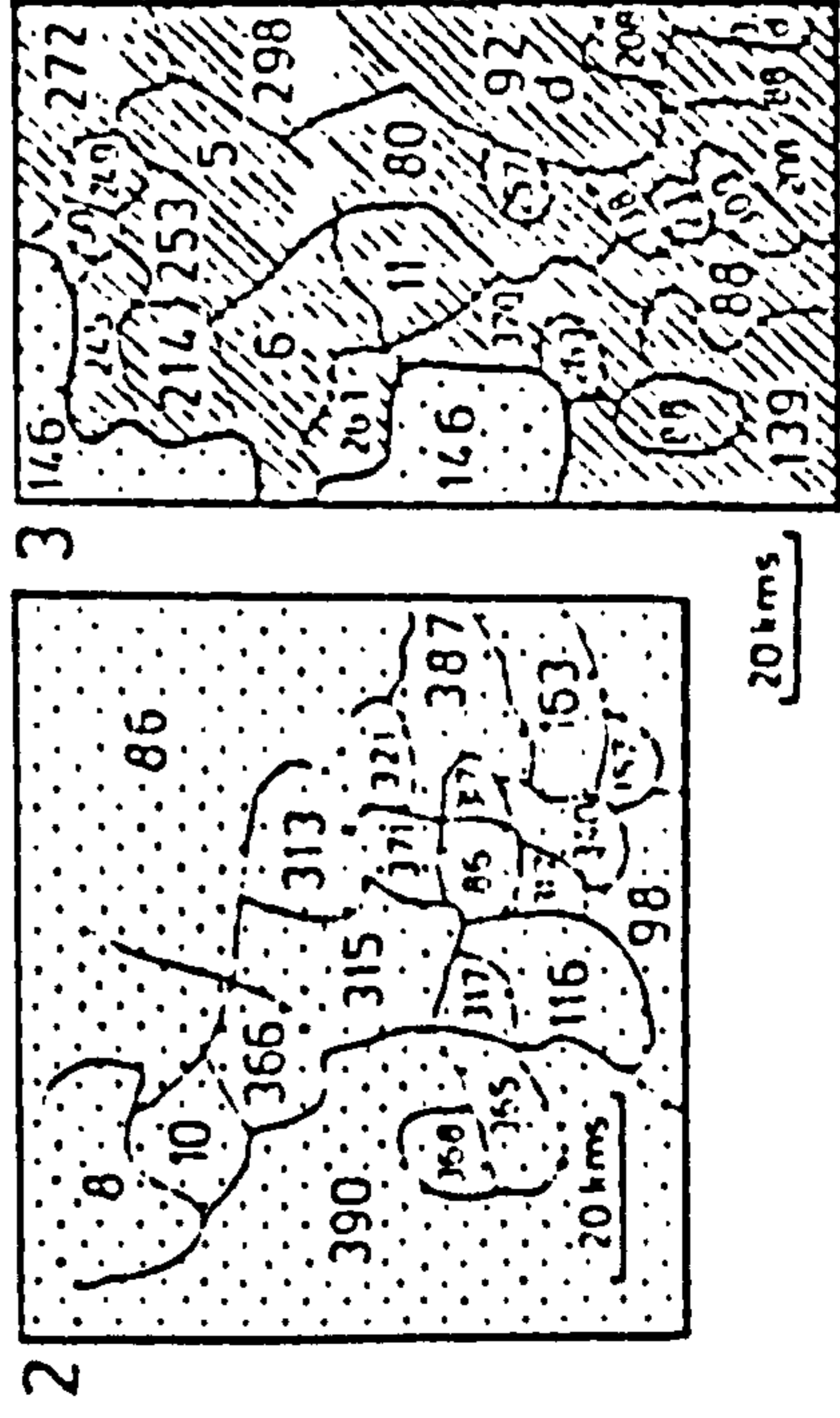
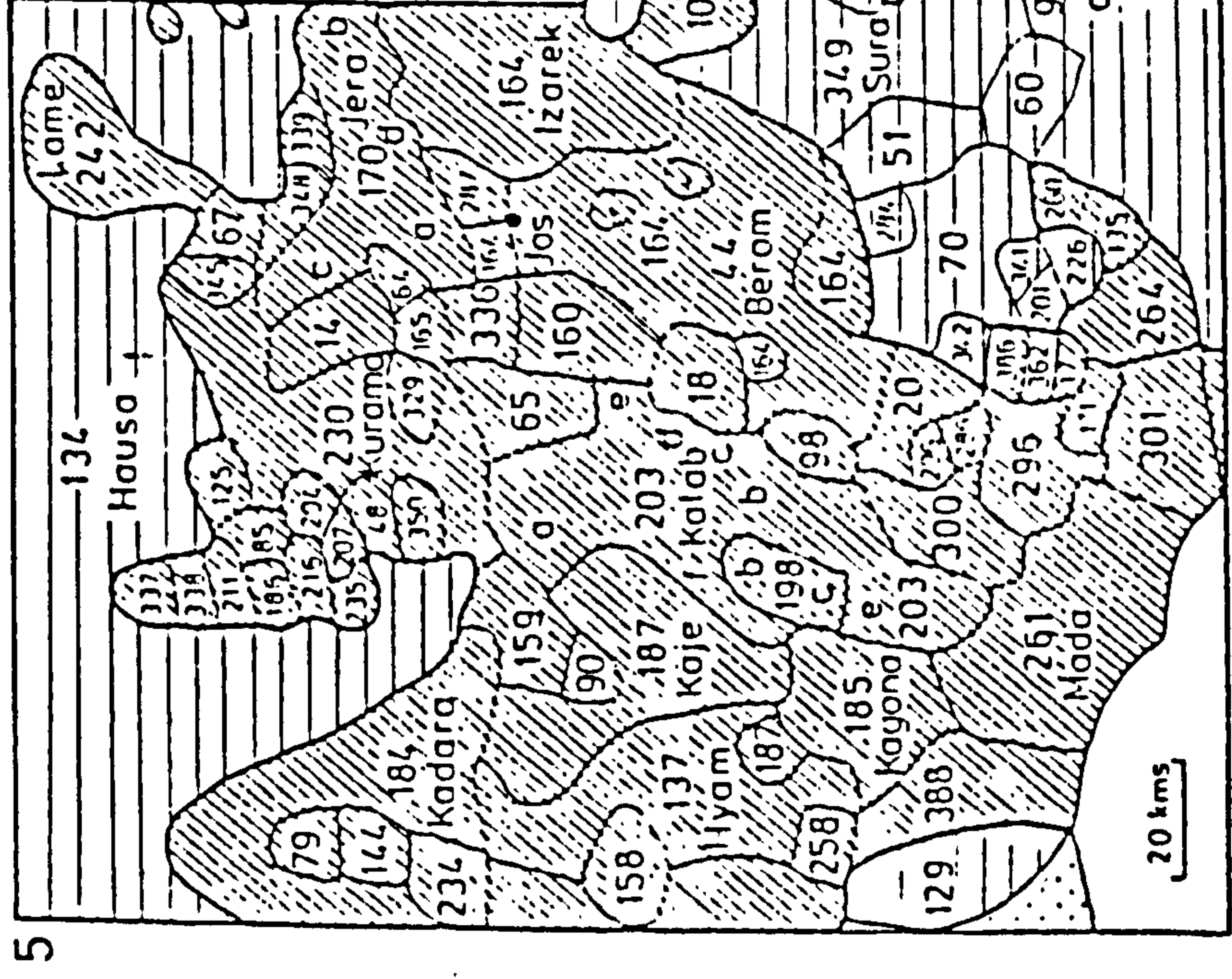
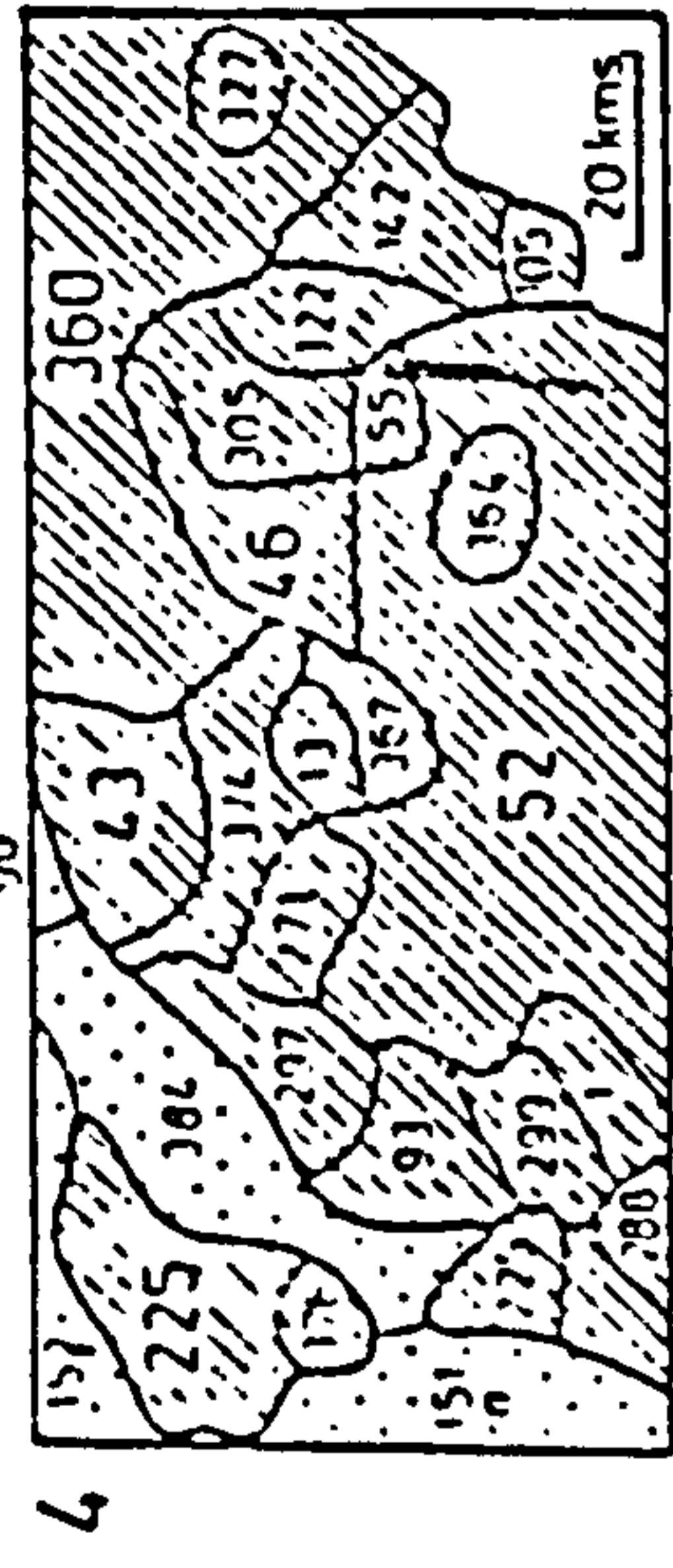
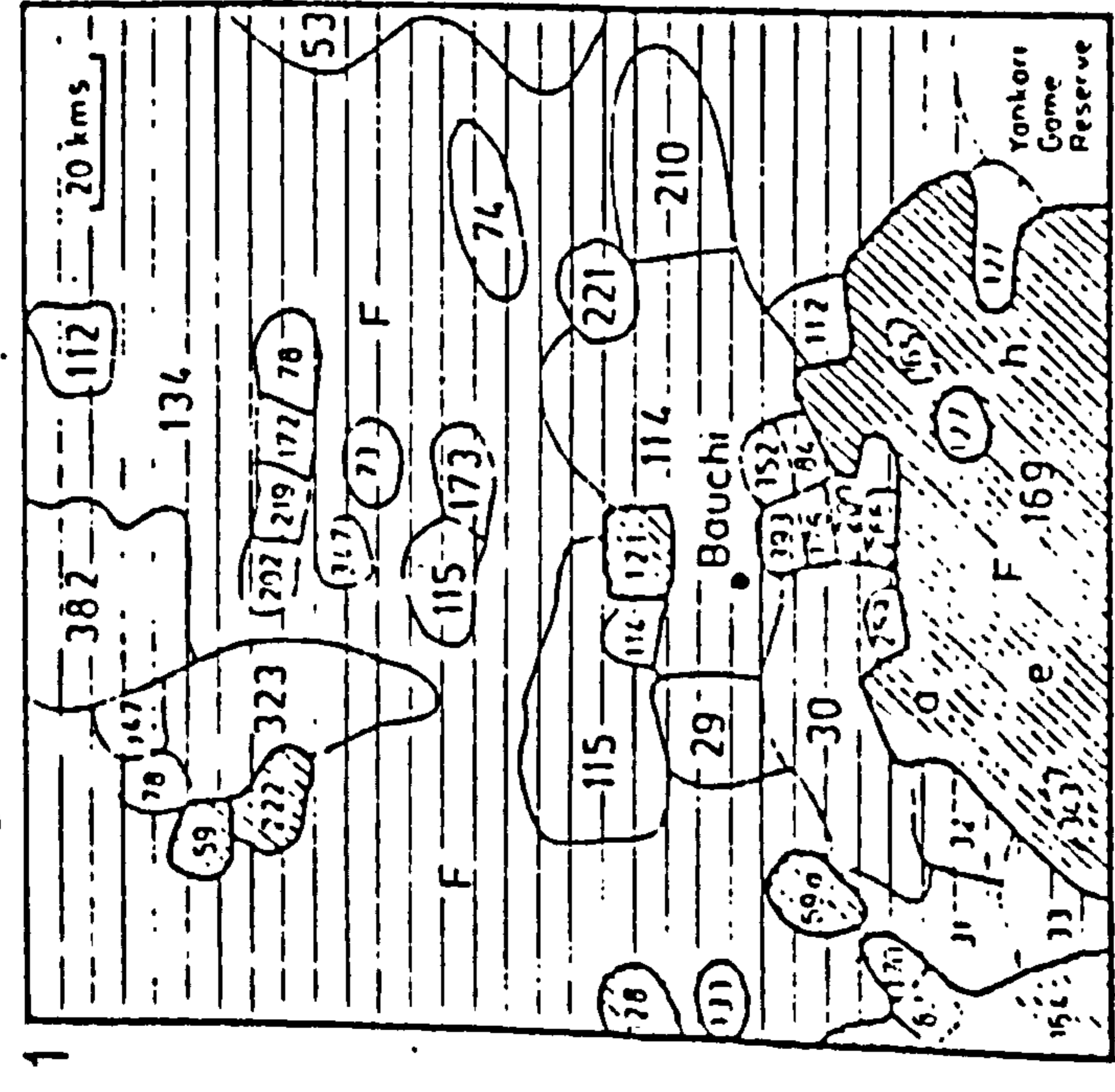


Table 1.1. Key to the Language Numbers

| *Dialect Cluster | ** Language Cluster | 67 Chokobo | 143d Idoma South | 169i S.W. Dogun |
|------------------|---------------------|---------------------|--------------------|----------------------|
| 1 Abanyom | | 68 Chomo-Karim | 144 Idon | 169j Bada |
| 2 Abon | 31* Zeem | 69 Dadiya | 145 Igala | 170 Jere |
| 3 Abua | 32* Dass | 70 Daffo-Batura | 146* Igbo** | 170a Buji |
| 4 Affode | 33* Zan | 71 Defaka | 146a Eche | 170b Gusu |
| 5 Agon | 34* Saya | 72 Degema | 146b Egbema | 170c Jere |
| 6 Agwagwune* | (25) Barke | 73 Dendi | 147 Ika | 170d Ribina |
| 6a Agwagwune | 36 Basha | 74 Dena | 148* Ukwuani-Aboh | 171 Jidda-Abu |
| 6b Eres | 37 Bassa Kaduna | 75 Dera | 149 Ogbah | 172 Jimbin |
| 6c Abun | 38 Bassa Kwomu | 76 Dghwede | 150 Ikwere | 173 Jimi |
| 6d Adum | 39 Bata* | 77 Dirim | 151* Izi-Ezaa- | 174 Jiru-Ku |
| 6e Abayonga | 39a Bacama | 78 Dirya | Ikwo-Mgbo | 175 Juru |
| 6f Etono II | 39b Bata | 79 Doka | 151a Izi | 176 Ju |
| 7 Ake | 40 Batu | 80 Doko-Uyanga | 151b Ezaa | Jukun** |
| 8 Akoko North* | 41 Baushi | 81 Dong | 151c Ikwo | 177 Jukun of |
| 9 Akpa-Yache* | 42 Baya | 82 Duguza | 151d Mgbo | Wukari |
| 9a Akpa | 43 Bekwarra | 83 Duka | 152a Kalabari | 178 Jukun of |
| 9b Yache | 44 Berom | 84 Dulbu | 152b Okrika | Takum & |
| 10 Akpers | 45 Bete | 85 Dungi | 152c Ibani | Donga |
| 11 Akper-Ebom | 46 Bette-Bendi | 86 Ebira | 152d Nkoro | 179 Jukun of |
| 12 Alago | 47 Bile | 87 Edo (Bini) | 153 Ijo Eastern | Abin |
| 13 Alege | 48 Binawa | 88 Efik | 153a Kalabari | Kona |
| 14 Amo | 49 Bitare | 89 Efotop | 153b Okrika | 180 Jukun of |
| 15 Anang | 50 Boghom | 90 Eggon | 153c Ibani | 181 Jukun of |
| 16 Anga | 51 Bokkos | 91 Egun | 153d Nkoro | Wurkum |
| 17 Arum-Chessu | 52 Bokyi | 92 Ejagham* | 154 Ijo Nembe | 182 Jukun of |
| 18 Aten | 53 Bole | 92a Bendeghe | 155* Ijo-Biseni- | Wase |
| 19 Ayu | 54 Buduma | 92b Etung-North | Okordia | 183 Jibu |
| 20 Ayu | 55 Bumaji | 92c Etung-South | 156 Ijo Central | 184 Kadara |
| 21 Baatonum | 55 Bura | 92d Ejaghani | 157 Ikpeshi | |
| Bade** | 56 Burak | 92e Ekin | 158 Iku-Gora-Ankwa | |
| 295 Duwan | 57 Busa | 93 Ekajuk | 159 Ikulu | 185 Kagona |
| 22 Bade | 58 Busa | 94 Ekit | 160 Ingwe | 186 Kaiwi |
| 293 Nginm | 59 Buta-Ningi* | 95 Ekpeye | 161 Esekiri | 187 Kaje |
| 23 Bakpinka | 59a Buta | 96 Eleme | 162 Isoko | 188 Kaka |
| 24 Bah | 59b Ningi | 97 Eloyi | 163 Ibbie North* | 189 Kam |
| 25 Bambuka | 60 Chaktem- | 98 Emai-Lulcha-Ora* | 164 Izarck | 190 Kamantam |
| 26 Bandawa-Minda | Mushere | 99 Emame | 165 Jaku | Kambari** |
| 27 Banga | 61 Chamba Daka | 100 Engenni | 166 Janji | 191 Kambari I |
| 28 Bangwinji | 62 Chambe Leko | 101 Epic | 167 Janjo | 191a Kakihum |
| Barawa** | 63 Cham-Mwana | 102 Eruwa | 168 Jara | 191b Ibeto |
| 29* Geji | 64 Chara | 103 Esan | 169 Jarawa* | 191c Selka |
| 30* Poki | 65 Chawai | 104 Etulo | 169 Jarawa* | 192* Kambari II |
| | 66 Chip | 105 Ewant | 169a Bankal | 192a Auna |
| | | | 169b Ligri | 192b Agara'iwa |
| | | | 169c Kanam | 193 Kamkam |
| | | | 169d Bobar | 194 Kamo |
| | | | 169e Gingwak | 195 Kamuku* |
| | | | 169f Dogun | 195a Achipa |
| | | | of Gar | 195b Ucinda |
| | | | 169g Dogun | 196 Kamwe |
| | | | of Badara | 197 Kana |
| | | | 169h N.E. Dogun | 198 Kanufi-Kaningkon |

Source: Okpala et al., 1982, Nigeria in Maps.

Table 1.1. Continued

| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|------------|--------------|-----------|------------|------------|------------|-------------|-------------|-------------|-----------------|----------------|-------------|----------|-----------|------------|-----------|---------------|-----------|------------|-------------|-------------|-------------|--------------|-------------|----------------|-----------|-------------|------------|--------------|----------|----------|----------|-----------|------------|----------|----------|-----------------|-----------|------------|------------|-----------|------------|------------|------------|-----------|-----------|------------|-----------|-----------|-----------|-------------|--------------|---------|-----------|-------------|-------------|----------|------------|------------|-------------|--------------|-----------------|-----------------|----------|-----------|--------------|-----------|-----------|----------|-----------|----------|-----------|------------|-------------|-------------|----------|--------|----------|-------------|----------|----------------|------------|-----------|----------|-----------------|----------|----------|----------|----------|-------------|------------|---------|-------------------|-----------------|-----------|-------------|---------|------------|-----------------------|-------------|-----------|-----------|------|------------|------------|-------------------|------------|-------------|-----------|-----------|----------|----------|-----------|-----------|-------------|------------|------------|-----------|----------------|--------------|------------------|----------|-----------|----------|-----------|------------------|------------|-----------|-----------|---------------|------------|-------------------|-----------|------------|----------------|-----------|-----------|-------------|----------|--------------------|-------------|------------|-------------|-----------|----------|-------------------|---------------|--------------|---------------|------------|--------------|------------|---------------|-------------|-----------|-------------|-----------|-----------|-----------|------------|-----------|----------|------------|-----------|---------------|-------------|--------------|---------------|-------------------|------------|--------------|-----------|--------------|----------|-----------------------|-------|-------------|-------|--------------|-----------|------------|-----------|------------|----------|-----------|-----------|----------|---------|------------|------------|----------|--------------|----------|----------|-----------|----------------|------------|--------------|--------------|---------------|------------|-----------|----------|------------|------------|------------|-----------|-------------|--------|------|---------|-------------|-----------------|------------|------------|------------|------------|----------------|----------|-----------|----------|------------|---------|----------|------------|-------------|-------------|-----------|----------|-----------|--------------|---------------|----------|---------|----------|--------------|---------------|--------------|-----------|------------|------------|------------|-----------|-----------------|-----------|-------------------|-----------|--------------|----------------|--------------|----------|-----------|---------|------------|---------------|---------------|----------------|----------------|-------------|------------|-----------|------------|-----------|-----------|----------|----------|--------------|--------------|-------------|-----------|---------|----------|-------------|-----------|------------|------------|-----------|------------|-------------|------------|-------------|-----------|------------|
| 199 Kanuri | 200 Karekare | 201 Karfa | 202 Kariya | 203 Katab* | 203a Katab | 203b Kagoro | 203c Atakat | 203d Sholio | 203e Kachichere | 203f Kafanchan | 204 Kiballo | 205 Kila | 206 Kilba | 207 Kinuku | 208 Kiong | 209 Kir-Balar | 210 Kinfi | 211 Kituni | 212 Koenoem | 213 Kofyar* | 213a Kofyar | 213b Mernang | 213c Doemak | 213d Kwagallak | 213e Bwol | 213f Gworam | 213g Jipal | 214 Kohumono | 215 Koma | 216 Kono | 217 Koro | 218 Korop | 219 Kotopo | 220 Kpan | 221 Kubi | 222 Kuda-Chamo* | 222a Kuda | 222b Chamo | 223 Kugama | 224 Kugbo | 225 Kukele | 226 Kulere | 227 Kulung | 228 Kumba | 229 Kupto | 230 Kurama | 231 Kushi | 232 Kuteb | 233 Kutin | 234 Kuturmi | 235 Kuzamani | 236 Kwa | 237 Kwami | 238 Kwanka* | 238a Kwanka | 238b Bot | 238c Bijim | 238d Legen | 239 Kyibaku | 240 Laamang* | 240a Laamang N. | 240b Laamang S. | 241 Laka | 242 Lame* | 242a Bambaro | 242b Gura | 243 Lamja | 244 Laru | 245 Legbo | 246 Lela | 247 Lelau | 248 Lemoro | 249 Lenyima | 250 Leyigha | 251 Libo | 252 Lo | 253 Loka | 254 Longuda | 255 Lopa | 256 Lotsu-Piri | 257 Lubila | 258 Lungu | 259 Luri | 260 Mabo-Barkul | 261 Mada | 262 Magu | 263 Maha | 264 Mama | 265 Mambila | 266 Mangas | Margi** | 267 Margi-Central | 268 Margi South | 269 Putai | 270 Matakam | 271 Mbe | 272 Mbembe | 273 Mbembe** (Tigong) | 273a Ashuku | 273b Nama | 274 Mboe* | 274a | 274b Banga | 274c Handa | 275 Mbula-Bwazza* | 275a Mbula | 275b Bwazza | 276 Mbutu | 277 Migik | 278 Mini | 279 Miya | 280 Mober | 281 Monto | 282 Mumbake | 283 Mumuye | 284 Mundat | 285 Munga | 286 Nandu-Tari | 287 Naraguta | 288 Nde-Nide-Nta | 288a Nde | 288b Nide | 288c Nta | 289 Ndoe* | 289a Ikpara-Bong | 289b Balep | 290 Ndoro | 291 Ngamo | 292 Nggwaphyi | 293 See 22 | 294 Ngoshe Ndhang | 295 Ngwon | 296 Ninzam | 297 Nkem-Nkun* | 297a Nkem | 297b Nkun | 298 Nkukoli | 299 Nnam | 300 Numana-Gwantu* | 300a Numana | 300b Nunku | 300c Gwantu | 301 Nungu | 302 Nupe | 302a Nupe Central | 302b Ganagana | 302c Kakanda | 302d Bassange | 302e Eggan | 303 Nyamnyam | 304 Nzangi | 305 Obanliku* | 305a Basang | 305b Bobi | 305c Bishin | 305d Bisu | 305e Busi | 306 Obolo | 307 Obulom | 308 Oduai | 309 Odut | 310 Ogbia* | 310a Kulo | 310b Oloibiri | 310c Anyama | 311 Ogbogolo | 312 Ogbamegum | 313 Ogon-Magoego* | 313a Ogori | 313b Magongo | 314 Okoba | 315 Okpamben | 316 Okpe | 317 Okpe-Idesa-Oloma- | Akuku | 318 Olulumo | Ikum* | 318a Olulumo | 318b Ikom | 319 Oring* | 319a Utia | 319b Erhun | 320 Oron | 321 Ososo | 322 Otank | 323 Pa'a | 324 Pai | 325 Panyam | 326 Passam | 327 Pero | (328) Pidgin | 329 Piti | 330 Piya | 331 Dongu | 332 Puke-Geen- | Ken-Wipsi* | 332a Puke-Nu | 332b Geen-Ni | 332c Wipsi-Ni | 333 Pyapun | 334 Reshe | 335 Roba | 336 Rukuba | 337 Rumaya | 338 Rurama | 339 Sanga | 340 Sasaru- | Enwan- | Igwe | 341 Sha | 342 Shagayu | 343 Shall-Zwall | 343a Shall | 343b Zwall | 344 Shanga | 345 Shanti | 346 Shuwa Arab | 347 Siri | 348 Sukur | 349 Sura | 350 Surubu | 351 Tal | 352 Tala | 353 Tambas | 354 Tangale | 355 Tapahin | 356 Tafok | 357 Teme | 358 Tera* | 358a Nyamath | 358b Paflimdi | 359 Tita | 360 Tiv | 361 Tula | 362 Turkwarm | 363 Ubaghara* | 363a Biakpun | 363b Ikun | 363c Itono | 363d Ugbem | 363e Utuma | 364 Ubang | 365 Uhami-Iyayu | 366 Ukaan | 367 Ukpe-Bayobin* | 367a Ukpe | 367b Bayobin | 368 Ukue-Ehuen | 369 Ulukwumi | 370 Umon | 371 Uneme | 372 Ura | 373 Urhobo | 374 Utugwang* | 374a Utugwang | 374b Okorotung | 374c Okorotung | 374d Afrike | 374e Oboso | 375 Uvbie | 376 Uzckwe | 377 Verre | 378 Vimon | 379 Waja | 380 Waka | 381 Wandala* | 381a Gamargu | 381b Kirawa | 382 Warji | 383 Wom | 384 Yala | 385 Yandang | 386 Yashi | 387 Yekhee | 388 Yeskwa | 389 Yiwon | 390 Yoruba | 391 Yukeben | 392 Yungur | 393 Zangwal | 394 Zarma | 395 See 22 |
|------------|--------------|-----------|------------|------------|------------|-------------|-------------|-------------|-----------------|----------------|-------------|----------|-----------|------------|-----------|---------------|-----------|------------|-------------|-------------|-------------|--------------|-------------|----------------|-----------|-------------|------------|--------------|----------|----------|----------|-----------|------------|----------|----------|-----------------|-----------|------------|------------|-----------|------------|------------|------------|-----------|-----------|------------|-----------|-----------|-----------|-------------|--------------|---------|-----------|-------------|-------------|----------|------------|------------|-------------|--------------|-----------------|-----------------|----------|-----------|--------------|-----------|-----------|----------|-----------|----------|-----------|------------|-------------|-------------|----------|--------|----------|-------------|----------|----------------|------------|-----------|----------|-----------------|----------|----------|----------|----------|-------------|------------|---------|-------------------|-----------------|-----------|-------------|---------|------------|-----------------------|-------------|-----------|-----------|------|------------|------------|-------------------|------------|-------------|-----------|-----------|----------|----------|-----------|-----------|-------------|------------|------------|-----------|----------------|--------------|------------------|----------|-----------|----------|-----------|------------------|------------|-----------|-----------|---------------|------------|-------------------|-----------|------------|----------------|-----------|-----------|-------------|----------|--------------------|-------------|------------|-------------|-----------|----------|-------------------|---------------|--------------|---------------|------------|--------------|------------|---------------|-------------|-----------|-------------|-----------|-----------|-----------|------------|-----------|----------|------------|-----------|---------------|-------------|--------------|---------------|-------------------|------------|--------------|-----------|--------------|----------|-----------------------|-------|-------------|-------|--------------|-----------|------------|-----------|------------|----------|-----------|-----------|----------|---------|------------|------------|----------|--------------|----------|----------|-----------|----------------|------------|--------------|--------------|---------------|------------|-----------|----------|------------|------------|------------|-----------|-------------|--------|------|---------|-------------|-----------------|------------|------------|------------|------------|----------------|----------|-----------|----------|------------|---------|----------|------------|-------------|-------------|-----------|----------|-----------|--------------|---------------|----------|---------|----------|--------------|---------------|--------------|-----------|------------|------------|------------|-----------|-----------------|-----------|-------------------|-----------|--------------|----------------|--------------|----------|-----------|---------|------------|---------------|---------------|----------------|----------------|-------------|------------|-----------|------------|-----------|-----------|----------|----------|--------------|--------------|-------------|-----------|---------|----------|-------------|-----------|------------|------------|-----------|------------|-------------|------------|-------------|-----------|------------|

are some names on the government's much less comprehensive 'Tribal Map' which are not on Ita's list, and several self identifications on censuses were not on either list. (presumably, most of these were names of clans, villages, or wards within towns which often provide ethnic identification for people in their own area). A Yoruba whose family moved from the village of Ilugun to Abeokuta over 100 years ago might say in Lagos that he is Egba, whereas he might classify himself as Ilugun in Abeokuta.

Nigerian languages are grouped by linguists into a number of language families and sub-families. The linguistic map shown in Figure 1.1 is based on the widely accepted classification of African languages established by Greenberg (1966). The vast majority of Nigerian languages belong to four groups: (i) the Kwa, (ii) Benue-Congo, (iii) Adamawa groups of the Niger-Congo family, and (iv) the Chadic group of the Afroasiatic family. Six other major language groups are represented within the country: the West Atlantic, Mande and Gur groups of the Niger-Congo family, the Songhai and Saharan groups of the Nilo-Saharan family, and the Semitic group of the Afroasiatic family.

Languages and ethnic groups do not necessarily correspond and the terms cannot be used interchangeably. In the majority of cases in Nigeria, it is true that a particular ethnic group speaks a specific language that no other group speaks, but that is not always so. Hausa, for instance, is a language spoken as a first language by a number of ethnic groups. The Ijo, conversely, is an ethnic group which speaks a cluster of languages. The map in Figure 1.1 is therefore, a map of languages, not of ethnic groups or tribes. Each numbered entry on the map and in the list (shown in Table 1.1) which follows it represent either a language or a dialect cluster. Each dialect cluster is marked by an asterisk on the list. The numbers

of the dialect cluster are then given in an indented list. In the case of language clusters, no separate number is given since each language or dialect cluster has its own separate number. Each language cluster is marked by a double asterisk and then under this name the languages and dialect clusters are given in an indented list.

It is estimated that as many as 250 languages are currently spoken in the Federation of Nigeria. There are also almost as many corresponding ethnic groups in the Federation, chief among which are the Hausa, Fulani, Kanuri, Yoruba, Ibo, Ibibio, Tiv, Ijaw, Edo, Efic, Nupe, Itsekiri, Urhobo, Ekoi, Borgu, and Jukun (Nigeria, undated).

1.2.0. The New Federal Capital Project

Chapter Two gives a political and historical account of the developments that led to the decision to build a New Federal Capital for Nigeria at Abuja. This section aims to review briefly, the physical and demographic characteristics of the New Federal Capital City (NFCC) and the Federal Capital Territory (FCT).

The new capital was named Abuja. The name adopted was that of the Local Government Area of Niger State whence the larger portion of the FCT was excised. (The old township of Abuja was changed to Suleja to avoid future confusion). A special organisation, the Federal Capital Development Authority (FCDA) was created to plan and administer the new capital city. A Master Plan study for the Federal Capital was commissioned in 1977 and completed in 1979. Among the various recommendations of this study was the phasing of the developments for the city through to the year 2000, at which point a target population of 1.6 million was projected.

The FCT is located in the Middle Belt of the country, in an ecological zone commonly described as Southern Guinea Savanna. It lies between latitudes 8 Deg 25'N and 9 Deg 25'N, and longitudes 6 Deg 45'E and 7 Deg 45'E, occupying a total area officially put at 8000 sq km. Its central location renders communication with the rest of the country relatively easy. It is only 160 km by road from Kaduna, approximately 380 km from Kano and just over 650 km from Lagos (see Figure 2.1).

The climate of the FCC is atypical of the Southern Guinea Savanna zone in that the FCC and its surroundings lie in the high rainfall shadow of the Jos plateau. There are no long term rainfall records from stations within the FCT but records from Suleja characterise the FCC and the northern portion of the FCT. Total annual rainfall here is just under 1600mm on average (Abuja Master Plan, 1979).

1.2.1. Tribal Composition of the FCT: Population

Characteristic of the Middle-Belt of Nigeria, the FCT area is tribally highly heterogeneous, although Hausa is spoken by the majority of the people. Unlike most other parts of Nigeria, no single religious group dominates this area. There are as many followers of ancient cults as there are Christians or Moslems. According to Mabogunje (1978), this is probably because the Moslem religion, which came from the north, did not penetrate this territory with its rough and hilly terrain. At the same time, the Christian religion which came from the south did not gain much

Table 1.2. Prevalence of Spoken Languages
in the FCT

| Language | Percent of Population |
|----------------|--------------------------|
| Hausa | 35.4 |
| Igbo | 13.7 |
| Yoruba | 10.8 |
| Gwari | 4.0 |
| Igala | 3.3 |
| Idoma | 3.0 |
| Tiv | 2.7 |
| Efik | 2.1 |
| Ebira | 1.9 |
| Nupe | 1.7 |
| Fulani | 1.2 |
| Edo | 1.0 |
| Ibibio | 0.7 |
| Kaje | 0.6 |
| Urhobo | 0.5 |
| Kanuri | 0.3 |
| Angas | 0.2 |
| Ijaw | 0.1 |
| Other Nigerian | 13.6 |
| Other Foreign | 3.2 |

Source: FCDA, 1985

foothold in the area because of its distance from the coast.

A 1985 survey of the FCT shows Hausa as the most widely spoken language followed by Igbo, Yoruba, Gwari, Igala, Idoma, and Tiv in descending order. Table 1.2 specifies

what tend to be commonly accepted as the largest 19 ethnic groups while the remaining groups are humped together as "other". These others are individually of small counts but all sum up to 13.6% of the total FCT population. Igbo is the language of the Ibos and Fulfulde is that of the Fulanis.

1.2.2. The FCT Population

Population projections of the FCT are beset by limitations. First is the dubious quality of the data available, particularly for rural households. Data sources examined are also highly inconsistent (more so for urban population data). Hence there is a need to view any population projections with some caution. They also imply the need to review and up-date population data whenever the opportunity arises. Furthermore, the concept of a regional economy is not altogether a clear-cut one: the boundaries of the FCT do not coincide exactly with the functional boundary of the region in economic terms. For instance, the economic activities in Suleja town, just outside the FCT are an integral part of the regional economy: growth in Suleja would no doubt occur alongside that of the FCT.

Given the current state of development in the FCC and other satellite towns, it is most difficult to provide with any confidence accurate forecasts of the urban population in the FCT. Recent setbacks in the national oil revenues and the soaring trade deficits have slowed down the overall construction programme in the FCT. At the same time, policy decisions on development of the region would be most unlikely to opt for the grand design proposals of the Regional Plan Study i.e. for a (major) industrially-based, regional economy with a population of 4M inhabitants by the year 2000.

It is believed, however, that development of the FCC is likely to be in line with the Abuja Master Plan recommendations for an FCC population of 1.64M by the year 2000, while a number of other urban centres will also be developed, but at a somewhat slower rate than currently envisaged.

The Ecological Survey of the FCT reported that there were 24683 households and an estimated population of 124674 in the FCT (Unibadan Vol.2,1977). This implies an average household size of 5.05. In the 1980 Resettlement Survey (op.cit. 1980) the number of rural households was enumerated at 26328 which was thought by the authors of that report to agree well with the findings of the earlier survey. This would represent a compound growth rate between the two surveys of approximately 3% per year. There has since been evidence that both the above figures represent under-enumeration of the FCT population (see for example, Frydrew Atkinson Feb.1982).

It might have been thought that findings of the Resettlement Survey would reinforce the Ecological Survey. However, as the second of these surveys used a frame derived from the first, any initial listing errors would tend to be replicated. Furthermore, both these surveys were carried out during the busy part of the cropping season (May to September for the Ecological Survey, and July to August for the Resettlement Survey), when it is not always possible to find a farmer at home; under-enumeration of household heads would thus be quite likely.

Out of the total number of households enumerated in the Resettlement Survey, some 5500 (or 20.6%) of the household heads indicated that they would wish to leave the FCT. There are various indications that this number is declining as rural inhabitants begin to realise what

economic gains a vastly expanded urban economy in the area could bring. Unfortunately, information on actual numbers who have changed their minds about leaving the FCT is currently not available.

The above makes it very difficult to estimate the existing rural population or to make projections of future populations. Besides the Master Plan's proposed population targets there is no comprehensive official view of population and physical development targets expressed either by the implementing authority (FCDA) or the funding body (i.e. the Federal Government). The indication made officially is that in respect of federal ministry transfers from Lagos to Abuja, about 8344 civil servants will be residing in Abuja by 1988 (FCDA 1988). However, the future employment of the city encompasses both private and public employment and in the light of the preceding discussion it will seem that a more realistic way of forecasting the population of the FCT is by considering both sectors of activities.

1.2.3. Employment Forecasts of the NFCC

Following Gigya (forthcoming) two broad groups of activities are identified in NFCC: (i) primary and (ii) dependent. The federal government and the industrial establishments make up the primary activities, while the rest form the dependent activities. This categorisation conforms with the general classification index adopted by the Federal Ministry of Industries. The fundamental concept is that employment forecast is mainly a function of civil service jobs transfer plus locally based service/non-service employment. Expressed algebraically this can be represented as follows:

Table 1.3. NFCC Employment Forecasts up to 1990

| A c t i v i t i e s | E m p l o y m e n t | | |
|---|---------------------|---------|---------|
| | 1987 | 1990(B) | 1990(C) |
| Primary | | | |
| 1(i) Civil servants | 12022 | 9048 | 12790 |
| 2(i) Industrial manufacturing | - | | 1200 |
| Dependent | | | |
| I(ii) Civil servants due to increase in 1(i) & (ii) | | | |
| B & C above | | 7077 | 7164 |
| 2(ii) Construction employment | 4634 | 5538 | 7164 |
| 3(i) Private services due to 1(i)B & C, 2(i)B & C. | 364 | 197 | 286 |
| 3(ii) Private services due to 1(ii)B & C, 2(ii)B & C. | | 505 | 551 |
| 3(iii) Private services | 1004 | 967 | 1194 |
| Informal services | 2396 | 2770 | 3399 |
| T o t a l | 20420 | 26623 | 33755 |

Note. B = Unfavorable, C = Favourable

$$Y = X(000) + Z(000)$$

Where Y = '000 jobs (total) in offices in Abuja

X = '000 civil service jobs transferred from Lagos

Z = '000 locally based service/non-service jobs

Given the above classifications two sets of assumptions were generated in order to provide the desired range: favourable and unfavourable. The likely effects of these assumptions on the activities mentioned earlier is explained in Appendix 13. Based on the various assumptions

formulated, the forecasts of employment for the NFCC up to 1990 are illustrated in Table 1.3. The general and most likely sector to generate a high number of employment opportunities is the public sector. Assuming that a fairly stable transfer of federal civil service jobs is maintained, then the forecasts suggest that a total range of between 17K and 21K public service jobs will be moved to or created in the NFCC by 1990. On the other hand, between 10K and 13K jobs could be provided by the private and informal sectors during the same period.

1.3.0. The Key Problem

Most countries with longer industrial history than Nigeria have adopted a "social housing" policy; that is one designed to assist in the provision of housing of a type and quality corresponding to the needs of those citizens who find difficulties in acquiring a good home privately. In such countries, however, the towns have developed before their governments made a major contribution to the construction of housing and hence there was considerable availability (through appropriate lending institutions) of private capital to support private building.

In Nigeria, except in Abuja, the situation is different. The government is intervening to improve the housing conditions at a time when the problems are enormous and its own resources are very limited. Housing in the new federal capital city of Nigeria, Abuja, is being provided directly by the Federal Government. A Master Plan was approved in 1979 and the first phase of almost 18K dwellings, estimated in 1981 to cost about N500M (N = £0.89, 1981 rates) has been contracted for and is nearing completion (Jibir, 1985).

Three categories of dwelling are planned for Abuja. The cheapest dwellings being built are the one or two room units in compounds with shared facilities, at a cost of N3K per room. These will form 41% of the planned distribution. The most numerous is the self-contained unit with one or more bedrooms (two or more rooms) costing in excess of N26K each. At the top end of the scale are the six and seven bedroom houses, each estimated to cost over N260K - the equivalent of 86 single rooms in compounds.

The amount spent on dwellings in Abuja differs markedly from their percentage distribution. Only 8% of the spending is devoted to the cheapest 40% of the dwellings but 50% is to be spent on the most expensive 20%. It would not be unreasonable to suggest that rents paid for the various standards of housing should reflect the share of resources each has consumed.

The cost of housing in Abuja is subsidised by the government; the occupants are not expected to pay economic rents for them. Housing subsidies can be applied either to people or to dwellings. The former are often given as housing allowances to workers. The latter are applied as an intervention in the repayment system to reduce monthly costs of a dwelling to the occupant irrespective of his financial circumstances. Hence subsidies have the effect of increasing the quality of housing affordable by the occupants at the expense of the government. In Abuja, subsidies are applied to the dwellings; the government is requiring occupants to pay a lower rent than would pay off the cost of the dwellings within their economic life. However, the method used to apply housing subsidies in the new city has been found to be inequitable and bears no relation to the cost of the building.

Monthly rents for the compound rooms are N15.50 for one and N17.50 for two. Rents for the self-contained dwellings

vary from N22.00 for one bedroom to a maximum of N35.00 for four to six bedrooms. Thus occupants of the palatial bungalows costing in excess of N260K pay rents of only N20.00 per month more than workers in single compound rooms built for N3K. The better-off citizens are favoured at the expense of the poorer because the majority of the subsidy is paid on the bigger dwellings. The four-to-six bedroom dwellings will absorb 29% of the estimated housing cost in Phase One while rents for them will provide only 15% of the rental income. At the other end of the scale, the single compound rooms will absorb 4% of the estimated housing cost but will raise 24% of the rental income (see Chapter 4).

It is often found all over the country that the middle and upper income groups consume a vastly disproportionate share of housing resources by virtue of their access to credit etc. This study is not aiming to distribute housing resources equally between households in Abuja. Providing higher standards for those who are prepared to pay for them is desirable but they should not be so high that others are deprived unreasonably.

It is the contention of the author that Nigeria has the wealth and resources to improve housing and living conditions considerably for a large portion of her population provided the government is prepared to put into effect the mechanisms for distributing wealth more equitably. As Blitzer (1981) has argued, unless the maldistribution of economic power at national and global levels is tackled, even the best designed housing programmes can have very limited impact.

1.4.0. Research Aims

This thesis aims to formulate an effective housing strategy for Abuja, taking account of the social and cultural significance as well as the economic significance of housing. In so doing, the study will:-

- (i) Examine and categorise the existing housing provided by the government in Abuja.
- (ii) Analyse the design, materials and cost characteristics of the houses as built.
- (iii) Find out who lives in the houses, what their housing priorities are, and how well or ill-satisfied they are with the houses.
- (iv) Analyse the religious and cultural significance of housing for the Hausa culture (taken as a case study), while making references to studies on other major cultures, and comparing them with (ii) and (iii) above.

1.4.1. The Relevance of Past Work

A growing mass of literature is emerging on the need for combining objective and subjective indicators in community planning (e.g., Onibokun, 1974; Soen, 1979; Cargle and Deustcher, 1970; and Marris, 1975). Social indicators have been characterised as components of a social system that provide information to decision makers about the functioning of that system (Land, 1970). Hempel and Tucker (1979) have argued that of greater importance are leading indicators of social dissatisfactions and expectations because they serve to educate public administrators. They also facilitate citizen involvement in programme

development and so enlist their support in programme implementation.

But probably of greater importance in the debate on social indicators is the nature of indicators needed in a particular area of inquiry. In the realm of housing most emphasis has been placed on objective verifiable indicators of housing inadequacy, thereby relegating subjective indicators to the background (Sheldon & Land, 1972). Scheider (1976) has argued that subjective measures or indicators may be more important than objective ones when assessing the general quality of life. In terms of evaluating government services, subjective indicators are justified on grounds of democratic theory and utilitarianism in which citizen evaluations provide responsible public officers with important clues about public perceptions of the performance of public agencies (Fitzgerald & Durant, 1980). In terms of housing Hartman (1963) points out that while objective physical factors are important in themselves "...they can have no invariant or 'objective' status and can only be understood in the light of their meaning for people's lives and cultural values".

There have been very few studies which set out to evaluate the suitability or otherwise of urban housing in Nigeria. This is surprising, because much of the modern urban housing in Nigeria today has not grown out of Nigerian domestic architecture, rather it has to some extent been imposed by contacts with Europeans. That the housing is not always suitable to Nigerian residents is borne out by the periodic media comments on rejection of housing units. Less well documented are the conversions of spaces to use for cooking areas or stores, bedrooms for lounges, etc.

Gyuse (1977) outlined that the most critical aspect of Tiv housing is culture. On the basis of their culture, a

housing form that has enclosed outdoor domestic space, allows the household-head subtle control on the compound and surveillance of entry. Marris (1961) in a study of resettlement in Lagos described traditional Yoruba housing. As among the Tiv, Yoruba households also prefer plenty of centrally located outdoor space from which access can be gained to all rooms. The dominant male prefers a strategic location where he has visual and auditory access to the whole dwelling unit.

The general socio-cultural parameters for housing include family structure, world view, aesthetics, social intercourse, and habits (Gyuse, 1978). These socio-cultural parameters have been applied to studies of both rural and urban housing. With respect to (Tiv) rural housing, Gyuse showed that all the criteria were met leading to functionally acceptable forms; allowing the residents to perform their various chores without infringing on their social norms. The application of these parameters to Tiv urban residents however, yielded startlingly contrasting results. In the study (Gyuse, 1980), it was found that the central outdoor space (or court) was of lesser significance to the Tiv urban residents, while individual and household privacy and amenities such as piped water were considered as being more important.

The pioneering work of Schwerdtfeger (1982) developed a methodology for detailed study of relationships between the forms of traditional housing and the forms of domestic organization in Zaria, Ibadan (in Nigeria) and Marrakech (in Morocco). To complete his investigation of these relationships, Schwerdtfeger examined systematically the relationships between the occupations and incomes of household and family heads and their expenditures on house repairs and construction, use of space within dwellings,

and organization of local construction industry in each of the cities studied.

Ekwueme (1978) looked into the problems of non-subsidised aspects of public housing in Nigeria, While Agwu's 1983 study centred on the uncertainties surrounding the development of the entire Abuja project. Gigya (1982) identified certain impediments which include lack of funds, ill-informed policy decisions, disagreements over the definitions of "compensation" and "resettlement", etc., which had a detrimental impact on the work of the Committee for the Resettlement of Displaced Persons affected by the creation of the FCT at Abuja.

In a study of housing provision and housing need in Abuja, Jibir (1985) highlighted that up to 60% of the households were found to be living in privately rented accommodation despite government's ambition of itself providing every household with new housing in the city.

Finally, the work of John Turner (e.g., Turner, 1972; 1976) which incorporates the participatory approach to planning and ideas of social equity, seems to provide a context in which any less developed country could formulate effective housing policies.

1.4.2. Research Methodology

Sayer and Morgan (1985) explore the links between methods, theory and policy which underly the differences between intensive and extensive research. In the former, the aim is to discover how a process works in a small number of cases to find out what produces a certain change in circumstances and how the agents involved reacted. In contrast, extensive research aims to elicit regularities, patterns and distinguishing features from a population.

This difference is more than a difference between depth and breadth. Intensive research will help provide causal explanations of processes involving certain agents. In contrast extensive research provides descriptive generalisations which lack explanatory power. In isolation, extensive research may often reveal patterns but fail to explain the processes causing them.

Intensive research tends to use less formal methods of investigation with interactive unstructured interviews and more qualitative analysis. Extensive research tends to use large-scale standardised questionnaires of a representative sample of a population. Intensive research, however, lays itself open to reservations of representativeness. Similarly extensive research lays itself open to criticism of trying to infer individual behaviour from a population. The two research types also have different implications for any policy-oriented research. As Sayer and Morgan (1985, p.154) point out:

"Because intensive studies allow the identification of causal agents in particular contexts relevant to them, it provides a better basis than extensive studies for recommending policies which have a "causal grip" on the agents of change".

Briefly, therefore, the above puts the relative merits of intensive and extensive research. It must be recognised, however, that they can be complementary in that the patterns reflected by extensive research can be further investigated by intensive research designs. The author therefore uses intensive-based research design and methodology to investigate the social and cultural implications of public housing provision for the Hausa in Abuja.

As the objectives of the research suggest, we need to collect two distinct types of information - those for measurement and those for explanation. On the measurement aspect, factual information will be required on the nature and number of dwelling units built by the government. This side of the survey will also help to answer important questions about the types of people occupying the dwellings, the location of the dwellings and the range of occupations of the people. On the explanatory side, the Hausa culture will be taken as a case study; the religio-cultural significance of their housing will be reviewed, and their social, cultural and economic characteristics which may represent opportunities for low-income housing policies will be discussed. The implications of current housing policies for the Hausa will also be analysed.

The first choice to be made in deciding on the nature of the survey is whether communication between oneself and the governments' spokesmen and the tenants of public housing estates in Abuja is to be written or oral; i.e. whether we should use questionnaires or interviews. The main factors distinguishing between these two approaches are uniformity and flexibility. Questionnaires provide a uniformity of response situations which makes comparison across respondents and statistical manipulation far more credible and analysis of responses far easier. Interviews, by the nature of more personal human interaction, provide far greater flexibility. They allow for questions to be adjusted to the respondent's level of knowledge and frame of reference (Galtung 1967; Seltiz 1962); follow-up questions can be tailored to suit the exact response given; and they allow for repeating or rephrasing questions in order to clarify the meaning of a response.

There is little question as to which approach is more suited to the explanatory side of the survey - the

flexibility requirements rule out the use of a questionnaire. From the above it seems rather sensible for the survey to take a form which combines scheduled and non-scheduled standardised interviewing. The survey will involve a stratified random sample of 150 households covering all the categories of public housing being provided in the FCT.

1.4.3. Why the Hausa Culture is Chosen as a Case Study

The heterogeneous nature of the Nigerian society, coupled with the country's chronic political instability since independence, make any major decision a most arduous task. For example, no ethnic group is prepared to be confined to the dustbin of history through the imposition of any of the other major national languages - Hausa, Yoruba or Igbo - as the official language. Of these languages, Hausa seems to be the favourite candidate for the exalted position of the official national language of Nigeria. Small wonder there have been many calls for its adoption as the country's official language, even from southern Nigeria's intellectuals like Tai Solarin and Babs Fafunwa.

Recently the renowned educationist Professor Babs Fafunwa said: "We have been dodging the issue of a Nigerian lingua franca for quite some time and for obvious reasons. There is no doubt in my mind that Hausa will eventually be Nigeria's lingua franca" (West Africa, March 3, 1987). According to Hickey in his article "More than a vernacular" (West Africa, May 25, 1986) it is incredible that in a situation where four out of five Hausa speakers are Nigerians, Nigeria would seem to be the only country which does not accord recognition to Hausa as an international language.

The problem is that in a country which has gone through a bitter civil war mainly brought about by tribal divisions, any up-grading of Hausa as the official language for Nigeria would definitely be resented by southerners as a sign of northern domination. In the eyes of many southerners, northerners already dominate the country politically; to dominate it linguistically would seem to be an insult to the intelligence of the relatively more educated southerners.

In Abuja, a 1985 FCDA survey shows Hausa to be the most widely spoken language and the largest single ethnic group taking 35.4% of the total FCT population (see Table 1.2). It must also be taken into account that in the context of this study, Gwari, Nupe, Fulani, and Kanuri are included in the definition of Hausa and related peoples (see Chapter 9). Hausa, therefore, constitute up to 42.6% of the total FCT population.

Taking architecture as a people's use of an accumulated technological knowledge to control their environment for social, economic, political and religious requirements, the architectural tradition of the Hausa people is viewed as an element of their spiritual and physical culture (Rapoport 1969). The term architecture is not used in the narrow sense of building types, form, construction, and detailing: but is widened to include also the arrangement of buildings in space as functioning elements within a settlement.

In common with other urban centres in the rest of Nigeria and in other parts of the developing world, Hausa settlements have grown rapidly in the last twenty-five years. Within those urban zones in Hausaland where traditional building methods are still practised, however, conditions do not exhibit the squalor to be found in the areas occupied by 'strangers'. Within the traditional

areas there has certainly been a loss of environmental quality: the works of Moughtin (1964; 1982; 1984; and 1985) have recorded the loss of many fine decorated murals, an increase in the use of ubiquitous tin roof, an increase in the quantity of badly designed and constructed concrete block structures and the penetration of the car into previously pedestrian-only areas. Such losses are compensated to some extent by the expansion of supply networks for piped water and electricity and by the growing convenience of the transportation system.

Despite the loss of some environmental quality, Hausa settlements still present a dignified and human appearance in contrast to the sordid squatter settlements elsewhere in the developing world (Moughtin 1985). By careful development of Hausa building traditions it is possible to retain the best of both worlds - the necessary and much valued modern facilities together with the highest traditions of urban quality, and this despite the mounting population pressures and the lure of fashionable architectural ideas from the western world.

In the discussion of the forms of Hausa social placement (Chapter 7), it is shown that although the Hausa society lays great stress on status, it is neither tribal nor modern but midway between these extremes. Despite increasing impact of Western style of living, the behaviour of the Hausa is still very much affected by their traditional socio-cultural relationships. Thus, the Hausa is taken as a case study because:

1. they are the most prevalent in the FCT,
2. their traditional settlement patterns still present a dignified and human appearance,

3. their culture has survived to date, almost intact and with a virtually coextensive nature which symbolises its quest for unity - one of the major motives behind the building of Abuja, and
4. other social and economic characteristics of theirs which are discussed in Chapter 9.

1.5.0. Survey Problems

The survey started on the 10th of November 1986 - barely a year after General Babangida had taken over power from General Buhari through a bloodless coup. Due to certain import restrictions introduced by the military, several factories were operating below capacity and many had to be closed down. This resulted in consumer goods shortages, rising prices, compulsory mass retirement of factory workers, and increasing unemployment throughout Nigeria.

In Abuja, both the FCDA and other Federal Government establishments were undergoing reshuffles. Some of the FCDA staff interviewed complained that being new in their offices, they were not yet fully enlightened about the activities of their departments. Thus data given by them in relation to items i&ii of the research objectives may not be accurate.

Interviewing government officials did not cause much difficulty, but it is far from certain that they had the knowledge or ability to answer questions accurately. In fact subsequent cross checks did reveal that some senior civil servants had given dishonest answers in an attempt to safeguard their interests. Information from retired senior civil servants and consultants in private practice is acknowledged in this respect.

In the 'Housing and Household Characteristics Survey', generally people were willing to respond when questioned, but some were reluctant to answer questions for fear of the military who might not entertain any kind of criticism. There was some unwillingness from certain sectors to answer questions dealing with income. This is not unconnected with the fact that they may not pay sufficient income tax and fear information being passed on to the tax inspectors. Some heads of households argued that since this study is concerned with the FCT only they will not disclose any information about the rest of their properties or families living elsewhere in the country.

While such problems are common in data collection everywhere, the particularly sensitive political environment in Nigeria at the time may have caused some additional inaccuracies which are impossible to identify and quantify.

CHAPTER TWO

ABUJA - NIGERIA'S NEW FEDERAL CAPITAL

2.1.0. Introduction

The history of moving capitals within African States dates back long before 1929, when Leopoldville became the second capital of Congo, the port of Boma having being the first. Malawi, Nigeria, and Tanzania have officially moved their capitals to Lilongwe, Abuja and Dodoma respectively, though building of the new capitals and movement of government functions is not yet complete. There are plans to move the Ivory Coast capital from Abidjan to Yamoussoukro. In all four cases, arguments for a move are often phrased in terms of regional development, limiting the growth of the present metropolis and more equal accessibility to all sectors of the population, especially in cases where the colonial capital was monopolised by one ethnic group.

The move from Zomba to Lilongwe was designed to promote development in the agriculturally rich region of Malawi. Zomba was too near the commercial capital and primate city of Blantyre and the site was too restrictive of future growth (Peil and Sada, 1984). So far, the city is largely administrative, having attracted very little commerce or industry from Blantyre (Potts, 1984).

Dodoma was proposed as a capital for Tanganyika as early as 1915 because of its centrality and climate, but as in Malawi, the cost of a transfer was more than the colonial authorities were willing to bear. With the expansion of the port to handle both Tanzanian and Zambian cargoes and large-scale migration, pressure on urban facilities in Dar es Salaam increased the rate of urban decay. The move to

Dodoma is an attempt to reduce urbanisation in one part of the country while developing a new major urban node in a previously underserviced rural area (Hoyle, 1979).

Abuja, on the other hand, is a completely new city, on a site which had very few residents and thus could not be associated with any Nigerian ethnic group. Money from oil revenue made it possible to spend millions of Naira to speed the building of Abuja, but full transfer from Lagos is going to take up to 1991. As combined Federal and State capitals, major national port, and commercial and industrial centre, Lagos had become a symbol of urban problems out of control and had inadequate space for further development. The new capital is intended to serve "as a symbol of Nigeria's aspirations for unity and greatness", and as a central, neutral, and healthy place to work with plenty of room for urban development (Abuja Master Plan, 1979, p.27).

2.2.0. Politics and Capital Relocation in Nigeria

The debate over the relocation of Nigeria's capital predates the formation of an amalgamated Nigeria. In all phases of the nation's development - colonial expansion, colonial and indigenous diarchy, and independent rule - politically motivated disputes were waged over the location of the seat of government (Moore, 1984).

As the British presence waned and nationalism emerged, the location of the centre of government remained a political matter. Nigerian ethnic and regional leaders became the new proponents and opponents of capital relocation, arguing for and against the issue as a means of gaining more influence for their respective constituencies. Fortunately, the colonial authorities were now more interested in maintaining the country's stability than in

expanding their own influence, and this played an important role in arbitrating the volatile debates on the subject.

Nigerian independence in 1960 inaugurated a period of unrestrained indigenous politics. The issue of a new site for the capital then gave rise to such concerns as: which ethnic groups would benefit from a transfer and which would suffer? Would it help or hinder those in power? There was no clear answers to these questions, and for many years the matter was vociferously argued but not resolved.

During 1975, a convergence of economic, social and political conditions coincided with the rise to power of a leader with great resolution, General Murtala Muhammed, and resulted in the firm decision to relocate the centre of government. The members of the Supreme Military Council (SMC) unanimously agreed that the capital should be transferred, but because of the great regional interests involved they felt that it was necessary to give their decision an objective validity. Thus, in August 1975 the SMC appointed a Committee on the Location of the Federal Capital with the following terms of reference:

- (i) to examine the dual role of Lagos as a Federal and State Capital, and advise on the desirability or otherwise of Lagos retaining that role;
- (ii) in the event of the Committee finding that Lagos is unsuitable for such a role, to recommend which of the two governments (i.e., Federal or State) should move to a new capital;
- (iii) in the event of the Committee finding that the Federal Capital should move out of Lagos, to recommend suitable alternative locations having

regard for the need of easy accessibility to and from every part of the Federation;

(iv) to examine all relevant factors which will assist the Federal Military Government in arriving at the right decision;

(v) to submit its recommendations to the Federal Military Government not later than 31 December, 1975.

(Nigeria, 1976).

Following the recommendations of the Committee, on 4 February 1976 the Federal Government of Nigeria promulgated Decree No.6, initiating the removal of the National Capital from Lagos to Abuja. Thus Nigeria followed Brazil, Pakistan, Botswana and Tanzania to become the most recent developing country to arrange for a transfer of its centre of national government.

Although the Committee had been asked "to recommend suitable alternative locations" to Lagos, the members decided that the exact site of the new capital should be determined by the Federal Government within the boundaries of their proposed FCT:

"We have not recommended a particular site for building the capital city. We believe that the area we have recommended is the best, taking into consideration all the facts and circumstances within our knowledge; but we believe we must leave it to the Federal Government, possibly acting on the advice of experts, to choose in whichever area the city should first begin to grow. The second observation we wish to make is that the area we have selected is about 3000 square miles (8000 sq km approx) and that we do not think that any piece

of land much less will meet the immediate and future needs of the capital".

(Nigeria, 1976).

The SMC was aware that when Nigeria returned to civilian rule three years later the new regime might well be opposed to relocation. Hence, considerable progress was needed quickly in order to ensure that the construction of the new capital at Abuja would continue regardless of the composition of the next government. As General Danjuma, who had been appointed the Military Coordinator of the Abuja project, stated in his inaugural address to the Federal Capital Development Authority (FCDA), "I expect you to work in harmony towards the building of a city which will function effectively and efficiently at the earliest possible date" (New Nigerian, 1976, p.3). The desired pace was achieved by limiting the amount of time invested in demographic, geological, and impact analyses.

Abuja's planning and implementation have been carried out by a series of different regimes. The initial work was undertaken by the Military Government of Generals Murtala Muhammed and Olusegun Obasanjo, and their rule was succeeded by the Civilian Administration of Alhaji Shehu Shagari.

So much money and government time has been invested in the Abuja project that it can hardly be written off despite the current economic crisis in the country. This is perhaps why the Buhari Government appointed and the new Babangida Government re-appointed soldier-poet Major General Mamman Vatsa as Minister for the new capital. Vatsa is one of the army's biggest enthusiasts for Abuja and is also the author of a slim volume of poetry dedicated to the new capital.

At a time when national priorities dictate that resources are directed towards essential production and any remainder to capital projects, the Abuja project is still a priority of the current Babangida Government. This serves to indicate the political significance of the new capital. "The movement of the seat of government to Abuja would hopefully be completed by 1991 if the Babangida Administration's revised programme on the project remains uninterrupted" (Hotline, No.11, 31 March, 1987, p.16).

2.3.0. Growth and Development of the New Federal Capital

2.3.1. The Capital City Master Plan

The plans for Abuja prepared for the Nigerian government by an international consortium of consultants are too complex to be summarised here. They may in any case be greatly altered as construction proceeds, "...spatial structures will always reflect evolving social and economic structures. Since they cannot be predicted with any precision, subject as they are to forces ranging from the global economy to individual whim, ...there is little chance that any 'Master Plan' could or should, be closely followed" (O'Connor, 1983, p.283).

The consultants for the Master Planning of the New Federal Capital City (NFCC) and the Federal Capital Territory (FCT) were selected through an international competition. The brief given to the winning team, International Planning Associates (IPA), consisted of four major requirements:

- (i) The new capital should be sited within the FCT.
- (ii) It should be programmed to be ready for relocation of the seat of government in 1986.

(iii) The city should be primarily administrative with minimum industry.

(iv) It should be capable of growing to contain a population of 3 million.

From this point of departure, the consultant team carried out a site selection process, prepared a regional plan, programmed the city and developed the capital city master plan, drafted a design and development manual, and carried out a construction logistics analysis. "The location of the federal capital and planned infrastructure improvements will create a context which is the physical embodiment of many national goals for unity. It signifies a commitment to equalize physical accessibility to Government and provide a balanced development focus for the nation" (Abuja Master Plan, p.30). As shown in Figure 2.1, the New Capital is central to Nigeria, as Nigeria is fairly central to Africa as a whole. It is hoped that the combination of a modern city and an international air access will make it a natural magnet for the centralisation of Pan-African commercial, financial and political institutions.

Within the national economic context, the location of the New Capital City (NCC) in the FCT will constitute the establishment of an important economic force in the still undeveloped Middle Belt of Nigeria. At the present time, major economic concentrations are located in four zones: Lagos - Ibadan; Warri - Sapele - Benin City; Port Harcourt - Aba - Onitsha; and Kaduna - Zaria - Kano. Several simultaneous events suggest the possibility of a new growth zone - a source of power at Kianji, the new steel complex at Ajaokuta, and the new federal capital at Abuja. Linked by the River Niger and the new A-2 highway, these three features may be expected to bring the Middle Belt of

Nigeria more into economic balance with the rest of the country.

Given a policy decision to build a new capital city in an undeveloped region, a key responsibility imposed on the various consultants working on the Abuja project was to develop a response appropriate to the context - in terms of cost, technology, and cultural expression. The consultants attempted to develop an "affordable city" a city development process and urban form, and system technologies which take into account the scarce resources of the public sector and of the household - in terms of money, materials, time management, and energy (Lockwood, 1985).

The matching of expectations to resource availability will, in Nigeria, as elsewhere, involve the abandonment of approaches to city building which cannot, without massive subsidy, reach the masses. In Nigeria, 80% of the urban households have an income of less than N1.8K per annum while typical current public sector provided low-cost housing has been offered at N30K - N35K! Although the Abuja Master Plan did advocate traditional layouts, public sector planning, design, and formal construction industry are not geared to the modesty implied by such resource limitations. The inherited urban imagery of cottage and hedgerow-lined lanes or a phalanx of "Corbusier" apartment blocks and the plans and standards which accompany it tend to reflect institutional priorities of elites which ignore the needs of the poor.

Closely related to the affordability issue is the much discussed question of "appropriate technology". At the urban scale, this issue becomes critical with respect to key infrastructure issues. High-technology capital, energy and management-intensive infrastructure systems have no place in development contexts like Nigeria where land is

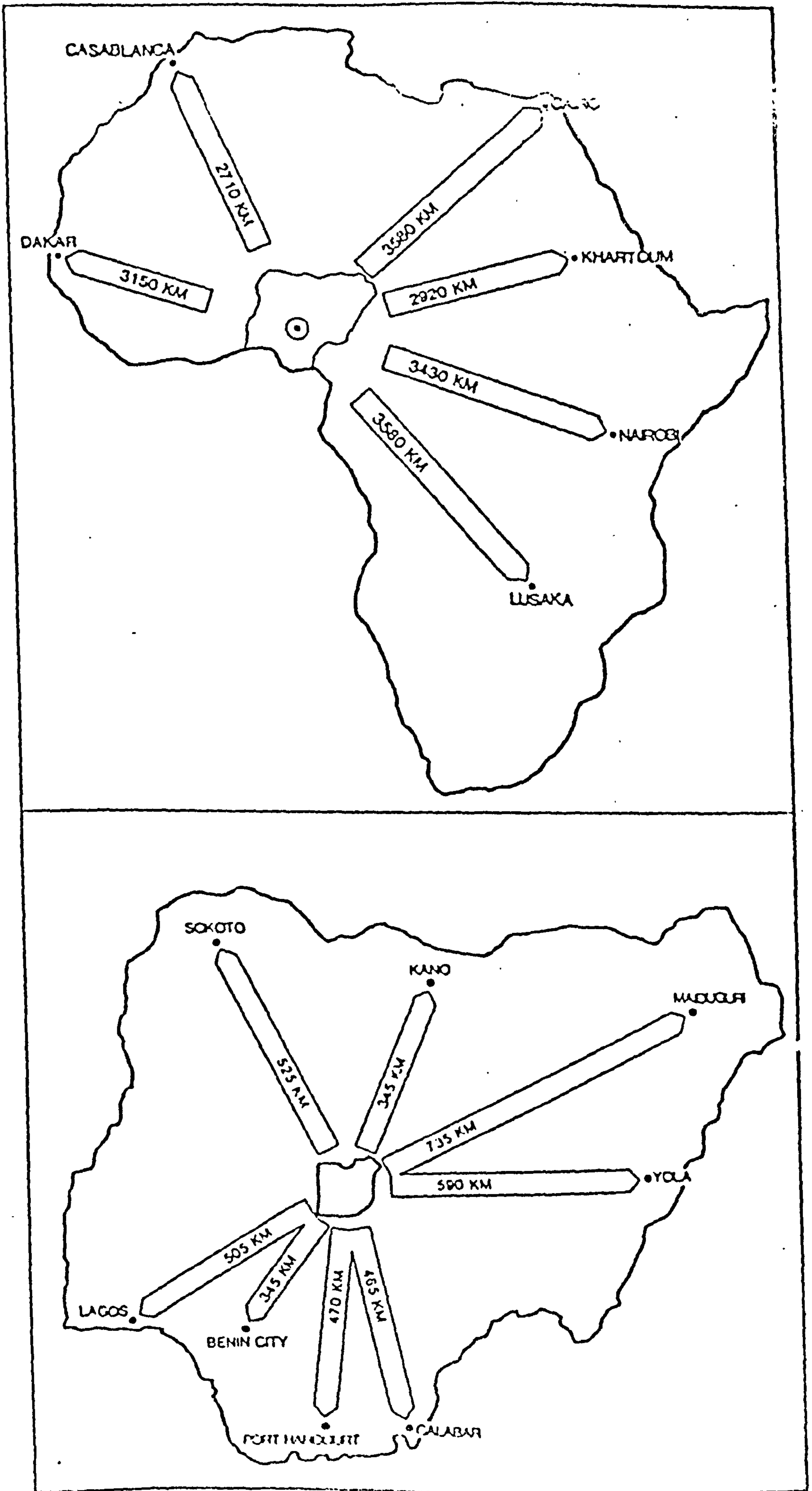


Figure 2.1: Centrality of FCT
 SOURCE : The Master Plan for Abuja

Figure 2.2. Major Hotels Operating in the NFCC



NICON-NOGA Hilton Hotel



Sheraton Hotel

Figure 2.3. Neighbourhood Centre, Area I, Garki District

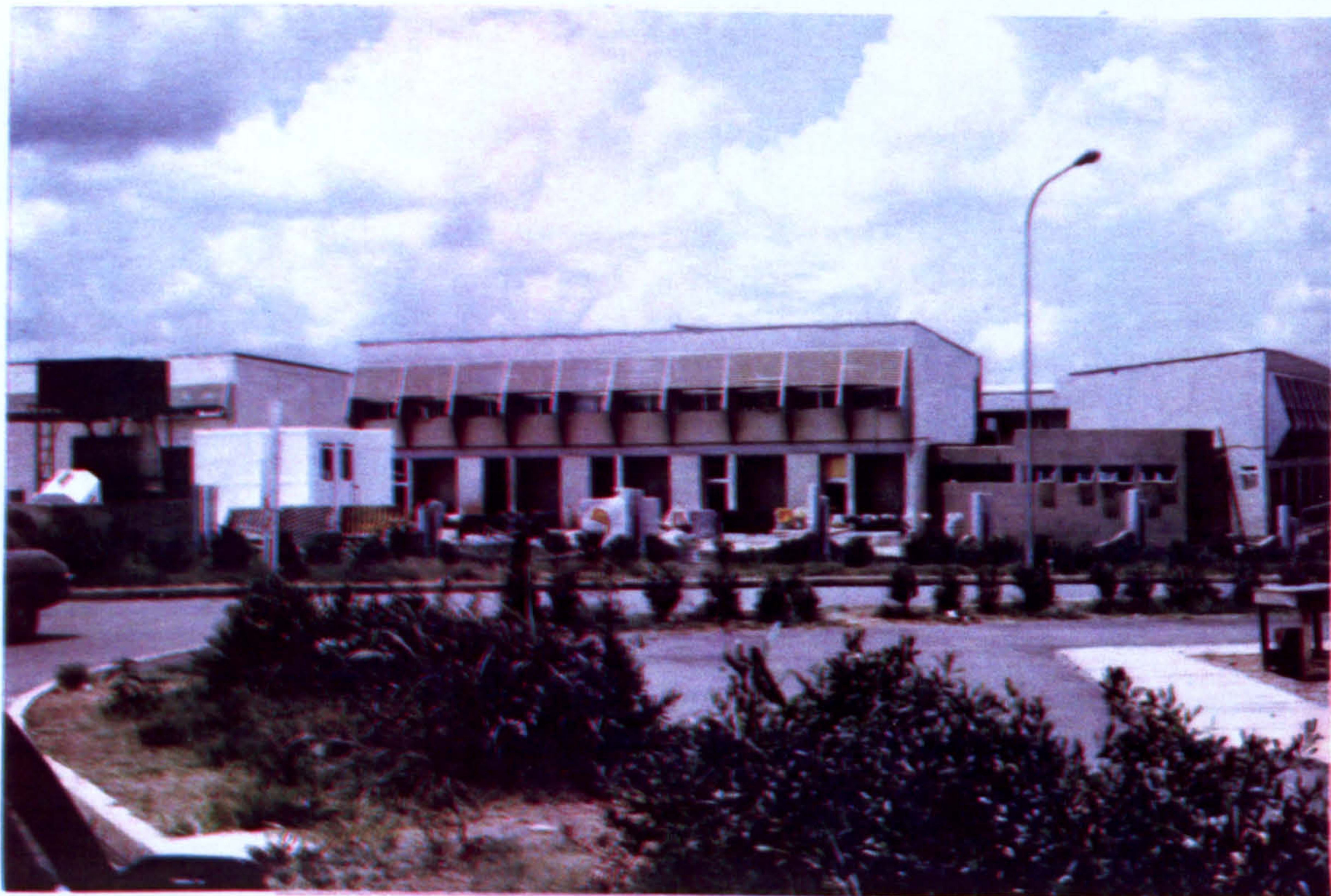


Figure 2.4. Public Housing Estates, Area 8, Garki District



nationalised, labour cheap, technology imported and expensive, and experienced management scarce and overburdened. The Abuja Master Plan avoids the temptation of specifying the "latest" technology fashionable in developed contexts in favour of those which can capitalise on locally abundant resources.

Appropriateness relates not only to the choice of technology but also to more general issues of urban form. A major shortcoming of past planning for many cities in Less Developed Countries, including those for Nigeria, has been a failure to recognise and accommodate the indigenous patterns of urban organisation and adaption already present in the country - in both traditional and colonial cities. This requires a search for plan elements which would simultaneously permit the different segments of the present and future resident population to maintain an important degree of continuity with their several social and cultural traditions.

The existing housing situation in Nigeria exhibits the classical symptoms of policy neglect (see Chapter 3). The majority of the urban households crowd into rented one-room quarters without services. Housing costs and land prices are high, and even the rich and upper-level bureaucrats are served by an inefficient and import-dependent building industry. The provision of satisfactory housing in sufficient quantity at an affordable price is a test which few newly planned cities have met (Lockwood, 1984). Hence, the success of Abuja, in the eyes of its residents, will be judged not only by how the organisation of the city fits their everyday needs but also by the quality of the residential environment.

While recognising that a housing programme for Abuja cannot be developed in isolation from national housing

policy, the major principles of the housing programme (as recommended by the Master Plan) have been laid to strike a balance between improved standards which the government might wish to provide (especially in the "showcase" context) and the costs which the city's residents can afford. Here one may expect a conflict between supporters of a "dignified" versus an "affordable" new capital city. As will be shown later (in Chapter 4), a majority of the FCT residents cannot afford to buy housing under the current public housing programme; as a result the houses are heavily subsidised by government which in turn, is leading to heavy losses in revenue. The proposed housing programme for Abuja is discussed in Chapter 4.

2.3.2. Abuja's Progress

Many Nigerians see Abuja as an immense white elephant, symbolic of the last civilian regime's grandiose schemes and corruption. Few know of the office blocks, schools, hospital and housing, or the excellent and extensive road system, dams to supply water and electricity, etc.

Confidence in Abuja's future has been demonstrated by a workshop, sponsored jointly by the Nigerian Institute for Social and Economic Research (NISER) and the United Nations University, on "The Planning of New Capital Cities in Developing Countries". Held in March, 1984, in Abuja, this provided an opportunity to examine plans, developments and costs (economic, social and political) and compare the experience of Abuja with that of other new capitals - Brasilia, Lilongwe, Dodoma, and Yamoussoukro. The themes running through many of the papers presented were that new capitals are not developed overnight; that they always cost a great deal of money; and that early mistakes are hard to correct.

Abuja's plan was criticised for being inefficient by allowing too much open space (which in other Nigerian cities is all too often filled with rubbish); for central congestion (the housing district is too close to government); and for not providing enough housing for the poor (they tend to be relegated to distant housing in Karu, Nyanya and Suleja). Many workers travel 45 minutes each way daily to work in the capital (Peil, 1984).

Criticism was also made of the way the Abuja Master Plan is being implemented. As elsewhere in Nigeria, there has been a tendency to put up "temporary" structures and make temporary arrangements, which spoil the plan and may last a very long time. Present provision of power to Wuse District (using overhead electricity transmission, generators and transformers) is not according to plan, and will be expensive to replace. Septic tanks are being used in advance of the central sewerage system, again at considerable expense.

The economic cost of Abuja has been high, though perhaps not as high as is sometimes assumed. The decision to develop various parts of the FCT simultaneously has led critics to think that not much has been achieved physically. When Abuja was being conceived between 1976 and 1977, conservative projections put the cost up to the year 2000 at about N9.3B. But not long after the take-off of the project, inflation forced the estimate to be revised to N15B. With the decreasing value of the Naira following the introduction of the Second-tier Foreign Exchange Market (SFEM) in 1986 and the Federal Government's Structural Adjustment Programme (SAP) in 1987, the cost of building Abuja must have soared considerably.

Essentially, the funding of Abuja has been from three sources:

- (i) statutory allocation from the federation account (the FCT is treated as a State),
 - (ii) Federal Government budgetary allocations, and
 - (iii) internally generated revenue.
- (This Week, 22 June, 1987).

The Shagari administration's Fourth National Development Plan (1980-1985) voted N2.5B to Abuja. On its part, the private sector has so far invested about N2B in Abuja, mainly in the building of hotels, small-scale industries and contractor establishments. Notable among such investments are the three big hotel groups - Hyatt, Sheraton, and Hilton - which are set to provide more than 2000 hotel rooms. Others include the System Metal Industry, Ni'ima Carpet and Furniture Manufacturing Company, and the Nigerian Bottling Company at Gwagwalada.

Four key Federal Ministries - Trade, Internal Affairs, Finance, and Industries have already moved to Abuja. As at the end of 1986, up to 8K housing units have been completed and occupied while about 10K others are at various stages of completion (see Chapter 4). There are already 210 primary schools, 26 secondary schools, a teacher training college, and a technical college in the FCT. The Lower Usuna Dam (elevated about 20m above the average city level) supplies water (by gravity) at the rate of 5000 cu litres per hour.

2.4.0. Conclusion

History demonstrates that politics and capital relocation have always moved hand in hand. Planners must accept the inevitability of political goals and incorporate them into the development process.

Abuja, a 'created capital' just like Brasilia or Islamabad, is still far from complete. Only the passage of decades will reveal the degree to which it fulfils the aspirations of its sponsors. It must be remembered that Malawi has not moved its parliament and a few government departments, after 20 years of building Lilongwe. Ivory Coast have suspended budgetary allocations for further development of Yamoussoukro and only 4K - 6K civil servants are expected to move there over the next couple of years (Peil, 1984). Thus Abuja has proceeded with more certainty and probability than Lilongwe or Yamoussoukro.

Although the decline in oil revenues is affecting the pace of its development, Abuja is being implemented much more speedily than other new capitals within Africa, and it may well be the site of a large city by the year 2000. Just how large must depend on a host of factors, some entirely beyond Nigeria's control, others an outcome of its own policies. It is not yet clear, for instance, how far Abuja will become a multi-functional metropolis rather than a largely administrative city comparable to Canberra or Brasilia. Whatever policy in that respect emerges, much will depend on attitudes both in Lagos and in Nigeria's other cities. Paradoxically, perhaps, the very size and complexity of Nigeria's urban system increase the possibility of the new capital city having a major impact on that system. The citizens of Zaria, Jos and Ilorin have always had some degree of choice as to whether their contacts up the urban hierarchy are with Kano and Kaduna or with Lagos, and they will now exercise that choice with regard to Abuja also. Together with the citizens of Kano and Kaduna themselves, and those of Ibadan, Enugu, Port Harcourt and many other cities, they could probably over-ride the local and foreign influences favouring Lagos, and so bring about far greater change in the Nigerian space economy than has occurred, for example, in Brazil.

CHAPTER THREE

HOUSING DEVELOPMENT IN NIGERIA : AN EVALUATION OF POLICIES AND INSTITUTIONAL CONSTRAINTS

3.1.0. Introduction

Modern housing policy is a product of the past two generations (Burns and Grebler 1977). Before World War 1 even the most advanced nations did not accept public intervention beyond regulatory measures to assure minimum standards of safety and health, such as building and occupancy codes. Improvement of housing conditions was left to the market, the employers and the beneficence of philanthropists. While public programmes to reallocate resources in favour of housing have since become a global phenomenon, with few exceptions, the mix of government action and market forces has varied greatly between countries and, in the case of most nations, over time as well.

Since 1972, when housing became a major national issue in Nigeria, much has been written about its policy in the popular media as well as by some researchers in the academic community. From the available literature on housing policy in Nigeria, Aredeon's (1978) work provides the most incisive analysis into the problem. According to Aredeon, policies such as existed prior to 1975 were elitist and resulted in programmes that benefited only a few. Furthermore, such programmes as existed were a direct response to the wills and attitudes of a few influential public figures. The views of the public with respect to housing were not considered - neither on present conditions nor on desires and aspirations.

Adeniyi (1972) stressed the need for a coherent policy, especially in the context of national development. His

ideas were put forward shortly after the cessation of hostilities in the Nigerian civil war. He suggested the establishment of a National Housing Bank to finance housing development. This suggestion was adopted in 1976 with the formation of the Federal Mortgage Bank.

This Chapter gives a concise review of housing policies in Nigeria and a critical analysis of the policy-making process. The anatomy of housing problems in Nigeria will be incomplete without an examination of the Land Use Decree of 1978 and the Physical or Building Plan Approval Process. The peculiar nature of the issues associated with these constraints make their analysis almost inevitable for two basic reasons. In the first instance, the need to have a piece of land is the first pre-occupation of any prospective builder. Secondly, after the acquisition of land on which to erect a building, town planning regulations require all prospective builders or home owners to have approved building plans. This building plan, which must be drawn to a pre-determined specification, can be approved only by the appropriate government agency, called the Local Planning Authority. It is therefore the aim of the latter part of this Chapter to examine the extent to which the Land Use Decree (LUD) and building plan approval process facilitate the production of, and ensure easy access to, housing services in Nigeria's urban centres. The relevance or otherwise of housing space standards (specified by the Local Planning Authorities) will also be evaluated.

3.2.0. A Review of Government Housing Policies & Programmes

What has been the response of the Government to the problem of housing need facing the nation? We shall attempt merely to summarise this here since comprehensive

reviews have been done elsewhere (see for example Onibokun 1975, 1982 and 1984, Aradeon 1978, Ekwueme 1978, Adeniyi 1980). For the purpose of analysing housing policy in Nigeria, the three-fold subdivision of the time frames adopted by Onibokun (1975) and Adeniyi (1980) would be quite useful, viz.

- (i) Up to 1960: Colonial phase
- (ii) 1962 - 1974: Limited government intervention
- (iii) 1975 - 1983: Massive government intervention

For a more critical analysis of the policy-making process, however, some of the above periods are further subdivided to give the following five phases:

- (i) The pre-Independent period upto 1960
- (ii) The First National Development Plan period (1962-68)
- (iii) The Second National Development Plan period (1970-74)
- (iv) The Third National Development Plan period (1975-80)
&
- (v) The Post-Military Regime (1979-83).

- (i) The pre-Independent period up to 1960

Government activities in housing development during this time were limited to the construction of staff housing at Government Reservation Areas (GRAs) in the Regional capitals. The GRAs were for the exclusive use of the colonial masters. There was virtual neglect of areas outside the government reservations.

- (ii) The First National Development Plan period (1962-68)

Although the Federal Government made some efforts at improving the housing situation during this period, it can

be said that generally housing was grouped with town and country planning, and the funds allocated for this sector were very small. Government activities were confined to the Regional capitals (Enugu, Kaduna, Ibadan, and Benin) where staff quarters for senior government officials were built. The State Housing Corporations in the then three Regions (Northern, Eastern and Western) ^{were established} but their achievements during this period did not have much overall impact due to lack of funds and of technical personnel.

(iii) The Second National Development Plan period (1970-74)

In spite of the critical housing situation which was worsened by the civil war (1968-70), housing was still grouped with town and country planning with a meagre budget allocation of about N49M. About N33M of this was to come from the State Governments. The budget of the States for the same period is revealing. Out of the 12 States, three had no allocation for housing, while another three grouped housing with town planning.

During the plan period, however, three things happened that were not originally in the plan. In 1972 the Federal Government granted a loan of N6M to the Nigerian Building Society in order to increase its lending capacity. In 1973 the Federal Government announced the allocation of N500M for the construction of 60K housing units across the country. This was the beginning of government involvement in the direct construction of housing units. The Federal Housing Authority was set up in 1972 to handle all federal housing programmes.

(iv) The Third National Development Plan Period (1975-80)

The Third Plan gave greater priority to housing than all the previous plans. A sum of N2.5B was allocated to housing in order to construct 202K units, mostly for low and middle income families. Table 3.1 shows the actual achievement of this programme.

In addition, the following measures were taken during this plan period. The Nigerian Building Society was converted to Federal Mortgage Bank with an initial capital of N150M. A separate Ministry of Housing and Environment was created at the federal level and each of the (then) 19 states established a housing corporation. An Anti-Inflation Task Force was set up to examine the problem of inflation in the country. A Rent Panel was also set up to examine the problem of high housing rent, the outcome of which was the promulgation of Rents Edicts by all the states.

(v) The Post Military Era (1979-83)

The post military era (i.e., the advent of a Civilian Government in the federation in October 1979) marked the beginning of another era of public intervention in the provision of housing. All the political parties that contested the Federal and State elections accorded very high priority to housing in their manifestos. Both the Federal and State Governments, particularly the former, committed themselves to a programme of massive investment in housing (see Table 3.2).

A sum of N1.6B was allocated by the Federal Government to the housing sector during the Fourth National Development Plan period (1980-85) and the housing programmes include the following:

- (a) Direct construction of 200K housing units during the plan period.
- (b) Provision of staff quarters and staff housing loans to government employees.
- (c) Pursuit of Core-Housing and Site and Services schemes.
- (d) Urban development in co-operation with the World Bank and State Governments.

The State Governments also allocated N1.6B to the housing sector during the plan period and their programmes are similar to those of the Federal Government; direct housing construction, staff housing loans, Site and Services schemes and mortgage lending to individuals.

It should be emphasised at this juncture that these phases represent quantitative rather than qualitative changes in policy formulation. Although each subsequent Plan represented a significant move in the direction of meeting the housing needs of the people, the plan documents do not show the range of alternatives open to the government. It is therefore not possible at policy selection level to say whether or not the most effective policies were adopted.

Table 3.1. Total Number of Houses Completed in all States of the Federation as at January 1980

| State | H o u s e s | | Percent Achieved |
|--------------|---------------|---------------|------------------|
| | Planned (K) | Completed (K) | |
| Anambra | 8.00 | 0.40 | 5.0 |
| Bauchi | 8.00 | 1.82 | 22.7 |
| Bendel | 8.00 | 0.25 | 3.1 |
| Benue | 8.00 | 0.04 | 0.5 |
| Borno | 8.00 | 2.50 | 31.3 |
| Cross River | 8.00 | 0.53 | 6.6 |
| Gongola | 8.00 | 0.38 | 4.8 |
| Imo | 8.00 | 0.49 | 6.1 |
| Kaduna | 1.20 | 1.62 | 20.3 |
| Kano | 8.00 | 0.99 | 12.4 |
| Kwara | 8.00 | 0.94 | 11.8 |
| Lagos | 5.40 | 9.10 | 14.8 |
| Niger | 8.00 | 0.52 | 6.5 |
| Ogun | 8.00 | 0.51 | 6.4 |
| Ondo | 8.00 | 1.40 | 17.5 |
| Oyo | 8.00 | 0.32 | 4.0 |
| Plateau | 8.00 | 2.18 | 27.3 |
| Rivers | 8.00 | 0.28 | 3.5 |
| Sokoto | 8.00 | 1.00 | 12.5 |
| Total | 202.00 | 27.83 | 13.8 |

Note. Figures not adding up due to rounding errors

Source: Federal Housing Authority, Lagos, 1980.

No matter how laudable it may be policy itself cannot achieve the desired results unless there is a commitment

as well as instruments to achieve its goals. As will be shown in the next section, the programmes of nearly all

Table 3.2. Amount Voted by the Federal Government to Housing Programmes During the Fourth National Development Plan 1980-85

| Project | Description (K) | Estimated Total Cost (N M) |
|------------------------------------|---|-------------------------------|
| Federal Low cost Housing Programme | Providing 2 housing units per state | 500 |
| Development of Sites and Services | Provision of 5 serviced plots of land in each state | 100 |
| Federal Government Staff Quarters | Construction of suitable quarters | 200 |
| Staff Housing Loan Scheme | Granting of loans to qualified civil servants to build their houses | 175 |
| Building of More Housing Units | Development of 143 housing units in each state | 200 |
| Mortgage Operation | Expansion of mortgage services with more emphasis on low- and middle-income earners | 300 |
| Grand Total | | 1645 |

Source: The Fourth National Development Plan, FMNP, 1980, p.1015.

the Development Plans have yet to achieve the desired goals.

It will be noticed from the brief presentation above that until 1972, housing policy was highly fragmented and was affected by shortage of finance. With an improved revenue base (mainly from oil) the Federal Government thenceforth made a substantial intervention into the direct provision of housing. With an increased intervention of the States came the need to rationalise the use of land. The Third National Development Plan gave greater control of land to the State Governments so as to control development using the legal framework of Master Plans and the Land Use Act.

The Civilian Government (1979-83) did not shift its policy emphasis either. It encouraged home-ownership through direct home construction by government and through credit support to private initiatives. The allocation of the target figures for housing in each state and the New Federal Capital, Abuja, was based on a crude 'Federal' proportionality (each receiving 2K housing units per annum for five years, making a total of 200K housing units during the Plan period) irrespective of the relative stage of development of each.

3.2.1. Flaws in the Past Policies and Programmes

The essence of the above brief review of government activities is to give us an insight into the nature of responses to the nation's housing need. The Nigerian Governments (Federal and State) have been progressively active, interested and productive in the field of housing. Apart from the pre-Independent period and the first 10 years of Independence during which the level of interest was very low and the performance discouraging, the last 15 years witnessed a tremendous burst in government

activities and the spending of money on housing to a degree that no other African nation has ever experienced.

The initial boom period associated with oil development was also a boom period for housing, particularly in terms of programmes and promises; and even in terms of achievements relative to the decades before the oil boom. In 1962 the budget of Nigeria for housing and related matters was N10M; in 1970 the budget as shown in the Second National Development Plan, was N49M; in 1973 the budget was N500M; it rose to N1.8B initially in 1975; it jumped to N2.5B later in 1975; and by 1979 the budget for housing increased slightly to N2.7B (Onibokun 1984).

The synthesis of government activities reveals that during the past decades a series of constructive, progressive and far-reaching actions were taken by the Nigerian Government to combat the housing problem. As would be expected, some of the strategies adopted had flaws. We shall attempt to identify such flaws solely as a precondition for drawing lessons for the future.

3.2.2. Direct Housing Construction

The past and present thinking is that, because the Federal Government can command more resources and more executive capacity, it should go into direct home construction. However, given the results of direct construction of both the Federal and State Governments (especially during the Third Plan period), notably the high cost and slow pace of construction, the government's direct construction strategy has not been in the nation's best interest. Houses built by government are outrageously expensive when compared with similar houses built by non-governmental agencies and individuals. This view is

borne out by evidence available from the Federal Mortgage Bank (see also Chapter 4).

The plan to construct 60K housing units in the National Housing Programme, later increased in 1976 to 200K units, was unable to achieve even 20% of the proposed target. By 1980, according to the Fourth National Plan, only 28.5K units were completed - 8.5K in Lagos and 20K in the rest of the country. This represents less than 15% of the total units proposed. When it is considered that the 28.5K units were constructed over a period that extends to 10 years, they represent an average delivery of only 2.85K units per annum, which is much lower than the demand for new housing generated by depletion of stock through obsolescence and by population increases.

Following from the conclusion that individuals are better suppliers of their own house, a greater percentage of available funds should have been allocated to the Federal Mortgage Bank for onward lending to would-be home owners.

3.2.3. Playing the Game of Numbers

Both the Federal and the State Governments have been guilty of indulging in the "numbers game". The policies and programmes proposed for execution did not appear to have stemmed from a well-reasoned and carefully planned strategy to meet the nations housing needs. The nation had been impressed by the magnitude of the number of houses proposed and, particularly, by the relatively colossal amounts budgeted. The actual achievement in terms of the number of units actually built was far short of the promise, as Tables 3.3 and 3.4 show.

A typical example that illustrates the argument above is that of 1973 when the regime of General Gowon announced,

out of the blue, that about 60K housing units would be built throughout the country. On what basis was the figure arrived at? What was the capacity of the construction industry to cope with this task? What type of houses, at what cost and where best should they be located? There was not much thought given to these issues.

Before ever constructing a tenth of the number of units proposed, the figure was suddenly increased to 202K in 1975 with an associated budget of N2.5B. At the end of the Third Plan Period, in spite of the oil boom, and despite the fanfare with which the housing programmes had been announced, less than 30K housing units were completed (see Table 3.1). What then was the justification for jumping from 60K to 200K housing units? The only answer we can easily think of is that the government wanted a number that would impress the nation.

3.2.4. The Federal Mortgage Bank and the Inadequacy of the Housing Loan

The existing practice and system of granting housing loans makes it very difficult for low-income people to benefit, mostly through lack of collateral (Okpala 1979). In spite of the declared policy aims of government, loans to individuals by the Federal Mortgage Bank, commercial banks and other financial institutions have been minimal. Access has been restricted to a few upper-income households (Falegan 1980). The impact of the Federal Mortgage Bank has not so far been comprehensively assessed. From various newspaper reports, however, it appears that the beneficiaries of housing loans were mostly building for lease to others rather than to occupy the houses themselves. It is therefore necessary to re-examine the policy for granting loans to individuals throughout the country.

Table 3.3. Housing Units (K) Constructed Under the Federal Housing Scheme 1979 - 83

| State | Units Virtually Completed | | Units in Progress | | TOTAL |
|-------------|---------------------------|------|-------------------|------|-------|
| | 1BR | 3BR | 1BR | 3BR | |
| Anambra | 1.15 | 0.18 | 0.55 | - | 1.88 |
| Bauchi | 1.78 | 0.20 | 0.02 | - | 2.00 |
| Bendel | 0.90 | 0.20 | 0.40 | - | 1.14 |
| Benue | 1.80 | 0.20 | - | - | 2.00 |
| Borno | 1.53 | 0.20 | 0.17 | - | 1.90 |
| Cross River | 1.58 | 0.17 | 0.07 | 0.02 | 1.84 |
| F. C. T. | 1.10 | 0.12 | 0.63 | 0.06 | 1.90 |
| Gongola | 1.80 | 0.20 | - | - | 2.00 |
| Imo | 1.70 | 0.20 | 0.03 | - | 1.90 |
| Kaduna | 1.67 | 0.17 | - | 0.02 | 1.86 |
| Kano | 1.80 | 0.20 | - | - | 2.00 |
| Kwara | 1.37 | 0.18 | 0.43 | 0.02 | 2.00 |
| Lagos | 1.73 | 0.20 | 0.10 | - | 2.03 |
| Niger | 1.60 | 0.10 | 0.20 | 0.06 | 1.96 |
| Ogun | 1.28 | 0.17 | 0.44 | 0.04 | 1.92 |
| Ondo | 1.14 | 0.14 | 0.85 | 0.05 | 2.18 |
| Oyo | 1.82 | 0.15 | 0.11 | 0.05 | 2.13 |
| Plateau | 1.50 | 0.18 | 0.18 | 0.02 | 1.88 |
| Rivers | 0.90 | 0.10 | 0.10 | 0.10 | 1.20 |
| Sokoto | 1.80 | 0.20 | 0.20 | - | 2.20 |
| GRAND TOTAL | 29.93 | 3.45 | 3.92 | 0.44 | 37.74 |

Notes Figures not adding up due to rounding errors

BR = Bedroom

Source: Onibokun, A.(1984). Two Decades of Public Housing in Nigeria, NISER.

3.2.5. Realistic Designs and Core Housing

The past and current housing programmes have not paid adequate attention to quality and other aspects of housing need. Assessments of housing need (particularly in respect of low-income households) by successive governments have proceeded on a much narrower perception of need. With respect to design, the critical question is what is meant by realistic design. Realism can be stressed in terms of either a) costs or b) relevance to the users. Effectiveness can be measured in terms of how costs and relevance are integrated; and this is mainly the principle behind Core-Housing. A core house is an expandable basic unit, usually containing sanitary facilities and a number of living units. (see Chapter Six). To be effective, the core house must be in a suitable location and there must be sufficient space for expansion.

In a pilot survey of the Federal Housing projects purporting to be core housing, Gyuse (1983) found that the design of the houses took costs into consideration more than relevance, the expanded version lacks aesthetic appeal, and in the context of socio-cultural aspirations, the units have already been criticised as being unsuitable, leaving some of them still unoccupied years after their completion. Thus rather than solve the long-term problems of housing, it is likely that the core-house will be viewed as transient housing wherein there will be a lack of commitment (on the part of the residents) to improving the existing facilities.

3.3.0. Urban Housing Provision and Finance: The Private/Non-Formal Effort

A striking feature of Nigeria's development is the Nigerian entrepreneur's great inclination to invest in housing. In fact, it is the first major capital investment that the Nigerian tends to make, and it is after a secure

foundation in housing that he ventures into more involving capital projects like industries. The private sector contribution to the provision of housing in Nigeria has therefore been very appreciable. For instance, according to the Third National Development Plan (1975-80) the total public sector contribution to the capital investment in residential and non-residential buildings in 1973/74 was only 16%. Since then, government participation has been on the increase and in the 1977/78 fiscal year it accounted for about 50% of the capital for residential and non-residential buildings.

However, it would appear that the government's apparently huge contribution of capital towards housing development has not been matched by actual achievement in terms of physical provision of houses. This is because all available evidence points to the fact that the private sector provides a greater proportion of all residential buildings. Nonetheless, in view of the severe constraints which the private sector faces, its efforts have not been able to keep up with the ever-increasing demand for houses. Consequently, there is evidence of a near-crisis situation in the supply of houses in the urban areas of the country. This is apparent in a number of features including: severe shortages in accommodation, which results in great congestion; high rent in most areas excluding Abuja; the poor state of most of the existing housing stock in terms of structure, lay-out and infrastructural provision; (see for example, NISER, 1985).

A demonstration of the growing commitment of the private sector to the provision of housing units in the country can be seen in the ever-increasing number of applications for approval of building plan especially since the early

Table 3.4. Approval of Building Plans for Private Sector Housing in Nigerian States, 1970-82

| STATE | PLANS | 1970 | 1971 | 1972 | 1973 | 1974 | 1975 | 1976 | 1977 | 1978 | 1979 | 1980 | 1981 | 1982 |
|--------|------------|------|------|------|------|------|------|------|-------|-------|-------|-------|-------|-------|
| BENDEL | Submitted | 6569 | 5886 | 6474 | 4636 | 5226 | 7674 | 9269 | 30474 | 8034 | 4344 | 8536 | 8478 | 8283 |
| | Approved | 4084 | 4643 | 4815 | 3405 | 3475 | 5146 | 6965 | 8933 | 3418 | 3761 | 7594 | 7109 | 6588 |
| | % Approved | 62.2 | 79.4 | 74.4 | 73.4 | 66.5 | 67.0 | 75.0 | 29.3 | 42.5 | 86.6 | 89.0 | 84.0 | 80.0 |
| ONDO | Submitted | N.D. | N.D. | N.D. | N.D. | 944 | 2062 | 1864 | 2055 | 2845 | 5197 | 8602 | 12007 | 10954 |
| | Approved | " | " | " | " | 822 | 1848 | 1615 | 1773 | 2244 | 3813 | 6327 | 10334 | 9676 |
| | % Approved | " | " | " | " | 87.0 | 90.0 | 86.6 | 86.3 | 78.9 | 73.4 | 73.6 | 86.1 | 88.3 |
| OYO | Submitted | " | " | " | " | 2308 | 4717 | 4680 | 6805 | 12209 | 13564 | 17437 | 16093 | 15386 |
| | Approved | " | " | " | " | 1726 | 3024 | 3945 | 5367 | 10355 | 11044 | 15700 | 13207 | 13215 |
| | % Approved | " | " | " | " | 74.8 | 64.1 | 84.3 | 79.0 | 84.8 | 81.4 | 90.0 | 82.1 | 85.9 |
| NIGER | Submitted | " | " | " | " | N.D. | N.D. | N.D. | N.D. | N.D. | 1425 | 3725 | 4355 | 2715 |
| | Approved | " | " | " | " | " | " | " | " | " | 1315 | 3150 | 3815 | 1980 |
| | % Approved | " | " | " | " | " | " | " | " | " | 92.3 | 84.6 | 87.6 | 72.9 |
| SOKOTO | Submitted | " | " | " | " | " | " | " | " | 1873 | 2692 | 3802 | 2590 | 2787 |
| | Approved | " | " | " | " | " | " | " | " | 1668 | 2092 | 2982 | 2223 | 2476 |
| | % Approved | " | " | " | " | " | " | " | " | 89.1 | 77.7 | 78.4 | 85.8 | 88.8 |

Note. N.D. = No Data

Source: NISER 1985

Table 3.5. Building Plan Approvals for the Private Sector in Selected LGAs in Nigeria, 1974-1882

| LGA | PLANS | 1974 | 1975 | 1976 | 1977 | 1978 | 1979 | 1980 | 1981 | 1982 |
|------------|------------|------|------|------|------|------|------|------|------|------|
| Benin City | Submitted | 1950 | 2838 | 3008 | 3153 | 1752 | 852 | 1984 | 1632 | 1590 |
| | Approved | 1330 | 2251 | 2636 | 2684 | 796 | 647 | 1636 | 1320 | 1128 |
| | % Approved | 68.2 | 79.4 | 87.6 | 85.1 | 45.4 | 75.9 | 82.5 | 80.9 | 70.9 |
| Sapele | Submitted | 166 | 168 | 296 | 407 | 419 | 172 | 370 | 264 | 271 |
| | Approved | 105 | 123 | 236 | 302 | 215 | 169 | 368 | 226 | 246 |
| | % Approved | 63.3 | 73.2 | 79.7 | 74.2 | 51.3 | 98.3 | 99.5 | 85.6 | 90.8 |
| Oyo | Submitted | 353 | 1170 | 958 | 906 | 1500 | 1490 | 1490 | 1699 | 1634 |
| | Approved | 314 | 967 | 850 | 816 | 1312 | 1337 | 1337 | 1557 | 1451 |
| | % Approved | 89.0 | 82.6 | 88.7 | 90.1 | 87.5 | 89.7 | 89.7 | 91.6 | 88.8 |
| Gusau | Submitted | 84 | 75 | 107 | 99 | 106 | 143 | 211 | 259 | 250 |
| | Approved | 71 | 62 | 94 | 95 | 86 | 139 | 200 | 256 | 245 |
| | % Approved | 84.5 | 82.7 | 87.9 | 96.0 | 81.1 | 97.2 | 84.8 | 98.8 | 98.0 |
| Nnewi | Submitted | N.D. | N.D. | N.D. | N.D. | N.D. | 215 | 211 | 205 | 215 |
| | Approved | " | " | " | " | " | 148 | 183 | 163 | 163 |
| | % Approved | " | " | " | " | " | 68.8 | 86.7 | 79.5 | 75.8 |
| Minna | Submitted | " | " | " | " | " | 285 | 745 | 871 | 543 |
| | Approved | " | " | " | " | " | 263 | 630 | 727 | 414 |
| | % Approved | " | " | " | " | " | 92.3 | 84.6 | 83.5 | 76.2 |

Note. N.D.=No Data

Source: NISER 1985

1970's (Table 3.4). In spite of some fluctuations, this general trend is evident in all the states. For instance, in Bendel State the number of applications rose from 6569 in 1970 to 9269 in 1976 and 8478 in 1981. Similarly, in Ondo State, the number grew from a mere 944 in 1974 to 2055 in 1977 and 12007 in 1981, while in Niger State it increased from 1425 in 1979 to 3725 in 1980 and 4355 in 1981. Furthermore, except in the case of long-established LPAs such as Benin where the number seems to be tapering off, this remarkable upsurge is also evident in most LPAs especially those established after the creation of additional states in the country in 1976 (see Table 3.5). Appendix 6 shows the number of applications/approvals of plots for residential and other uses in the FCT up to January 1988. Although up to 11654 applications for residential plots were received, only 2747 (or 23.6%) were approved!

The role of private sector vis-a-vis the public sector can be better perceived if one examines more closely the period from 1980 to 1982 in Ondo and Bendel States. During these three years, the number of allocations for Bendel State was 21291 while that for Ondo was 26337. While it is recognised that not all approvals are immediately translated into building projects, it is nonetheless appreciated that in view of the enormous costs in time and money involved up to that stage, obtaining an approved building plan represents a definite commitment on the part of the prospective house-owner. One can compare the figures in Tables 3.4 and 3.5 for the private sector with the clearly dismal performance of the federal and state governments as highlighted in Tables 3.1 and 3.3. While the defunct civilian government at federal level promised to provide 2000 housing units in each state every year, the first phase of that programme which it embarked upon late in 1979 had still not been completed in the late

1980's. On their part, the state governments were committed to other programmes but were too short of funds to make any appreciable contribution to the provision of houses, either directly or through their various agencies.

3.3.1. Housing Finance

There is no doubt that one of the most important considerations in effective housing delivery in Nigeria is finance. As a result of the high costs involved in erecting buildings, it is not always possible or feasible for the potential house-owner to depend entirely on his own resources. He therefore has to borrow part or all of the required funds from various sources, both private and institutionalised, with varying types of conditions attached to the loans. In the case of institutionalised sources, for example, the property is always mortgaged until complete repayment of the loan plus interest, which is usually spread over a considerable period (normally 15 to 25 years, depending on the type of property). Because of the adverse economic situation in the country, it has become very difficult to secure housing loans. There is a temptation for the major sources of loans (both private and public) to want to invest their resources on quick and high profit-yielding ventures, rather than tying them down over a long period by investing on housing development. The problem is compounded by the fact that unlike the more developed countries, Nigeria has few private building societies and mortgage banks.

In a nation-wide study carried out by the Nigerian Institute for Social and Economic Research (NISER, 1985), the following methods were highlighted as the most important sources of housing finance (see Table 3.6).

(1) By Kind

This is the traditional method whereby a man building his own house has the services of kinsmen, relatives and friends to carry out specific aspects of the building programme such as land clearance, site preparation, wall construction, etc. Apart from a few building materials which he pays for, the prospective owner usually supplies the food and drinks to the participants during construction. In view of the more monetarised economy of the urban areas however, this method is not as popular as in the rural areas. It is largely confined to the indigenous parts of the towns. With respect to land, the cost to a member of a landed family may be no more than the drinks which he offers to other members of the family when his share of the family land is being allocated to him.

(2) Private Sources

It is the usual practice for a potential house-owner to accumulate from his own savings some reasonable amount of cash prior to the commencement of building. Such savings are usually larger and accumulated faster if one belongs to a thrift society. On the commencement of building, the savings are usually augmented with loans and/or gifts from friends and relatives. According to the NISER Report mentioned earlier on, this is by far the most important method of financing residential buildings in Nigeria's urban centres. It accounts for 89% in the larger urban centres and up to 90% to 95% in the smaller centres (Table 3.6).

(3) Money Lenders

Since funds from the private sources are never adequate and many potential house-owners do not have access to financial institutions, at certain critical stages of construction they resort to borrowing from money-lenders. The disadvantages of doing this are usually high interest

rates, a very short period over which repayment is to be made, and the fact that such funds are usually inadequate to meet more than a small proportion of the overall construction programme. Consequently, it is the least employed of all funds.

(4) Institutionalised Sources

Institutional sources comprise Banks, insurance/finance companies, Federal, State and Local Government housing schemes, Building Societies, Mortgage Banks, State Housing Corporations and Cooperative Societies. The most important strategy adopted by these organisations is the granting of loans to prospective house-owners.

Table 3.6. Sources of Funds for Building Houses in Nigeria (Percentage Frequencies)

| Sources | T o w n s | | |
|--------------------|-----------|--------|-------|
| | Large | Medium | Small |
| Self | 73.7 | 70.4 | 84.0 |
| Relatives | 7.5 | 8.2 | 7.5 |
| Friends | 1.3 | 4.6 | 0.8 |
| Inheritance | 6.5 | 10.0 | 4.8 |
| Money-lenders | 2.0 | 0.6 | 0.5 |
| Cooperatives | 1.9 | 0.3 | 0.3 |
| Commercial Banks | 4.8 | 4.4 | 1.1 |
| Building Societies | 2.3 | 1.5 | 1.0 |

Source: NISER 1985

Prior to 1970, the impact of the various government agencies and other institutions was insignificant. But since the early 1970's various governments have given a new impetus to their operations in order to enhance housing delivery. For instance, financial institutions -

especially the Commercial Banks and the Federal Mortgage Bank - as well as large employers of labour were mandated to give preferential loans at reduced interest rates to prospective house owner-occupiers. Furthermore, Commercial Banks were directed to set aside 10% of their loanable funds for the housing sector, and at the end of each year transfer the unused part of such fund to the Federal Mortgage Bank (Ekwueme, 1978).

The various agencies and institutions charge varying interest rates for the loans they give. For owner-occupied houses the Federal Mortgage Bank charges between 6% and 7%, the state-owned agencies 7.5% to 8%, while the Commercial Banks Charge up to 11%. For other types of buildings both the Commercial Banks and the Federal Mortgage Bank Charge between 12% and 14%.

Lack of funds has been a major impediment to the effective functioning of these institutions, and this has had severe repercussions on urban housing delivery. State governments in particular have been unable to provide the necessary financial and other support to their agencies. Similarly, members of the Cooperative Societies have not been able to make the financial sacrifices necessary for the smooth execution of a highly capital-intensive venture like housing development. As a result of these problems, prospective borrowers, even when they are able to meet the stringent conditions set out by the institutions, may not eventually get the loans.

Institutionalised sources of funds for housing development have therefore, not been very effective in Nigeria. In fact, according to the NISER Report, they provide support for a mere 6% of prospective house-owners nationally, and even in the large urban centres where the various institutions and agencies are concentrated, only 9% of

prospective house-owners benefit from institutionalised sources of funds (see Table 3.6).

3.4.0. Land, Land-Use and the Rationale for Public Ownership in Nigeria

Land, through history, has been regarded as a source of natural capital which is imperishable, indestructible, not artificially produced and has been the source of traditional inequality of income. It is also the platform on which all human activities (economic, social, spiritual, recreational etc.) are performed. It is therefore not surprising that land means different things to different people. It is the source of livelihood for those who cultivate it, trade in it, erect buildings on it or simply own it: for others, it arouses a feeling of personal and community identity. Therefore as Uchendu (1979) observed, when government tries to increase its control over an area that has so many meanings to its citizens, such government efforts naturally raise important issues which go beyond any stated political objectives.

As a result of many interrelated factors, land is increasingly being used for urban purposes. Some of these factors include the exponential rate of increase of the world's population; the proportionately increasing urbanisation of the rapidly growing world population where two out of three people are expected to live in cities by the year 2000; and the need for a significant increase in the rate of house construction to accommodate an increasingly urbanising world (International Union of Local Authorities (IULA) undated). As a result of these prevailing conditions, more urban land will be needed for the construction and servicing of new settlements,

extension of old ones and laying of good roads, sewers etc for the urban populace.

While there has been no lack of political will to pursue most of the urban programmes and projects designed to make life comfortable for the urban inhabitants, the cost of acquiring land for urban purposes has been particularly prohibitive. This has been particularly true in Nigeria where the pre-1978 land tenure system of individual or community ownership of land has been described as the main obstacle to social and economic development of Nigeria. Although Nigeria used her expropriation power in the acquisition of land for public purposes, the compensation paid for such land has often caused the collapse of such projects. For example, Okpala (1979) observed that the cost of acquisition of new land by and for the Lagos Executive Development Board (LEDB) in the Central Planning Building plot scheme amounted to 56.2% of the total cost of the scheme while acquisition for another project by the same board cost 93.7% of the total cost of the project. Such figures and observations on the cost of urban land led Nigeria's political leaders to realise that the most basic constraint to the rapid expansion of housing in the country is the difficulty of acquiring urban land.

If the situation was bad for public agencies, it was even worse for private developers. All over the country, the astronomical cost of urban land especially in prime locations was alarming. In Enugu, a single plot of building land cost N3K (N1=£0.85 approx. in 1984), while it cost N20K in Lagos. The case of the private developer is particularly significant if it is realised that the ratio of private to public housing construction is about 4:1 (Okpala, 1979). It is not surprising therefore that the urban land constraint finds a place in the Third National Development Plan (1975-80) as the most

intractable factor in the execution of the nation's major urban projects.

The above factors are some of the reasons why many countries of the world have clamoured for public ownership of the land in their respective domains or have limited the ownership to individual users. Such public ownership of land has always been predicted on the assumption that:

- (a) such action will facilitate easier access to land wherever and whenever it is needed;
- (b) it will allow a more prudent and efficient use of land through the allocation of each parcel of land to its most productive use;
- (c) such a policy will ensure a more equitable distribution (and use) of the nation's land resources among the various socio-economic strata of the society;
- (d) such action will forestall land speculation by bringing land values within manageable level and provide security of tenure with its attendant psychological satisfaction; and
- (e) a host of other reasons.

These types of argument were rife in Nigeria prior to the enunciation of the Land Use Decree (LUD) in 1978 (Okpala, 1979). Counter-arguments to these views were looked at as voices of dissent. The lure of public ownership seems apparent enough to all but the unpatriotic. It was amidst these discussions that the LUD, supposedly riding high on a wave of public acceptability, was promulgated.

3.4.1. The Land-Use Decree: The Objectives and the Provisions

The Nigerian Land-Use Decree, promulgated on the the 29th of March 1978 has multiple social, economic and political objectives. It is not the intention of this section to deal with the genesis, provision and powers of the actors in the decree. These have been dealt with elsewhere in more detail (see for example, Nwaka, 1979; Uchendu, 1979; Omotola, 1980; see also Appendix 2). The objectives, provisions and other aspects of the decree are treated only in so far as they relate to the facilitation (or otherwise) of the use of urban land in the country.

There are four main objectives deducible from the Decree and these are:

- (i) to effect structural change in the system of land tenure;
- (ii) to achieve fast economic and social transformation;
- (iii) to negate economic inequality caused by the appropriation of appreciating land by speculators and the corresponding profits which they had enjoyed; and
- (iv) to make land easily and cheaply available for development to both the government and private individual developers.

As Nwaka (1979) noted, it seems that the decree, given these objectives, was meant to achieve the main goals of the Fourth National Development Plan viz: to build a united, strong and self-reliant nation; to create a great dynamic economy; to establish a just, democratic and

egalitarian society; and to provide bright and full opportunities for Nigerians.

The means to achieve these are many and varied. The decree provides for all rights to lands in each state to be vested in the respective military (or civilian) governor, to hold in trust and administer for the common benefit of all Nigerians. The governor is assisted in the administration and control of urban land by the Land Use Allocation Committee and at the local level for the administration and control of non-urban land by the Land Allocation and Advisory Committee.

Upon granting an individual a certificate of occupancy, the holder of the land cannot alienate that right or any part thereof by assignment, mortgage, transfer or possession, sublease or otherwise without the consent of the governor. More important to this study is the provision of Section 43, sub-section one which states that no person shall, in an urban area, erect any building, wall upon or enclose, obstruct, cultivate or to do any act on or in relation to any land which is not the subject of occupancy or licence lawfully held by him and in respect of which he has not received the permission of the governor to enter and erect improvement prior to the granting to him of a right of occupancy.

Further deductions that could be made from the provisions of the Decree that are of relevance to this discussion include the following:

- (i) The Decree removed corporate groups, chiefs and families from the trusteeship of land and replaced them with the State Governor. By this act, Nigeria now operates a contractual system of tenure validated by a certificate of occupancy which set

out terms of tenure including access, succession, duration and rents;

- (ii) Through the breaking of local sovereignty in land, access to land under a system of uniform rules may be established anywhere in Nigeria;
- (iii) Proprietary rights under the traditional tenure are now replaced by possible claims to improvements on the land (Uchendu, 1979).

It is now pertinent to examine how the Decree has fared in practice, especially in relation to housing provision. The goal of this appraisal is to identify areas of successes of the Decree and also to identify areas where it has served as a bottleneck in relation to the procurement of urban land for housing purposes.

3.4.2. The Land-Use Decree and Housing Development

Empirical researches, cursory observations and public debates have shown that the LUD has been received with mixed feelings by various categories of people in the country. Although the Decree was enthusiastically welcomed because of the potentials it held, no sooner was it enacted (and the implementers started interpreting the provisions of the Decree) than the general public became despondent. The various deficiencies identified by early researchers on the Decree became manifest within a short time and these have remained uncorrected to date. Okpala (1979) contends that the potential of public ownership of land (which is laudable and could usher in an era of progressive development in Nigeria) may not be achieved after all. This is because the crucial elements in the realisation of this potential (such as efficient administration and management; a sense of mission and

priorities and proven integrity and valuable experiences of those charged with the public land's management and administration) might be absent or poorly developed.

Available information tends to show that the gains of (and from) the LUD tend to be general and may not be attributable solely to the Decree. For example, some of the advantages of the Decree include a common legal condition for the acquisition of land in the country; the prevention of the fragmentation of land; the socialisation of mineral resources, and the assurance of steadier control of land. But these, it has been argued, could be achieved without the LUD through the use of existing land legislation.

3.4.3. The Land-Use Decree: The Observed Deficiencies

With regard to physical planning in general and the increased provision of housing in particular, the LUD has become an additional institutional bottleneck to the acquisition of urban land, especially for house-building purposes. As it is presently constituted, the LUD is a confused piece of legislation in terms of management, execution and practicability. Close to a decade after the promulgation of the Decree, prospective land developers still have to purchase land from 'land owners' instead of buying or acquiring the land from the government. In fact, the situation can be startlingly confusing at times when one reads in the papers (or hears over the radio) that the governor of a state (who is supposed to be the statutory custodian of land in his state) appealing to the local Chiefs and Obas to make land available for community development purposes. A number of inherent problems beset the effective implementation of the Decree. Some of these are described below:

1. At the inception of the LUD in 1978 Nigeria had no land census or land register showing the ownership of each parcel of land (i.e. total area by ownership and type of use to which each parcel is committed). The absence of this vital land information made it difficult to monitor the allocation and use of each parcel of land in any given location in the country. The result is the inconsistent and inefficient allocation of land for development purposes.

2. If the rationale for public ownership of land includes the inadequate supply of urban land for housing development and that public health consequences of the traditional forms of development of urban land and housing are unacceptable, then the Decree has not achieved much towards correcting this anomaly. Numerous pieces of evidence show that the positive attributes of traditional land tenure system (exemplified in the equality of access to land) have been lost to the LUD without the Decree making good its promise of ensuring easier access to urban land. In fact, access to urban land for building purposes is skewed in favour of the middle- and upper-income segments of the population. Despite the easier acquisition of urban land promised (in the Decree), Okpala (1979) found that the conditions and processes guiding the acquisition of urban land favour the rich few in society. Thus, 20% of the rich adult population of Lagos obtained 92% of the land and housing resources in Apapa, Victoria Island and Ikoyi. This has two implications viz:

- (i) The location and type of houses built by these 20% of people make it impossible for these types of houses to be in the general housing market which is where the bulk of house-seekers are.
- (ii) The difficulty of access to urban land for the generality of Nigerians (most of whom build

incrementally in places and for rentals) makes the provision of more houses difficult, increases the deficit in housing supply in the face of mounting rural-urban migration and increases the share of each family's income spent on housing.

3. Okon (1979) observed that the application for the right of occupancy tends to involve dual negotiation - one with the provisional owner and the other with the local or state government, albeit the original owners cannot legitimately sell the land without the prior consent of the governor. However, the government which assumes control cannot in most cases effectively take possession of the land (Akinjo, 1984). This also has the following two implications:-

- (i) The land is almost lost to development because the land which may have previously owned by a family cannot be acquired and laid out for building purposes.
- (ii) The original owners cannot now sell the land for building purposes without contravening the Decree. The effect of this is that an individual, anxious to fulfil a lifelong ambition of owning a house and impatient with the delay in issuing certificate of occupancy "illegally" buys a piece of land and goes on to develop it. The result may be a haphazard development as exemplified in Ibadan on the eastern by-pass of the Lagos-Ibadan express way.

4. The loopholes in the Decree have been seriously exploited to the detriment of housing developers. For example, the inability of the Decree to specify the amount of fee chargeable for each piece of land transaction

associated with land administration has been used to exploit would-be builders. Land officers in most states argue that the government is not interested in the source of your land purchase but in the payment of appropriate fees to government coffers. Consequently, the Decree has been used by various state governments as an instrument of generating revenue from individuals who want to buy, lease or mortgage land or landed property by way of governor's consent fee to such transaction (Agbola, 1985). The high ground rents and the prohibitive cost of certificate of occupancy could be attributed to a loophole in the Decree.

5. In addition to the observation in item 4, the effective implementation of the Decree has been lost in the morass of public bureaucracy. The various items of bureaucratic machinery which state governments set up to process the application for governor's consent in land matters further impede the transfer of property. In Lagos for example, obtaining consent to mortgage land takes up to three months from time of application before final endorsement of the deed of mortgage. Consent to assign land in lease is not usually finalised or endorsed before one year from the date of submission of the application. This frustrates an otherwise law-abiding citizen to engage in illegal land dealings which exposes the prospective land developer to insecurity of land title, sometimes causing him to lose both money and land. Attempts to avoid losing either money or land often lead to the problem identified in item 3(ii) above.

It is apparent from the foregoing that the provisions of the LUD, especially its interpretation and implementation, have not made the acquisition and accessibility of land (especially in urban areas) any easier for the average Nigerian. The LUD therefore, instead of helping the course of housing development, has made land generally

inaccessible, discouraged private land developers, reduced the tempo of housing construction and generally has not made the nation's housing significantly better.

Neither has the process for approving building plans made the task of housing developers any easier. The next section surveys this process with a view to noting its strengths and weaknesses; and recommending desired changes.

3.5.0. Building Plan Approval Process

Perhaps the most potent of all the institutional hurdles which a house developer must overcome outside the acquisition of urban land is the approval of the proposed building plan through the appropriate Local Planning Authority (LPA). Town planning regulations in Nigeria stipulate that before a house/building can be erected in any urban area, it must have an approved building plan from the appropriate LPA.

The building plan approval process begins with the submission of a typical building plan. The items in the approval package would include floor plans, elevations and sections of the proposed building, including structural details of any reinforced concrete works. In addition, the plan must show the siting of the building on the plot of land, the existing and proposed access roads, drainage and the location of septic tanks and/or soak-away pit (Oyetunji, 1981). With the land survey plan and five copies of the building plan, the prospective landlord or developer goes to the appropriate LPA to begin the often cumbersome and time-consuming process of plan approval (Agbola, 1985). The application is submitted to the authority's registry where it is stamped as being received.

Following this application, land inspectors from the LPA would visit the site and later write their reports. On the basis of their reports, the building plan is (a) approved, (b) requested to be modified and re-submitted; or (c) rejected. Various reasons could cause the plan to be rejected. These include the submission of incomplete plan, contravention of planning regulations such as insufficient setbacks on the drawings, the intention of the developer to erect residential structures in commercial or industrial plots, or vice-versa (Agbola, 1985).

In addition to these, there are some other minor structural problems that often create delay in plan approval process. Most LPAs have no serviceable vehicles to perform their functions. For example, building site inspectors on whose reports the approval or rejection of the building plan is based often have no personal or official vehicles to visit building sites. They thus rely on the prospective developers whose land is to be inspected to convey them to the site and back to the office. The implications of this are (i) it gives room for collusion between the LPA officer and the developer with the possibility of the officer being led to overlook some aspects of the site that should be corrected, and (ii) this ensures that the LPA inspector cannot inspect more than a few building sites in any given day. This is logical because not all prospective developers have cars with which to convey the inspector(s). The inspectors are in themselves very few and the sites they inspect may be a great distance from their office. This travel causes a limiting backlog of duties for the site inspectors and so delays the approval process.

Even when the plans are complete and correct when submitted, the process can still be unduly prolonged through the bureaucratic mechanism of pushing the plan file from one officer to the other. All the stages in the

process from application to approval should take not more than a month or at most six weeks according to officials of some LPAs interviewed (see Agbola, 1985). In practice however, these processes often take between six and twelve months to complete, sometimes even longer. The common belief among draughtsmen who visit the LPAs daily on behalf of their clients is that the process could be significantly speeded up if the developer is willing to 'buy' his way through the hierarchical and bureaucratic maze, starting from the registry through those that will authorise the site inspection to the signing of the final approval. Having a plan approved by a landlord or prospective developer unwilling to bribe his way through can be a traumatic experience (Agbola, 1985).

These observations, although sometimes difficult to substantiate, have important consequences or implications. One, with the undue delays at almost all levels which characterise the process, the law-abiding citizens who strive to obtain approval before starting actual construction are often frustrated. This reduces significantly the number of housing units that could come to the market at any given time. The alternative is for people to build without applying for building plan consent as is common in some urban centres of Nigeria. The consequence of this is the unwieldy development of our cities and the creation of high density slums even in areas where there are opportunities to achieve orderly development.

3.6.0. Housing Standards: A Constraint on Urban Housing Production in Nigeria

The Third National Development Plan (1975-80) stated that government policy should aim "to achieve a significant increase in the supply of housing and bring relief

especially to the low-income groups who are worst affected by the current acute shortage" (Nigeria, 1975). Numerous studies have shown that if government is to increase the supply of housing for the mass of the people, it must reverse its conventional requirements and priorities. A full discussion on the relevance or irrelevance of housing standards to Nigeria will amount to several volumes. Since this section is intended only as a complement to earlier sections of the Chapter, the discussion will be brief. Interested readers are referred to the works of Awotona (1978) and Okpala (1978) for a fuller treatment of this subject.

The acute shortage of housing in Nigeria has been attributed variously to the rapid rate of immigration to urban areas, escalating land prices in the cities, and the financial inability of many traditional land owners in such urban centres to build bigger and better houses (or in many cases, to build at all). While these factors contribute in varying degrees to the continuing urban housing shortages, unduly high standards in the density control regulations are a constraint on housing production which is very important but often overlooked.

Private sector housing can be thwarted by planning authorities through non-approval of building applications where these applications do not conform to the prescribed standards. For example, in a study of Ibadan, Okpala (1978) discovered that less than 67% of all building applications submitted annually are approved. Those which are not approved run the risk of demolition if they dare build differently from the prescribed standards. The more common reasons for demolition include building without an approved building plan, unauthorised extensions, building more rooms than approved, rooms of a size below approved minimum, inadequate set-backs from the centre of the road,

building above maximum plot coverage, incompatibility with the zoning or land-use plan etc.

3.6.1. Density Control Regulations

The issue of density control concerns standards. But as has rightly been observed by Angel (1976, quoted in Okpala 1978), the current approach to the problem is crowded with myths, principles and beliefs that are in fact, obstacles to its solution. The mass of the country's urban population cannot afford to build or pay for dwelling coded to the minimum standards fixed by the middle-income policy-makers. Public authorities all over the country seem to place so much emphasis on low density residential developments. This is particularly so where public or quasi-public housing bodies build houses themselves. Most housing development by these authorities are in the very low density range of 2.5 or 5.0 single family bungalows per ha. Thus "62% of the housing land developed by the Lagos Executive Development Board (LEDB) between 1928 and 1972 was used for single family low density development, in a city whose population density was of the order of 25K persons per square mile (9650 persons per sq km), whose average occupancy is about four persons per room, and whose land shortages and consequent high cost are very well known" (Okpala, 1977, p.34). Even in England whence Nigeria derives many of her housing standards, the Ministry of Housing and Local Government had recommended to the Local Authorities (of England and Wales) in 1962 the adoption of densities of 30-50 dwellings/ha in areas of land shortage, 75 inside conurbations and even higher in town centres (UN, Proceedings of the Seminar on the Supply, Development and Allocation of Related Purposes, vol.1, undated).

Section Two of the Development Control Standards and Guidelines for Private Developers in the FCT stipulates that "Planning and designing standards in terms of maximum site coverage and minimum set-backs shall be as contained in the below":-

| Category of plot | Maximum plot coverage (%) | Minimum set-back (m) | | |
|------------------|---------------------------|----------------------|------|-------|
| | | Front | Back | Sides |
| Residential | | | | |
| Low Density | 35 | 6.0 | 3.5 | 3.0 |
| Medium Density | 45 | 5.0 | 3.0 | 3.0 |
| High Density | 50 | 4.5 | 2.5 | 3.0 |

(FCDA, 1986, p.5).

In terms of heights of residential buildings, Section 2.10 of the FCT Development Control Guidelines states that

"Height of residential buildings may not exceed two floors in the low density areas, three floors in the medium density areas, and four floors in the high density areas"
(FCDA, 1986, p.7).

For bedroom sizes:

"Minimum sizes of bedrooms must not be less than 3000mm x 4000mm whatever the size used the total must not be less than the composition of the areas of the above figures".
(FCDA, 1986, p.15).

Appendix 4 contains relevant sections on planning, building, and architectural requirements of the FCT Development Control Guidelines.

While these conditions are considered ideal conditions which one would wish were practically possible, the realities of Nigeria's urban housing conditions dictates that substantial modifications be effected in public policy prescriptions and requirements for would-be builders and developers.

3.7.0. Conclusion

Five phases had been identified in government housing policy and programmes - the Pre-independent Period; the First National Development Plan Period (1962-68); the Second National Development Plan Period (1970-74); the Third National Development Plan Period (1975-80); and the Post Military Era (1979-83).

The phases in government housing policy and programmes represent quantitative rather than qualitative changes in policy formulation. The thread running through all the policies show the broadening of the same set of strategies which include: extension of credit facilities for individual house ownership through the states Housing Corporations and the Federal Mortgage Bank; provision of houses at the GRAs for public servants; and direct construction of housing for the low-income families.

While government should be given credit for the increasing interest it has shown in the provision of houses for the Nigerian masses, it has been shown that the strategies adopted are inefficient. The direct construction of houses was a failure; the loan scheme was inadequate; the machinery for the implementation of the housing programmes was inefficient; the concept of housing need was narrow; and the sincerity behind some of the targets set was questionable. On the other hand, the private sector has made a very appreciable contribution to housing

development in the country. However, in spite of directives and encouragement by government, institutional sources of funds for housing development (comprising banks, insurance/financial companies, federal/state/LGA agencies,) have not been effective in Nigeria. They provide support for only 6% of the prospective house-owners! Private sources of funds accounts for over 90% of the capital for house-building in the country.

The issues highlighted above call for a critical re-examination of government's approaches to housing provision in Nigeria. Future government housing policy and programmes must be based on a thorough understanding of the nature of housing problems and the actual capabilities of public agencies.

This Chapter has also identified three main constraints to housing development in Nigeria viz Land-Use Decree, Building Plan approval process and Housing Standards. Ironically, these three legal provisions were ostensibly made or enacted to facilitate the processes of housing provision and ensure easier access to housing services. In reality, however, they have become additional institutional obstacles to the process of housing development. This section now gives some recommendations which, based on the analysis put forward earlier in the chapter, will help in making these legal provisions achieve their initial objectives.

3.7.1. The Land Use Decree: Suggested Revisions and Modifications

The LUD is a progressive piece of legislation. It should eliminate constraints to economic development which were inherent in Nigeria's land tenure system. In order to help it achieve its purposes especially with regard to housing

services, the interpreters and implementers of the decree should shift from being protective and strive for a more possessive stand. As it is presently, former private land owners cannot sell and the government cannot easily take possession of the land. In order to allow the decree achieve its initial objectives, the following recommendations are made:

1. In order to facilitate the restructuring of the LUD, the first step is to take it out of the constitution. Unless and until this is done, the efforts and energies expended on debates on and about the decree will continue to be wasted. Development laws are seldom static. They are expected to change in accordance with the socio-economic and political experiences of the nation. The LUD should not be an "untouchable" law, especially when it has been shown to have serious flaws.

2. For the decree to achieve its objectives, it is recommended that there should be a land census, establishing cadastral map or compulsory land registration by title. This will obviously involve the training of more surveyors to reinforce the alarmingly low number of registered surveyors which stood at 300 in 1984.

3. The existing system of land allocation to individuals as provided by the decree needs to be revised. At the present time, the maximum an individual can obtain is 2.5 ha. This does not allow housing units to come to the housing market in large numbers as large private developers might have difficulties in obtaining a sufficient amount of land for development. Thus, it is suggested that the real estate market should be allowed to allocate land to its most efficient use while the interest of the poor is protected by the government.

4. In order to remove any arbitrary imposition of levy and also to introduce uniformity in the implementation of the decree, the revised version of the decree should specify the amount of levy payable for each aspect of land transaction through the decree.

5. Finally, the administrative procedure for obtaining land for house-building purposes should be streamlined, standardised throughout the country and made less frustrating and time-consuming. The private sector can be encouraged to operate in partnership with the government. Alternatively, the various public physical planning agencies can perform this role. The aims are to diversify the source of land purchase and to minimise the delay and frustrations associated with land acquisition for housing development purposes.

3.7.2. The Building Plan Approval Process: Suggested Improvements

With regard to the process of plan approval, the following are recommended:

1. The first step towards ensuring a simplified and less time-consuming process should be the enlightenment of the general public. Already, some state governments have started to educate the public through the radio on why there is a need for them to have their building plans approved even if they are on their family land. This effort can also be complemented with the preparation of brochures written in local languages.

2. Since most of the LPAs' revenue is derived from the fees collected for plan approval and without building site inspectors such fees may not be realised, the inspectors should be given personal car loans or official vehicles

should be made available to them and driving lessons where necessary. This will enable them to function productively.

3. In addition, the preparation and use of more model layouts and house plans should be employed by the LPAs. Such model building plans, borne out of research on the tastes, preferences and affordability of a cross-section of the populace should be designed and displayed in various LPAs. About five to six of such designs using various types of building materials to suit the various socio-economic strata and taste of the society should be made. Choosing any one of these prototype designs should guarantee plan approval once the appropriate fee is paid.

3.7.3. Housing Standards: The Ideal and the Reality

Standards are officially set and many derive from a middle-class sense of what is minimally permissible. Housing problems can be said to be essentially income problems, and although high housing standards are desirable, adopting and enforcing high standards may turn out to be counter-productive, at least in the present situation, for two reasons:

1. Improvement in housing standards is generally only possible where the production of new housing has caught up with the housing deficit. In our context, we are far from achieving this goal (see Chapter 4) and the standards presently required are a contributory factor.
2. The resources do not exist to bring current standards within the reach of enough people, much less most people.

This chapter therefore suggests a lowering of present minimum standards relating to density, comprising: (a) building plot coverage (raise maximum to 70%), (b) room sizes (reduce minimum to about 7.4 sq m), (c) floor area per person (reduce to about 3.7 sq m); and removal of limitations on the development of storeyed buildings to permit four or five-storey walk-up apartment blocks in a greater proportion of city areas.

CHAPTER FOUR

PUBLIC HOUSING PROVISION IN ABUJA

4.1.0. Introduction

Urban housing policies of developing countries are once again being scrutinised as the global institutions observe 1987 as the International Year of Shelter for the Homeless. Like those at the Habitat Conference in 1976, the current discussions are being shaped primarily by the leading international institutions such as the World Bank, the United States Agency for International Development (USAID) and the United Nations Centre for Human Settlements (UNCHS). On the new agenda of these institutions "privatisation" of shelter has emerged as a principal theme (Sanyal 1986).

As fiscal problems of the developing countries deepen, state expenditure for shelter also received a considerable attention. Since the IMF had already listed shelter as a "social sector" that did not directly increase export earnings, government allocation for the sector was to be generally reduced. More importantly, government construction and management of public housing, which had already been discredited in the U.S., became a primary target for criticism. Some criticised the culturally inappropriate design of walk-up flats; others argued that the buildings were too expensive and involved large subsidies; still others charged that the government's involvement discouraged private initiative, encouraged bureaucratic corruption and drained away scarce government resources (Sanyal 1986). In Chapter Three we reviewed the state of the art on public housing and on the institutional constraints on housing development in urban areas of Nigeria. This Chapter gives a critical analysis of the housing being built by the government in Abuja.

4.2.0. The Housing Programmes

The total needs for dwelling units in urban and rural areas of the FCT were calculated on the basis of the following major assumptions:

1. Up to the year 2000 all inhabitants of the existing urban centres and rural service centres in the territory would have to be provided with new housing units, "since these settlements will be built to standards which do not apply in the FCT today" (FCDA, 1983, p.1255).
2. The average number of persons per household is five in the year 2000.
3. The average size of a dwelling is approximately 75 sq m. This will provide a mean of 15 sq m per person.
4. The average cost of a dwelling unit (covering the entire range of dwelling types from those for the lowest income households to those for the highest) is estimated at about N5.57K per person.

There are six residential districts in Phase One of the New Federal Capital City (NFCC), with each district divided into smaller units called neighborhoods. Each district is to be served by a district centre, and each neighborhood by a neighbourhood centre. District and neighbourhood centres are designed for the distribution of goods and services to residents. Table 4.1 shows the proposed residential land allocation and population for the various districts in Phase One.

Table 4.1. Land Allocation and Population by Districts

| District | Land Allocated (K ha) | Planned Population (K) | No. of Neighborhoods | No. of Residential Plots(K) |
|----------|-----------------------|------------------------|----------------------|-----------------------------|
| Garki I | 0.37 | 26.00 | 4 | 0.38 |
| Garki II | 0.50 | 24.10 | 4 | 1.37 |
| Asokoro | 0.90 | 30.00 | 4 | 0.42 |
| Wuse I | 0.63 | 34.00 | 6 | 0.46 |
| Wuse II | 0.90 | 35.00 | 9 | 0.60 |
| Maitama | 1.05 | 35.00 | 6 | 0.47 |
| Total | 4.34 | 184.10 | 33 | 3.70 |

Note. Figures not adding up due to rounding errors.
Source: FCDA, 1986.

A substantial proportion (over 90%) of the residential plots in Phase One has been allocated to individuals and government institutions for housing development (FCDA 1986). Despite this high percentage of plot allocation, the level of private participation in terms of residential building has been very low (less than 1% according to survey estimates). This can be attributed to the absence of basic infrastructural services such as water, electricity, roads, etc., in most of the residential districts and a general lack of economic motivations to build houses in the FCT (see Chapter 8).

In estimating the size of households likely to migrate to the NFCC and thus the number and type of dwellings to be provided, a number of assumptions were made. These included the following:-

- (i) It is likely that there will be a number of single persons requiring accommodation and husbands moving in advance of their families.
- (ii) It is likely that the average family size will be small, especially in the early years of development. The trend from extended to nuclear families will reinforce this and reduce the demand for large accommodation.
- (iii) The majority of families migrating to the New Capital once it is established, will be young with small children.

Table 4.2. Principal Types of Dwelling Units Planned

| Housing Type | Sub-Type | Plot Area Per Household(sq m) | Built Space Per Household(sq m) |
|-----------------------------------|----------------|-------------------------------|---------------------------------|
| 1. Detached/ Semi- Detached | A.Large | 1000 | 120-160 |
| | B.Medium | 100-800 | 70-100 |
| | C.Small | 75-100 | 30-60 |
| 2. Serviced Land | A.Large | 1000 | |
| | B.Medium | 400 | |
| 3. Flats | A.Large | 80 | 100 |
| | B.Medium | 60-80 | 75-100 |
| | C.Small | 35-60 | 45-70 |
| 4. Multi- Family | A.2-3 Family | 120-150* | 40-75 |
| | B.4 Family | 180* | 60-80 |
| | C.Transitional | 240* | 60-80 |

Note. * Represent Total Plot Area.

Source: Abuja Master Plan, 1979, p.117.

Table 4.3. Housing Programme Options

| Option | House Types (see Table 3.1) | | | | Total Capital Cost(N M) | Estimated % Subsidised* |
|--------|--------------------------------|-----|-------|-------|-------------------------------|-------------------------------|
| | 1 | 2 | 3 | 4 | | |
| A | L,M,S | L,M | | T | 3125 | 48 |
| B | L,M,S | L | | T | 2119 | 27 |
| C | S | L,M | L,M,S | M,S,T | 1502 | 0 |
| D | L,M,S | L,M | M,S | M,S,T | 1751 | 3 |
| E | L,M,S | L,M | M,S | M,S,T | 1813 | 7 |
| F | L,M,S | L,M | M,S | M,S,T | 1932 | 10 |

Note. A = High Standard Single Family Detached;
 B = Detached, Reduced Standards;
 C = Higher Density, No Subsidy;
 D = Reduced Density and Infrastructure, Low Subsidy;
 E = Mixed Standards, Low Subsidy;
 F = Mixed Standards, Moderate Subsidy;
 L = Large; M = Medium; S = Small; T = Traditional;
 * = Represents fraction of total estimated capital investment of programme not recovered through repayment by NFCC residents.

Source: Abuja Master Plan, 1979, p.180.

The basic approach to developing the preliminary housing programme for the NFCC was based on four proposed types of dwelling shown in Tables 4.2 and 4.3. Figures 4.1-4.4 show the various types of houses being built in Abuja, while Appendix 8 displays their architectural plans. The Master Plan for Abuja (1979) gives a full description of the housing types proposed. For the purposes of analysis, a summary on each housing prototype is given below.

4.2.1. Single Family Detached and Semi-Detached

At the highest standards, this type of accommodation ranges from 120 sq m of effective floor space to more than 160 sq m (i.e. 24-32 sq m per person). Three large bedrooms, bathroom/toilet, a living room, dining room, kitchen, and servant quarters could be included. The largest houses would include five bedrooms, a large living room, dining room, kitchen, bathroom/toilet, guest facilities, and servant quarters. Plot sizes range from a 1000 sq m to 1500 sq m. All upper-income dwelling units would be sold to occupants through leasehold agreements and could be financed through mortgage agreements. In some housing programme options, over-recovery of costs, through land rents or service charges was assumed to provide funds which could be used to subsidise lower-income housing. But, as later analysis will show, this is not happening; infact, the reverse appear to be the case.

A medium-standard size house consists of three bedrooms, a kitchen, living room, kitchen, and bathroom/toilet averaging 80 sq m. This style of house could be as large as 100 sq m of built area, including four bedrooms, a living room, kitchen, bathroom/toilet, and servant quarters. Plot options vary from 100 sq m to 800 sq m. The minimum standard of detached/semi-detached housing considered was 60 sq m, consisting of three bedrooms, a living room, kitchen, and bathroom/toilet. These minimum standards require subsidies of at least 25% to make them affordable to the lowest middle-income group. Reducing the area to 50 sq m (and thus reducing the unit construction costs) lowers the total cost sufficiently to bring the unit within the affordability of households with an annual income of not less than N5.6K.

Since there is expected to be some demand in the upper brackets of lower-income groups for single-family housing

(usually representing less than 50% of the total housing needs of the group) a lower cost, small-space standard was considered. This housing, which can be either detached or semi-detached, has built areas in the range 30-60 sq m. Plot sizes are suggested to range from 75 to 100 sq m.

Also included in the analysis was a site and services option, wherein only a modest service core (toilet, kitchen and shower) is constructed - sometimes shared. The lessee is then able to add rooms over time as his income and personal labour permits. As at January 1988 the site and services scheme has not taken off.

4.2.2. Serviced Land

To meet demand for individualised housing among upper- and middle-income groups, serviced land is proposed as an option. The market for these plots assumes that households purchasing individual plots would already have housing and would spend not more than 8% of their income on the purchase of additional serviced land. Since there would probably be a large effective demand for serviced plots among the upper income groups, a greater margin was built into infrastructure rates to provide cross-subsidies for lower-income groups. Plots were assumed at 400 sq m and greater than 1000 sq m. Appendix 5 includes an application form for the statutory right of occupancy of land in the FCT, while Appendix 6 shows the number of applications for residential and other uses that have been approved.

4.2.3. Flats

To cater for upper- and middle-income households who are either economically unable to occupy single-family detached dwelling units or who prefer to live in a

multi-family environment, larger three and four-storey walk-ups have been proposed. Built space would exceed 100 sq m with assigned plot area of 45 sq m or more per household. A flat of minimum space standard would have a built area of 45 sq m and could include two bedrooms each 11 sq m, a living room, kitchen, and bathroom/toilet. An intermediate option of 85 to 100 sq m of built space was also considered.

It is proposed that each household own the flat they are occupying and jointly hold plot lease with other households in the building. Thus each household would have secure tenure and would be able to get mortgage loans to finance the purchase of their dwelling. A standard of not less than 35 sq m of land per plot has been proposed to provide possible parking space for occupants.

4.2.4. Multi-Family Housing

It is anticipated that some versions of the traditional multi-family housing unit will be appropriate, both to reduce total building costs per individual household (by sharing total costs among more than one household while still providing improved standards) and to fit the traditionally-based lifestyle of many of the new migrants to the city. This alternative would have potential for conversion to occupation by a single household per unit as incomes increase in the future. The basic concept is to maintain larger plots and total built areas of the open plot development, but to share those costs among two or more households, providing each household with a minimum of two rooms and on-plot access to shared water supplies and sanitary facilities.

All households on the plot could jointly hold the lease for the plot and the portion of the dwelling unit they

Figure 4.1: One and Two-Room Compound Units, Nyanya



Figure 4.2: Two Bedroom Four Storey Walk-up Flats, Garki District

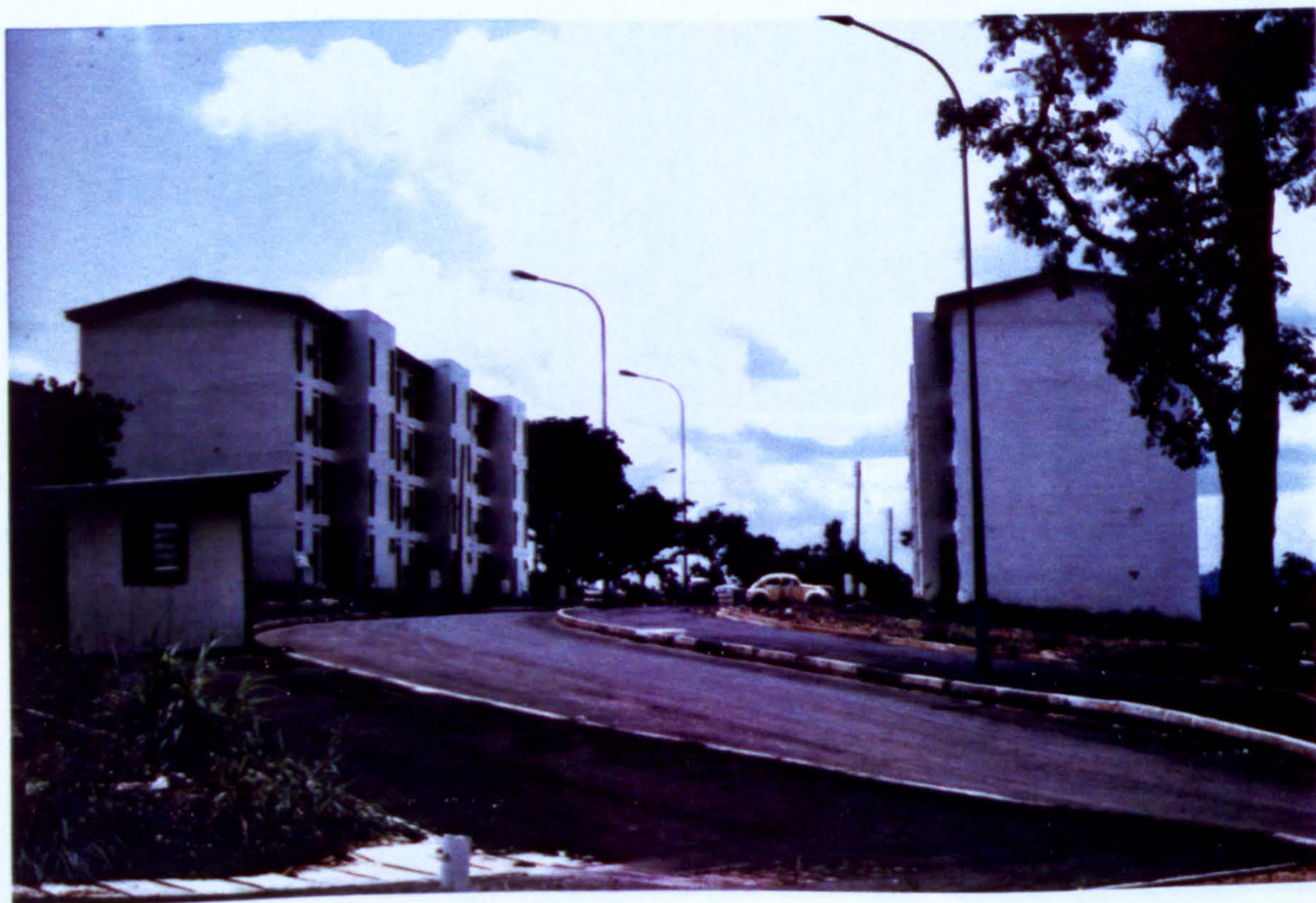


Figure 4.3: Three Bedroom Semi-Detached Houses, Garki District



Figure 4.4: Three- and Four Bedroom Bungalows, (Temporary Ministerial Quarters) Wuse District



occupy in the form of condominium-type tenure. Thus each household would have a secure tenure and the property would be able to be mortgaged. Both lease rights and ownership of individual portions of the dwelling would be inheritable.

A special case of multi-family housing is proposed to cater for migrants (generally low-income) who are expected to be attracted to the city in search of employment. This house type may also provide initial shelter for low-income, informal-sector households. Since migrant households initially are small, often only a single male or a man and wife, the initial built area will be small - one large room of 13 sq m. To reduce total plot costs to individual households, six migrant low-income households would occupy 240 sq m having an effective plot area per household of 40 sq m.

Also, since these migrant households are to have marginal and 'unsuitable' incomes (less than the lowest paid civil servant), it is unlikely, at least in the initial phases, that they will be capable of undertaking long-term mortgage agreements. Two forms of tenure were proposed, therefore, hire-purchase and rental. Under the hire-purchase form of tenure, occupants have secure tenure, but ownership of the dwelling rests for a time with the FCDA or financial institution holding title to the dwelling unit, the title passing to the occupant only when full financial payment has been made (although a clause can be included in the agreement to protect the occupant's previous payment in the event of default) (Abuja Master Plan, 1979, p.177).

4.3.0. The Housing Supply

In accordance with a target set by the FCDA, a total of 25K dwelling units to accommodate a total of 150K inhabitants expected to be in residence within the city were to be made available by the end of 1986. This number is calculated on the basis of six persons per dwelling which is one higher than the five suggested in the Regional Plan.

As at December, 1986, 19.48K dwellings (estimated in 1982 to cost over N590M in total) have been contracted for and are at various stages of completion. While about 8.68K units have been certified completed and can therefore accommodate just over 52K inhabitants (on the basis of six persons per unit), the remaining units, which constitute over 55% of the total are at various stages of construction. (Tables 4.4 and 4.5). These include not only those in Phase One but also others in the FCT as well, namely Karu/Nyanya Integrated Workers Settlement, Abaji, Kwali, Kuje, Bwari, Gwagwalada, Karshi, Rubochi, and Yaba (see Figure 4.5).

The Karu/Nyanya Integrated Settlement is located within commuting distance of the city proper. In fact, housing units built in these settlements are presently used to supplement the housing shortage in the city. While the Karu scheme was initially conceived to cater solely for the staff of the FCDA, this concept has since changed as arrangements are being made to house also a number of officials from other Federal Ministries and governmental agencies. On the other hand, Nyanya settlement was conceived to provide housing for the support labour force in the construction of Phase One projects but was later converted in order to house about 6K junior staff of various ministries and the FCDA as well.

Table 4.4. Dwelling by Type and Stage of Construction in the FCC, 1986

| District | D w e l l i n g T y p e | | | | | | Total |
|--------------|------------------------------|-----------|-----------|-----------|-----------|-----------|-------|
| | 1 Bdrm | 2 Bdrm | 3 Bdrm | 4 Bdrm | 5 Bdrm | 6 Bdrm | |
| GARKI | A | 1086 | 1961 | 797 | 328 | | 4172 |
| | C | 638 | 658 | 281 | 179 | | 1756 |
| | O | 448 | 1303 | 516 | 149 | | 2416 |
| WUSE | A | 922 | 1180 | 1486 | 578 | | 4166 |
| | C | 288 | 309 | 148 | 16 | | 761 |
| | O | 634 | 871 | 1338 | 562 | | 3405 |
| Asokoro | A | | 66 | | 288 | 10 | 364 |
| | C | | 0 | | 0 | 0 | 0 |
| | O | | 66 | | 288 | 10 | 364 |
| GWARINPA | A | | 30 | 48 | 122 | | 200 |
| | C | | 20 | 30 | 116 | | 166 |
| | O | | 10 | 18 | 6 | | 34 |
| MAITAMA | A | | | | 60 | 28 | 116 |
| | C | | | | 0 | 10 | 10 |
| | O | | | | 60 | 18 | 106 |
| FCC TOTAL | A | 2008 | 3237 | 2331 | 1376 | 38 | 9018 |
| | C | 926 | 987 | 459 | 311 | 10 | 2693 |
| | O | 1082 | 2250 | 1872 | 1065 | 28 | 6325 |

Note. Bdrm = Bedroom; A = Awarded; C = Completed;
O = Ongoing.

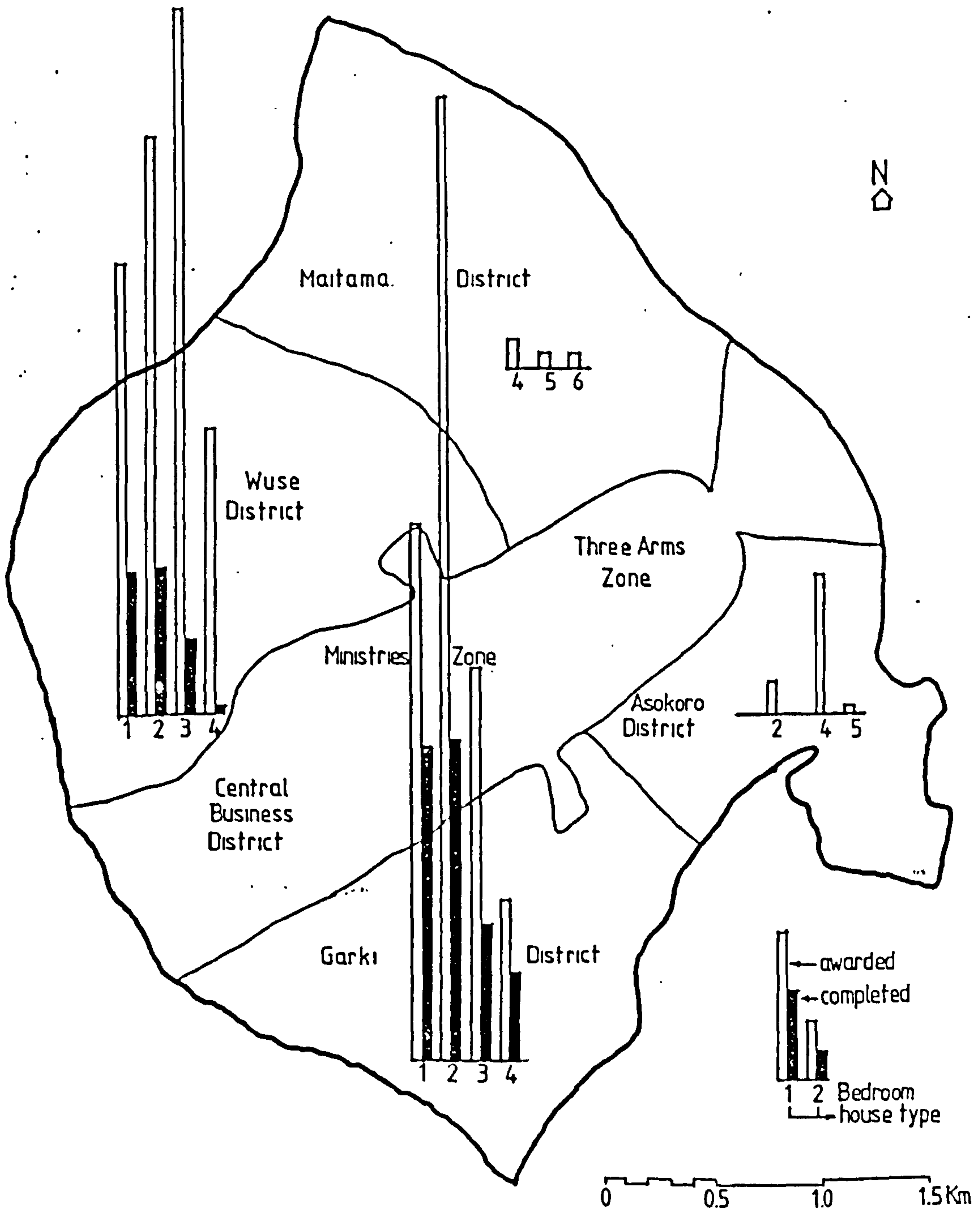


Figure 4.5: Housing Distribution in the FCC, 1986

Table 4.5. Housing Distribution in other Satellite Towns in the FCT, 1986

| Town | | H o u s i n g T y p e | | | | | Total |
|-----------------|---|----------------------------|-----------|-----------|-----------|-----------|-------|
| | | 1 Bdrm | 2 Bdrm | 3 Bdrm | 4 Bdrm | 6 Bdrm | |
| KARU/ NYANYA | A | 5134* | 618 | 103 | 79 | | 5934 |
| | C | 3624 | 400 | 50 | 16 | | 4090 |
| | O | 1510 | 218 | 53 | 63 | | 1844 |
| GWAGWA- LADA | A | | 790 | 57 | 94 | 54 | 995 |
| | C | | 245 | 37 | 45 | 14 | 341 |
| | O | | 545 | 20 | 49 | 40 | 654 |
| KARSHI | A | | 126 | 40 | 39 | 2 | 207 |
| | C | | 23 | 6 | 2 | - | 31 |
| | O | | 103 | 34 | 37 | 2 | 176 |
| KWALI | A | | 98 | 58 | 53 | | 209 |
| | C | | 44 | 1 | 10 | | 55 |
| | O | | 54 | 57 | 43 | | 154 |
| KUJE | A | | 128 | 42 | 38 | | 208 |
| | C | | 17 | 8 | 6 | | 31 |
| | O | | 111 | 34 | 32 | | 177 |
| BWARI | A | | 108 | 52 | 29 | | 189 |
| | C | | 53 | 12 | 8 | | 73 |
| | O | | 55 | 40 | 21 | | 116 |
| USUMA | A | | 100 | 86 | | | 186 |
| | C | | - | - | | | - |
| | O | | 100 | 86 | | | 186 |
| ABAJI | A | | 98 | 36 | 33 | | 167 |
| | C | | 62 | 3 | 6 | | 71 |
| | O | | 36 | 33 | 27 | | 96 |
| GIRI | A | | 96 | 69 | | | 165 |
| | C | | 52 | 37 | | | 89 |
| | O | | 44 | 32 | | | 76 |
| YABA | A | 52 | 40 | 27 | | | 119 |
| | C | 15 | 9 | 2 | | | 26 |
| | O | 37 | 31 | 25 | | | 93 |
| RUBOCHI | A | | 42 | 36 | 7 | | 85 |
| | C | | 11 | 6 | - | | 17 |
| | O | | 31 | 30 | 7 | | 68 |
| TOTAL | A | 5186 | 2244 | 606 | 372 | 56 | 8464 |
| FCT | C | 3639 | 916 | 162 | 93 | 14 | 4824 |
| OTHER | O | 1547 | 1328 | 444 | 279 | 42 | 3640 |

Note. 1. See note 1, Table 4.4

* = 1 and 2 room units in compounds

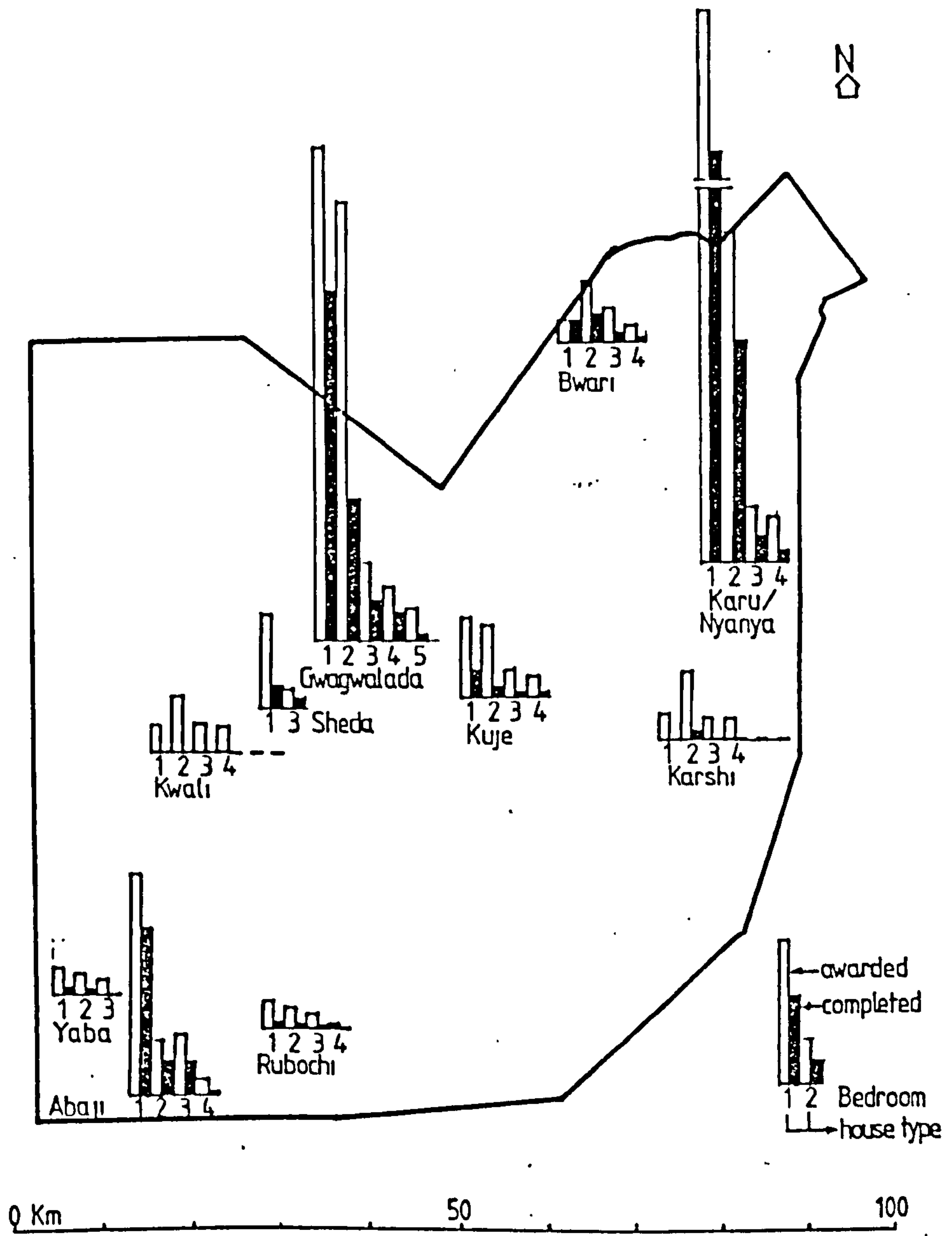


Figure 4.6: Housing Distribution in other Towns in the FCT, 1986

Table 4.6. Federal Low-cost Housing Programme in the FCT, 1986

| Location | D w e l l i n g T y p e | | Total | |
|-------------|-------------------------|--------|-------|------|
| | 1 - BH | 3 - BH | | |
| GWAGWA-LADA | A | 890 | 80 | 970 |
| | C | 628 | 34 | 662 |
| | O | 262 | 46 | 308 |
| ABAJI | A | 404 | 74 | 478 |
| | C | 304 | 58 | 362 |
| | O | 100 | 16 | 116 |
| SHEDA | A | 174 | 16 | 190 |
| | C | 40 | 8 | 48 |
| | O | 134 | 8 | 142 |
| KUJE | A | 144 | 6 | 150 |
| | C | 56 | - | 56 |
| | O | 88 | 6 | 94 |
| RUBOCHI | A | 50 | 6 | 56 |
| | C | - | - | - |
| | O | 50 | 6 | 56 |
| KWALI | A | 48 | 6 | 54 |
| | C | - | - | - |
| | O | 48 | 6 | 54 |
| KARSHI | A | 50 | 4 | 54 |
| | C | - | - | - |
| | O | 50 | 4 | 54 |
| BWARI | A | 40 | 8 | 48 |
| | C | 40 | 8 | 48 |
| | O | - | - | - |
| TOTAL | A | 1800 | 200 | 2000 |
| | C | 1068 | 108 | 1176 |
| | O | 732 | 92 | 824 |

Note. BH = Bedroom House

At Karu and Nyanya about 4K housing units in total have been completed. Water and electricity mains however, are yet to be connected though work is going on over the internal reticulation of electricity in the settlements.

Public housing provision in the FCT is not restricted to the FCDA alone; other governmental organisations such as the Federal Ministry of Works and Housing (FMWH) and the Federal Housing Authority (FHA) have also contributed to the housing stock. The FMWH has awarded contracts for the execution of housing units through the programme of the Federal Low-Cost Housing for low- and middle-income groups. A total of about 2K dwelling units of one bedroom and three bedrooms have been contracted for, with just over 1K units certified as completed. Table 4.6 shows the distribution of the units spread all over the FCT. An application form for the allocation of the low-cost houses is included in Appendix 7. So far, only the Nigeria Police Force are benefiting from the the low-cost housing scheme under a bulk allocation which was turned into a barrack. An 'Allocation Committee' has been appointed, but no individual allocations have been approved (as at January 1987) in spite of which all the remaining completed houses are under one form of occupancy or another - free of charge.

The FMWH is yet to receive directives from Lagos that will empower it to allocate these houses to individuals. Apart from the Police, therefore, all occupants of their houses (most of whom are civil servants) are there illegally.

On the other hand, FHA acquired an area in Karu for development of middle- and high-income dwelling units. The Authority has awarded contracts for the building of 250 three and four bedroom units but none of these has been completed yet.

Table 4.7. Summary of Number of Houses (K) built by the FCDA and FMWH in the FCT, 1986

| Type of House | Total No. Awarded | Total No. Completed | Total No. Ongoing |
|-------------------|-------------------|---------------------|-------------------|
| 1 & 2 Room Units* | 5.13 | 3.62 | 1.51 |
| 1 Bedroom | 3.86 | 2.01 | 1.86 |
| 2 Bedroom | 5.48 | 1.90 | 3.58 |
| 3 Bedroom | 3.14 | 0.73 | 2.41 |
| 4 Bedroom | 1.75 | 0.40 | 1.34 |
| 5 Bedroom | 0.04 | 0.01 | 0.03 |
| 6 Bedroom | 0.08 | 0.01 | 0.07 |
| Total | 19.48 | 8.68 | 10.80 |

Note. Figures not adding up due to rounding errors.

* = with shared services.

Table 4.8. Type of House by Unit and Total Cost (1982 prices)

| Type of House | Numbers Planned | Unit Cost (N K) | Total Cost (N M) | % of Numbers Planned | % of Expenditure Planned |
|---------------|-----------------|-----------------|------------------|----------------------|--------------------------|
| 1 Room Unit | 4168 | 3.09 | 12.87 | 21.4 | 2.2 |
| 2 Room Unit | 966 | 7.54 | 7.28 | 5.0 | 1.2 |
| 1 Bedroom | 3860 | 26.64 | 102.28 | 19.8 | 17.5 |
| 2 Bedroom | 5480 | 33.05 | 181.14 | 28.2 | 30.7 |
| 3 Bedroom | 3136 | 47.92 | 150.28 | 16.0 | 25.4 |
| 4 Bedroom | 1748 | 59.28 | 103.61 | 9.0 | 17.5 |
| 5 Bedroom | 38 | 266.74 | 10.14 | 0.2 | 1.7 |
| 6 Bedroom | 84 | 267.34 | 22.46 | 0.4 | 3.8 |
| Total | 19480 | N.A. | 590.92 | 100 | 100 |

On the whole, the Government has so far completed a total of 8.68K dwellings in the FCT - 1.18K being built by the FMWH and the rest by the FCDA. About 30% of the completed units (2.69K) were built in Phase One while the rest were spread over the various development areas of the territory. Table 4.10 shows that over 60% of the completed housing units in Abuja are of the one and two room units, the majority (75%) of which have access to shared services and utilities (i.e. in compound form). Although the one

Table 4.9. Housing Stock by Type of Dwelling -
FCT 1986

| Type of Dwelling | Number | % | Cum. % |
|------------------|--------|------|--------|
| 1 Room Unit | 2880 | 33.2 | 33.2 |
| 2 Room Unit | 2742 | 31.6 | 64.8 |
| 3 Room Unit | 1900 | 21.8 | 86.6 |
| 4 Room Unit | 729 | 8.4 | 95.0 |
| 5 Room Unit | 404 | 4.7 | 99.7 |
| 6 Room Unit | 10 | 0.1 | 99.8 |
| 7 Room Unit | 14 | 0.2 | 100 |
| Total | 8679 | 100 | |

and two room units (in compounds) represent up to 25% of the total units proposed, less than 4% of the expenditure is to be used in their construction (Table 4.8). The three- to six bedroom units which also account for about 25% of the planned stock will consume nearly 50% of the expenditure.

Table 4.10. Number of Rooms per Dwelling and Total Supply, by Type of Dwelling, FCT 1986

| Type of Dwelling Unit | No. of Dwellings (K) | Dist. of Dwellings (%) | Total No. of Rooms (K) | Dist. of Rooms (%) |
|-----------------------|----------------------|------------------------|------------------------|--------------------|
| 1 Room | 2.88 | 33.2 | 2.88 | 15.0 |
| 2 Room | 2.74 | 31.6 | 5.48 | 28.6 |
| 3 Room | 1.90 | 21.9 | 5.71 | 29.8 |
| 4 Room | 0.73 | 8.4 | 2.92 | 15.3 |
| 5 Room | 0.40 | 4.6 | 2.02 | 10.5 |
| 6 Room | 0.01 | 0.1 | 0.06 | 0.3 |
| 7 Room | 0.01 | 0.2 | 0.10 | 0.5 |
| Total | 8.68 | 100 | 19.17 | 100 |

4.3.1. The Housing Supply: Rooms per Dwelling

The housing supply in Abuja consists of 19.17K rooms the majority of which are in the two and three room dwelling units. It is also noticeable from Table 4.10 that although the one room units represent over 30% of the dwelling units, they provide only 15% of the total rooms, while the three room units contribute up to 30% of the rooms with only 20% of the total dwelling units. The four, five, six, and seven room units together contribute 26% of the rooms in 13% of the dwellings.

4.4.0. Housing Standards

Housing standards in the developing countries have evolved in different ways from those in the West. In the West, from the 19th century onwards, housing standards were intended to protect the weaker members of the community, notably the workers. They were instituted to prevent landlords from ignoring minimum requirements for hygiene, safety and privacy (Burns and Grebler, 1977).

In the developing countries, housing standards were generally instituted by the colonial authorities, to protect European officials and settlers. The standards usually led to the replication of the type of dwelling enjoyed in the home colonial countries. After independence, national governments often adopted the former colonial standards, which seldom related to the needs of the majority or to what they could afford.

Housing standards in developing countries have come to protect the needs of the wealthy, educated minority, not the interest of the poor. "Perhaps the most critical area where the operation of standards has affected the provision of shelter has been in the type of building material permitted" (International Council of Scientific Unions (ICSU) 1978 Report). For example, the Argentine Government in its 3-year development plan (1974-77), decided to build houses "for residents of shantytowns, huts, boarding houses or precarious dwellings as well as for inhabitants of frontier areas and for low-income tenants, provided that they have a steady job and are in a position to put aside 20% of their monthly income over a period of 30 years to pay for these dwellings".

Argentina's material specifications included corrugated metal or asbestos sheets for roofs, paving tiles for floors, aluminium window frames, etc. "Unrealistic

material specifications underlie why such schemes invariably fail to meet the needs of the low-income classes", concluded the ICSU report. The ICSU report criticises existing official housing standards in developing countries on six grounds:

- (i) They are rarely based on current local experience. They have either been inherited from colonial past or imported from developed countries in recent years, often at the insistence of international funding agencies.
- (ii) They pay little attention to local materials and encourage imports of cement and steel.
- (iii) They often ignore the limited capacity of people or nations to pay for housing.
- (iv) They reinforce social stratification.
- (v) Their Western orientation has given them a strong urban bias.
- (vi) They are extremely rigid and static, and in most cases cannot be enforced, except in houses for the rich and in public housing for the middle-income groups.

As well as official standards, the ICSU report also identified another type of standard in operation in developing countries: cultural standards, which are derived from traditional building practices that are found to be acceptable to, or tolerable by, a large number of people. They represent the cumulative experience of people over hundreds of years. Cultural standards, argued the ICSU report, "are more realistic in their approach to

Table 4.11. Summary of Facilities and Services to be Provided in the FCT

| Service/ Facility | Low Income | Medium Income | High Income |
|------------------------|---------------|------------------|----------------|
| Waste Disposal | * | * | * |
| Connected Foul Sewer | * | * | * |
| Water Supply | * | * | * |
| WC, Basin & Shower | * | * | * |
| Kitchen Sink | * | * | * |
| Hot Water Units | - | * | * |
| Bath | - | * | * |
| En-suite Shower | - | - | * |
| Electric Light & Power | * | * | * |
| Air Conditioning | - | * | * |
| Storage Space | - | * | * |
| Parking Space | * | * | * |
| Garage | - | - | * |
| ----- | | | |
| <u>MATERIALS</u> | | | |
| Concrete Block Wall | * | * | * |
| Concrete Floor | * | * | * |
| Metal Doors & Windows | * | * | * |
| Asbestos or Metal Roof | * | * | * |

Note. * indicates service/facility is provided

- indicates service/facility is not provided

Source: Personal examination of FCDA files.

fundamental human needs than official standards, emphasise local resources and skills, and often offer the best environmental solutions to local resource constraints".

Most important of all, the ICSU report concluded that, cultural standards are flexible, in sharp conflict with

the static, once-for-all approach of official standards. The cultural significance of some components of housing for the Hausa is reviewed in Chapter 7.

4.4.1. Proposed Housing Standards in Abuja

The following standards have been derived to provide "a balanced cross-section of dwellings consistent with the aspirations and incomes of the new residents of the Federal Capital" (personal examination of FCDA files).

Table 4.12. Dwelling Space Standards in the FCT

| Type of Dwelling | Low Income (sq m) | Medium Income (sq m) | High Income (sq m) |
|------------------|-------------------|----------------------|--------------------|
| 1 Room | 23-27 | - | - |
| 2 Room | 30-45 | - | - |
| 3 Room | 50-58 | 58-67 | - |
| 4 Room | - | 72-94 | 105+ |
| 5 Room | - | 100-124 | 125+ |

Source: Personal examination of FCDA files.

Within these overall space standards, all bedrooms and living rooms should be at least 11.2 sq m with a ceiling height of at least 3.05 m. Appendix 4 contains the FCT Development Control Standards and Guidelines for Private Developments.

4.5.0. Subsidy Policies

Cross subsidy within the housing programme, from the higher-income groups to the lower-income groups, was considered as summarised below (see the Abuja Master Plan for fuller details).

Repayment terms range from 8.0% to 8.5% over 20 years to concessionary terms offered to low-income families of 5.0% to 7.0% over 25 years. In all cases low-income affordability was tested at between 15% and 20% of income while middle- and high-income groups' affordability was tested at 20% to 25%. Six different housing programme options were developed as shown in Table 4.3 and explained below.

Estimated costs are shown for illustrative purposes only. In each case, a total capital estimate is shown. It should be understood that this does not represent a public cost to the FCDA but is the total value of each housing programme.

Programmes A, C, and F represent the range in options. Programme A is the costliest of these, requiring an estimated N3125M in capital costs with N1514M in subsidies required in order to reduce monthly payments to the affordability levels of each income group.

Programme C is the least cost option because only very basic standards of multi-family housing have been provided for all income groups. These standards, as the Master Plan argues, may prove to be too low for the NFCC, which will tend to serve as a model for the nation. Conclusions in Chapter 5 serve to indicate that the standards are in fact very low. The levels of subsidy required in Programme A have also been found to be uneconomic. Programme F, a middle ground solution, is proposed as the preferred model

for implementation. The Programme provides higher housing standards than those in Programme C, as well as a mixture of housing types for all income groups. Nevertheless some subsidy (estimated to be about 10% of the capital costs) would be required to reduce the monthly repayments to lower income groups.

Programme F represent an estimate that approximately 70% of the NFCC would initially be housed in what was previously described as multi-family conditions. In the actual design and development of the new capital, the Master Plan emphasise that "it will be important that flexibility be maintained to permit expansion of housing and improvement of standards as incomes grow and investments are made through the efforts of the residents" (Abuja Master Plan, 1979, p.180).

Based on current post-Udoji civil servant salary structure, the Master Plan suggests that between 55% and 60% of the anticipated households in Abuja in the year 2000 will have an annual income of N2.8K or less and a substantial proportion of the civil servants in the same year will earn less than N4.8K (including allowances).

The Government of Nigeria, in 1979, stated a goal that no one should pay more than 20% of income in rents. The Rent Panel recommended that for low-income earners, rents should be fixed at between 10% and 15% of income. Table 4.13 shows that even with interest-free mortgage financing and with 25% of income devoted to housing (higher than the proportion recommended by Federal policy) only civil servants on salary Grade Level 08 and above (i.e. about 10%-15% of the civil servants) can afford to buy housing at the cost levels estimated in the Master Plan.

Table 4.13. Civil Servant Income Available for Housing

| Salary Grade | 01-04 (N K) | 05-07 (N K) | 08-10 (N K) | 11-13 (K N) | 14-16 (N K) |
|---------------------------|----------------|----------------|-----------------|-----------------|-----------------|
| Annual Income | 0.77- 1.45 | 1.48- 3.25 | 3.26- 6.43 | 6.44- 8.72 | 8.87- 12.42 |
| 25% of Income for Housing | 0.19- 0.63 | 0.70- 0.81 | 0.82- 1.61 | 1.61- 2.18 | 2.22- 3.11 |
| 0% Financing for 15 Years | 2.90- 5.45 | 5.54- 12.20 | 12.24- 24.12 | 24.17- 32.72 | 33.26- 46.58 |

Note. All figures are rounded to the nearest N10.

Source: Abuja Master Plan, 1979, p.174.

However, if 20% of the income of an NFCC head of household earning an income of approximately the median is capitalised over 25-year period at economic repayment terms, an investment of approximately N3K to N4K is possible. This is far short of the amount required for a 'standard' 60 sq m house (estimated to cost more than N10K by conventional standards in Nigeria). To make this problem even more acute, the cost of building in the NFCC, as in the rest of the country, has since (1986) increased by more than 100% of the figures shown in the Master Plan. Table 4.8 shows that the cost of a one bedroom house (including a bedroom, a living room, a kitchen, and a toilet/shower) is N26.6K.

Since up to 60% of the anticipated households will earn less than N2.8K per annum and since a substantial quota of

the immigrant civil servants planned by the year 2000 will earn less than N4.8K per annum, it can be argued that about 80% of the city's projected inhabitants in the year 2000 will not be able to afford to buy housing as it is being provided in the current programme.

4.6.0. Rents

A Rent Review Panel was set up in 1979 by the Federal Government in order to make recommendations with respect to rents. This led to the establishment of rent tribunals in all the States of the Federation and to the recommendation that no one should have to pay more than 20% of their income as rent. Although there has been no established analysis of the overall impact of this recommendation, there have been several studies which show cases contravening this recommendation. The Fourth National Development Plan (1980-85), for example, shows that the average urban worker often has to pay as much as 40% of his income in rent. In urban centres like Lagos, Ibrahim (1981) observed that the shortage of accommodation is so acute that a tenant has to pay at least six months rental in advance before he is accepted as a tenant.

As the amount typically spent on each type of dwelling in Abuja differs very markedly from the proportion of the total stock which they represent (see Table 4.8), it seems reasonable to suggest that rent paid for a particular standard of housing should reflect the share of resources that it has consumed. The cost of housing in Abuja is subsidised by the Federal Government; the occupants are not expected to pay economic rents for them.

Housing subsidies can be applied either to people or to dwellings. The former are often given as housing allowances to workers. The latter are applied as an

intervention in the repayment system to the occupants irrespective of their financial circumstances. Subsidies, therefore, have the effect of increasing the quality of housing affordable by occupants at the expense of the Government.

In Abuja, subsidies are applied to the dwellings; the government is requiring occupants to pay a lower rent than would pay off the cost of the dwellings within their economic life. Monthly rents (in 1986) for rooms in compounds are N15.50 for one and N17.50 for two rooms (see Table 4.14). Rent for the self-contained dwellings vary from N22.00 for one bedroom to a maximum of N35.00 for four to six bedrooms. Thus occupants of the palatial bungalows costing in excess of N260K pay rent of only N20.00 per month more than that paid by workers in single compound rooms built for only N3K. The better-off citizens are favoured at the expense of the poorer because the majority of the subsidy is paid on the bigger dwellings.

The four to six bedroom dwellings will absorb 23% of the estimated housing cost while rents for them will provide only 15% of the rental income (see Tables 4.8 and 4.14). At the other end of the scale, the single compound rooms will absorb less than 3% of the estimated housing cost but will raise over 14% of the rental income. Within the total subsidy policy existing in 1986, there is scope to redistribute the benefit more fairly by ensuring that rent paid and the subsidy on each dwelling should relate to its cost. Two ways of doing this are discussed below.

The first alternative is to calculate rents according to the actual cost of each dwelling minus a proportionate share of the overall subsidy. In this way the rent

Table 4.14. Rents per Unit per Month and Total Rental Income by Type of Dwelling

| Type of Dwelling Unit | Rent per Month (N) | Rental Income (N K) | % of Total Rental Income |
|-----------------------|--------------------|---------------------|--------------------------|
| 1 Room | 15.50 | 64.60 | 14.4 |
| 2 Room | 17.50 | 16.91 | 3.8 |
| 1 Bedroom | 22.00 | 84.92 | 19.0 |
| 2 Bedroom | 25.00 | 137.25 | 30.7 |
| 3 Bedroom | 25.00 | 78.40 | 17.5 |
| 4 Bedroom | 35.00 | 61.18 | 13.7 |
| 5 Bedroom | 35.00 | 1.33 | 0.3 |
| 6 Bedroom | 35.00 | 2.84 | 0.6 |
| Total | | 447.43 | 100 |

Note. Figures not adding up due to rounding errors.

collected for each dwelling would be directly in proportion to the total cost of that dwelling. As can be seen from Table 4.15, monthly rents for the compound rooms would be only N2.35 for one and N5.55 for two (all rents being rounded to the nearest five Kobo). These represent significant reductions from the current (1986) N15.50 and N17.50 respectively. At the other end of the scale, six bedroomed dwellings would require monthly rents of N202.40; i.e. N167.40 more than the N35.00 being charged currently. The medium-sized dwellings would vary less from

their current monthly rents; from a reduction of N1.75 for one bedroomed dwellings to an increase of N5.80 for four bedrooms.

Table 4.15. Housing Costs, Current and Proposed Rents for Public Housing in Abuja (1)

| Dwelling Type | Mean Cost Per Unit (K N) | Current Rent (N) | Rent Required for Equity with Cost | | Affordable by Govt Salary Grades (4) |
|---------------|--------------------------|------------------|------------------------------------|--------------|--------------------------------------|
| | | | In Proportion (2) | By Rooms (3) | |
| 1 Rm Unit | 3.10 | 15.50 | 2.35 | 2.50 | GL.01-04 |
| 2 Rm Unit | 7.54 | 17.50 | 5.55 | 5.00 | GL.01-04 |
| 1 Bedroom | 26.64 | 22.00 | 20.25 | 17.90 | GL.05+ |
| 2 Bedroom | 33.05 | 25.00 | 25.05 | 26.85 | GL.07+ |
| 3 Bedroom | 47.92 | 25.00 | 36.20 | 35.80 | GL.07+ |
| 4 Bedroom | 59.28 | 35.00 | 40.80 | 44.75 | GL.07+ |
| 5 Bedroom | 266.74 | 35.00 | 200.15 | 180.90 | GL.15-17 |
| 6 Bedroom | 267.34 | 35.00 | 202.40 | 211.05 | GL.15-17 |

- Notes 1. Proposed rents are rounded to the nearest 5 Kobo.
 2. Rents in proportion to each type.
 3. Rents by number of rooms within each category of provision.
 4. At 10% for lower groups and up to 20% for the higher groups.

A second method of calculating rents is based on the number of rooms provided for each of the three standards of provision. In the compound form, the mean rent per room required (N2.50) could be applied to one and two rooms to give monthly rents of N2.50 and N5.0 respectively. The one

to four bedroom dwellings would require a monthly rent of N8.95 per room, while the highest cost units will need N30.15 per room. Thus a one bedroom dwelling would rent for N17.90 per month (down N4.10 from current rents) while six bedrooms would increase N176.05 per month to N211.05. Both these new rent levels represent significant savings especially for the less well housed. The question of whether the occupants of dwellings subject to increases in rents can afford the proposed rent structure is discussed in the next Chapter.

4.7.0. Access to Public Utilities

This section deals with the access households have to utilities normally provided by the public utilities agencies. Data are presented on access to kitchens, bathrooms, toilets, water supply, electric light and power. Some definitions of terms may help here.

In a typical Nigerian society, cooking is normally done outdoors because the preparation and cooking of food is a long and often laborious process. The pounding of fufu, corn or yam, for example, involves considerable physical exertion and needs plenty of headroom for the long pestle. Lengthy cooking produces too much heat to be done indoors in a warm humid climate and so it is most conveniently done outdoors, usually in the compound. Cooking is normally done in a sitting position over a small charcoal stove or 'murfu' (Hausa term for stone or baked clay tripod stand that uses firewood), preparation and washing up being done in large clay or enamel bowls. The European-style kitchen fitted in most government houses is therefore unsuitable for all but a small Westernised elite.

4.7.1. Existing Standards of Sanitation and Water Supply

The standards used for sanitation appear to have developed more from the capacities of the hardware used than from considerations of the users' need or convenience. Presently, there are two major water-supply schemes in operation in the FCT: the Jabi Dam and Associated Works and the Lower Usuma Dam. Commissioned in 1982, the Jabi Dam has a reservoir of 6M cu m storage capacity and a treatment plant that is capable of producing 350 cu m of treated water per hour. The Lower Usuma Dam was completed in 1985. It has a total storage capacity of 100 M cu m with the first phase of its treatment plant having a capacity of 4850 cu m per hour pumping.

Table 4.16. Main Source of Water in the FCT

| Water Source | Garki | Wuse | Gwa-rinpa | Nyanya | Karu | Row Total | (%) |
|--------------------------|-------|------|-----------|--------|------|-----------|--------|
| 1.Tap Water (indoor) | 1094 | 301 | 41 | 30 | 37 | 1503 | (46.2) |
| 2.Tap Water (public) | 40 | 165 | 7 | 63 | 7 | 282 | (8.7) |
| 3.Well/Bore hole(indoor) | 11 | 6 | 72 | 177 | 313 | 579 | (17.8) |
| 4.Well/Bore hole(public) | 11 | 0 | 1 | 194 | 135 | 341 | (10.5) |
| 5.River/ Stream | 6 | 4 | 5 | 470 | 62 | 547 | (16.8) |
| Col Total | 1162 | 476 | 126 | 934 | 554 | 3252 | (100) |

Source: FCDA 1985.

In a recent survey on housing and living conditions in the FCT (FCDA 1985), it was discovered that only 46% of the houses had an exclusive supply of piped water. About 9% of the houses use a shared supply while the remaining ones depend on either well or stream (Table 4.16). Table 4.17

Table 4.17. Types of Toilet Facilities in the FCT

| Toilet Type | Garki | Wuse | Gwa-rinpa | Nyanya | Karu | Row(1) Total | (%) |
|--------------------------|-------|------|-----------|--------|------|--------------|--------|
| Bucket/Pail (exclusive) | 13 | 17 | 7 | 300 | 43 | 380 | (10.2) |
| Bucket/Pail (shared) | 18 | 12 | 1 | 18 | 9 | 58 | (1.6) |
| Pit (exclusive) | 9 | 1 | 0 | 24 | 10 | 44 | (1.2) |
| Pit (shared) | 3 | 7 | 2 | 9 | 130 | 151 | (4.0) |
| Flush Toilet (exclusive) | 137 | 54 | 15 | 65 | 299 | 570 | (15.3) |
| Flush Toilet (shared) | 1012 | 355 | 88 | 918 | 157 | 2530 | (67.7) |
| Col Total | 1192 | 446 | 113 | 1334 | 648 | 3733 | (100) |

Notes. 1. A total of 767 households did not respond to this item of the questionnaire. This results in 3733 as the grand total which explains the apparent discrepancy between the totals in Table 4.16 & 4.17

Source: FCDA, 1985.

gives the distribution of households and the type of toilet facility in their dwelling unit from the same FCT-wide survey.

Section 6.04 of the Development Control Standards and Guidelines for Abuja, requires that every toilet should be fitted with a "water closet of Armitage Shanks Unimyna Cat. No. V.250 syphonic with "p" or "s" trap.....Complete with fitting to BS.3402 specification or its equivalent. Plastic type cisterns are not allowed" (FCDA, 1986, p.26). Although the use of WC toilets has been encouraged for many years, they are common only in government houses. The problems accompanying the introduction of WCs universally are very serious and include:

- (a) Insufficient water supply capacity for flushing;
- (b) The prohibitive cost of WC pan and cistern (about N400 in 1985);
- (c) The shortage/high cost of toilet paper or other anal cleansing material that is capable of being flushed away.

Although there is no piped water in Nyanya and most of Karu, government houses there are fitted with water system toilets but with a good many of them (about 40% - survey estimates) lacking soak-away pits. This state of affairs, as the residents complain, has led to rampant stooling in open places, thus worsening the poor sanitary state of the areas.

Data on utilities (in public housing) have been collected at the level of whether the household has access to a shared or exclusive supply or to none associated with the house. Where a facility is outside the house, and shared by the occupants of more than one house, it is counted as absent and equivalent to a public facility. Data were collected on a house, rather than a household basis, as it is not possible for there to be a facility in the house which is not available for all residents. Where a house is

recorded as having "none" it is assumed that the residents either do without, for kitchen, bathroom and electricity, or use public facilities for toilet and water supply. As the public facilities are relatively thinly scattered and in poor condition (especially in Karu, Nyanya and Gwagwalada), those households relying on them can be said to be greatly inconvenienced and to suffer hazards to their health.

A distinction was made in the data collection between electric light and electric power. Power indicates the presence of electric sockets in the walls as opposed to simply the presence of ceiling lights. This was an attempt to differentiate the 13A supply necessary for many appliances, especially irons, cookers, etc, from the 3A supply necessary for lighting and the operation of appliances like radios.

All the houses surveyed had kitchens out of which only about 6% have a kitchen to be shared with other tenants. The same 6% admitted to sharing bathrooms and toilets but with mixed feelings about the level of provision; some (about 35%) complained, that although their houses had only recently been completed, their toilets have since been blocked due to poor plumbing. Others expressed bitter feelings for the lack of water and soak-away pits which renders their WCs useless.

Up to 16% of the houses lacked piped water supply because they had not yet been connected to the mains. All the houses that had no water supply and those with shared kitchens and bathrooms/toilets belonged to the one- and two-roomed dwelling units.

In the study, 17% of the houses had no electricity supply although provision was made for an individual meter box and at least one power point and one light point per room.

Once again, residents in the one- and two-roomed dwellings, and those in about 4% of the three-roomed units, suffered the lack of electricity.

4.8.0. Living Above Ground Level

Various aspects of Nigerian lifestyle favour the dwelling unit being at ground level. These are the tradition of outside living and the need to be able to extend dwellings easily as incomes and family size increase. The pounding of fufu, palm kernels, etc., and the use of open fires are not suited to upper floor accommodation.

In Abuja, 38.4% of the proposed dwellings and 19.5% of the completed dwellings are flats in four-storey walk-up blocks. The arguments for housing on the ground are these. It is cheaper, more likely to be acceptable to the living pattern of the people, and easier to extend and change. The arguments for flats of more than two storeys are those of increased density (less land used per dwelling) and to provide for very small households where the possibilities of subdivision and alteration are unlikely. A disadvantage of flats (which mainly concerns housing management) is that those higher than two storeys must have common access ways and stairs which require lighting and cleaning. At two storeys it is still possible to arrange entries at ground level. This will not present problems where a strong management authority exists and where there is an existing tradition of sharing common features such as access ways. In other cases, however, such common areas are, at best, to be taken over by the adjoining occupiers: where this is impossible, they may become dirty and filled with refuse as with some block of flats found in Garki and Wuse districts in Abuja (Phase One).

Refuse disposal presents an additional management problem in flats - since the likelihood of highly mechanised, efficient and regular removal may be remote. Both storage of refuse in the flats and the more complex route to the refuse point makes the problem a much more difficult one to live with and design for in flats than in houses.

4.9.0. Conclusion

The vast majority of the people in developing countries live at subsistence level and current standards are either indifferent to their needs and abilities, or affect them negatively. In fact, the situation in many urban areas is almost as if the poor subsidise the rich, especially in the use of housing, utilities and services. Considerable investment, direct as well as indirect, goes towards buildings and services for the upper and middle income groups.

The provision of subsidised housing in developing countries as well as developed countries has been justified on income distribution and/or other welfare criteria; however, shelter programmes have had very limited success. To a large extent, both long established and recent programmes have tended to be too broad in terms of target groups. For example, subsidised housing programmes typically serve low- and moderate-income households as eligible groups. In many developing countries, subsidy programmes are predominantly for civil servants (Valverde and Bamberger 1980). The achievement of objectives implicit in such policies requires tremendous outlays, and levels of subsidy that are rarely feasible within the specified time frame, economic circumstances, and political commitments of a given country. The usual outcome has been that only a small fraction of the target groups (usually at the top of the range of eligible income

groups) can afford subsidised shelter and so few can benefit from conventional programmes.

In the case of Abuja, housing subsidies are not only distorting the housing market (thereby discouraging private developers) but also contributing immensely to the fiscal crisis of the government. Whatever happens in the future, the inequitable application of subsidy cannot be supported. Not only does it favour the rich at the expense of the poor, but it also hides major gaps in the quality of housing provided in Abuja, and therefore militates against the most efficient use of resources in the construction of housing in the new capital city.

CHAPTER FIVE

ESTABLISHING HOUSING NEED IN ABUJA

5.1.0. Introduction

The concept of housing need is an attempt to express in numerical terms the accommodation required to satisfy the need for shelter in a society. The level at which satisfaction occurs is obviously related to the local societal view of what is acceptable in both quality and quantity subject to climate, custom and affordability. It may change over time and will always be a matter of opinion (Tipple, 1984A). Any calculation of housing need is eventually reduced to the following equation:

$$\text{Housing Need} = \frac{\text{Number of People in each size of Household}}{\text{Maximum Acceptable Number of People Per Unit of Housing}}$$

In this study, two methods have been used in order to produce a housing need estimate for Abuja. These are:

1. The establishment of housing need using the equation above, and
2. the use of expressed preferences of respondents to the household survey.

As it is not our aim to calculate the anticipated housing deficit to be met at some future date, calculations using the above equation is intended to give the number of rooms needed in gross rather than in net terms. In the equation, the denominator is an occupancy rate derived through policy. In this chapter, two people per room is chosen as the maximum occupancy rate partly because some rate is

needed for illustrative purposes and partly because this figure seems reasonable as argued later in the chapter.

The establishment of housing need as a measure of how much investment is required in housing is fraught with problems. Not only is "need" a value-laden concept but also the means of estimating how much accommodation is needed are constrained by the future accuracy or continuing validity of the assumptions made at the beginning of the plan period (Tipple, 1984). Thus, it is important that housing need is used only in a planning process which includes periodic monitoring to check and modify targets. As the strategy proposed in the last part of this work is of that kind, it seems reasonable at this point to establish at least the approximate scale of housing need which can then be subjected to monitoring throughout the period of implementation.

5.2.0. Number of Rooms Preferred

Respondents were asked how many rooms they would prefer, given that they would pay higher rents if they opt for more rooms. Thus, while this question cannot give the comparatively sensitive measure of preference inherent in the priority evaluator techniques (Tipple, 1984), it is awarded a degree of realism by the inclusion of a cost factor. Under the circumstances existing in Abuja, it would be expected that there would be preference for considerable increase in rooms. About 40% of all residents interviewed had left some or all the other members of their families in their former stations (where they were working before coming to Abuja) until suitable accommodation should become available. However, most households selected only a modest increase in their accommodation, with 18% of the households expressing

satisfaction with the number of rooms they have already. Three points can be made in passing:-

1. Simple satisfaction scaling has little value when expectations are seriously constrained by experience of what is available.
2. To admit to a lack of satisfaction in some feature of life, especially one as intimate as housing, involves a loss of face for the respondent (especially if he or she is the head of the household).
3. Presumably more residents would have expressed dissatisfaction with the number of rooms they already have, had it not been for the heavy housing subsidies they are currently enjoying.

Figure 5.1 and Table 5.1 show the distribution of "rooms preferred" for the whole of Abuja. It can be seen that there is a heavy concentration in preference for (in rank order) five, three and four rooms, with rapid falling off thereafter at two and six rooms. It is also noticeable that, of those surveyed not a single household preferred to stay in the one-room units despite their predominance in the FCT.

Some heads of households argue that since this study was concerned only with housing in the FCT, they will speak only about those members of the family that were with them in Abuja and not about the rest living elsewhere in the country. Some of them will not even disclose the total number of wives and children they have. With this handicap in mind, Table 5.5 and Figure 5.3 shows the percentage frequencies of the actual number of persons per household for each of the four tribal groupings.

Figure 5.1: Rooms Preferred (Total), Percentage Frequencies

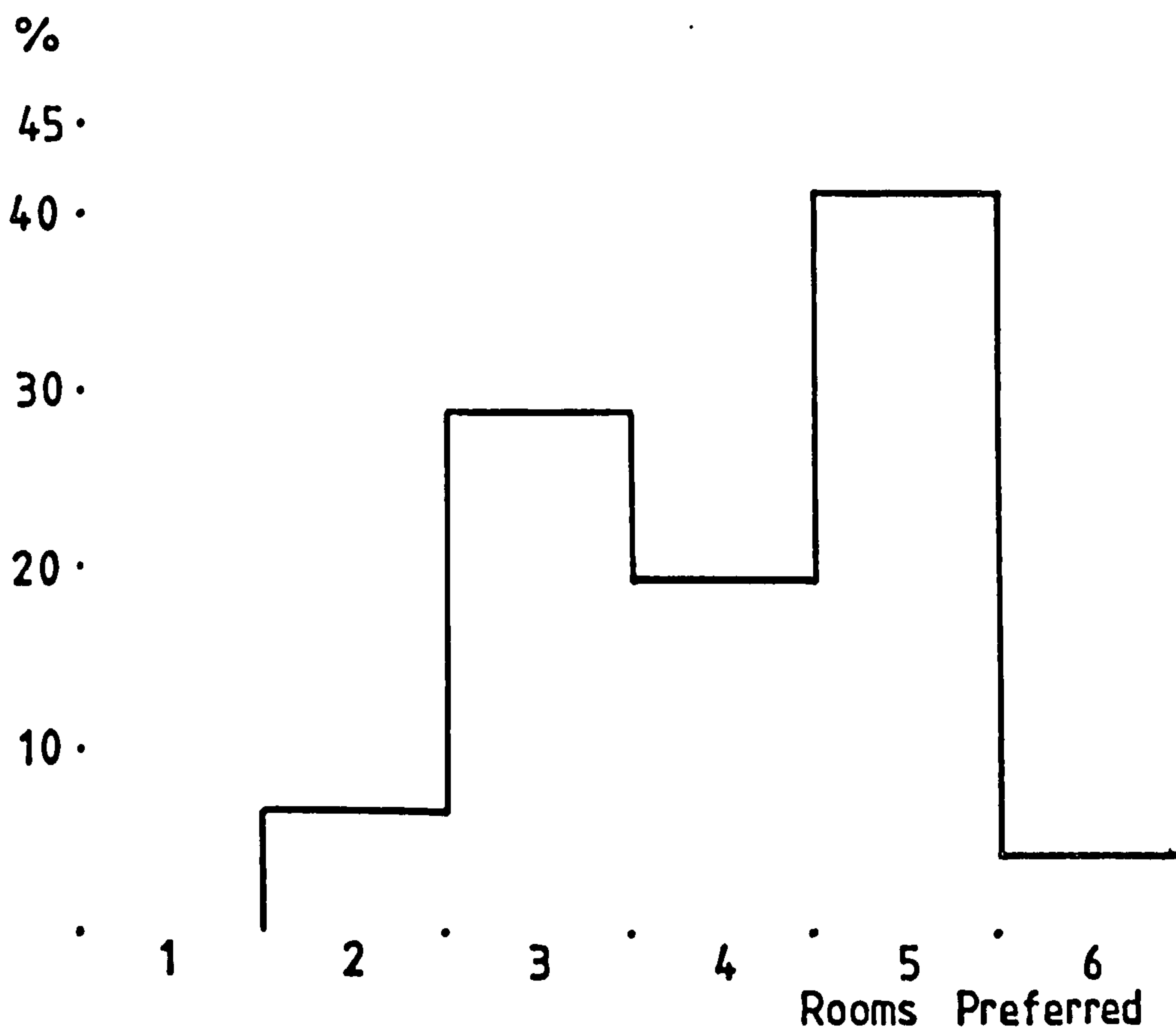
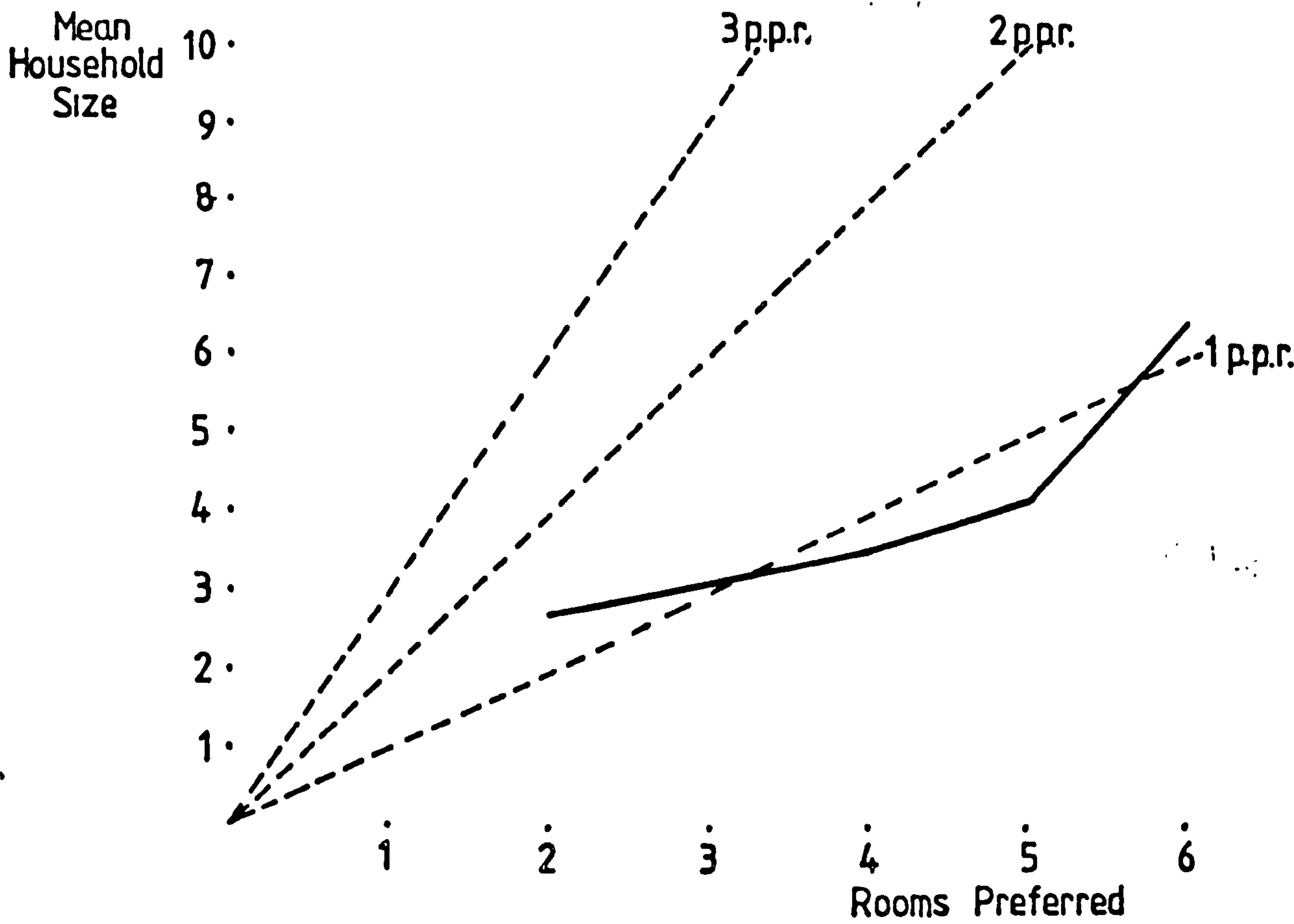


Table 5.1: Number of Rooms Preferred (Total), Percentage Frequencies

| | No. of Rooms Preferred | | | | |
|-------|------------------------|------|------|------|-----|
| | 2 | 3 | 4 | 5 | 6 |
| Abuja | 6.4 | 28.7 | 19.2 | 41.2 | 4.5 |

Figure 5.2: Mean Household Size by Number of Rooms Preferred, Abuja 1986



Note. p.p.r. = persons per room

Table 5.2 shows the number of rooms preferred by the various tribes. The Hausa indicated a higher preference for more rooms although 33% of the Yorubas will prefer to have five or more rooms. The Ibos tend to be satisfied with fewer number of rooms, 25% among them being contented with only two rooms although (as can be seen from Table 5.4) over 70% of the same tribe were not satisfied with their rooms generally. On the whole, 43% of the sample were not satisfied and only 16% were very satisfied with their rooms (Table 5.4). About 52% of the whole sample of tenants stated that the present level of outdoor privacy was not satisfactory to them (see Table 5.3).

Table 5.2. Rooms Preferred by Tribe, Percentage Frequencies

| Tribe | Number of Rooms Preferred | | | | | |
|-----------|---------------------------|------|------|------|------|-----|
| | 1 | 2 | 3 | 4 | 5 | 6 |
| Hausa | - | 3.4 | 23.7 | 22.0 | 47.5 | 3.4 |
| Ibo | - | 25.0 | 50.0 | 25.0 | 0.0 | 0.0 |
| Yoruba | - | 8.3 | 58.4 | 0.0 | 25.0 | 8.3 |
| Others(1) | - | 11.8 | 11.8 | 23.4 | 47.1 | 5.9 |
| Total | - | 6.4 | 28.7 | 19.2 | 41.2 | 4.5 |

Note (1) This comprised all other tribes found in public housing that do not belong to the three tribes named.

5.3.0. Rooms Preferred and Household Size

As would be expected, the number of rooms preferred by each household is positively correlated to the number of people in the household. Figure 5.2 gives the mean household size and the number of rooms preferred. It can be observed that the mean occupancy rates preferred did not rise above two persons per room even in the larger dwellings (which tend to accommodate more persons per dwelling). From these data, therefore, it is not unrealistic to take two persons per room as the maximum occupancy rate in the general calculations of housing need in Abuja.

Table 5.3. Tenant's Tribe by Opinion of Outdoor Privacy of their Dwelling Unit

| Tribe | Private Enough | Indifferent | Not Private Enough |
|-----------|----------------|-------------|--------------------|
| Hausa | 7.4 | 38.6 | 54.0 |
| Ibo | 40.0 | 0.0 | 60.0 |
| Yoruba | 10.0 | 20.0 | 70.0 |
| Others(1) | 37.5 | 21.9 | 40.6 |
| Total | 17.1 | 30.8 | 52.1 |

Note (1) See note 1, Table 5.2.

The Committee on the Location of the Federal Capital recommended that "...a new capital is desirable that would be secure, comfortable, healthful, and possess adequate

Table 5.4. Tenant's Tribe by (expressed) Feelings about the Number of their Rooms, Percentage Frequencies

| Tribe | Very Satisfied | Satisfied | Not Satisfied |
|-----------|----------------|-----------|---------------|
| Hausa | 11.3 | 45.2 | 43.5 |
| Ibo | 0.0 | 22.7 | 77.3 |
| Yoruba | 26.2 | 47.6 | 26.2 |
| Others(1) | 24.9 | 33.7 | 41.4 |
| Total | 15.8 | 41.7 | 42.5 |

Note (1) See note 1, Table 5.2.

land and natural resources to provide a promising base for urban development" (Abuja Master Plan, 1979). This obviously calls for a need to provide living standards in the new capital which will avoid the problems of overcrowding now being experienced in other major Nigerian cities, and to respond to major social and cultural issues such as family sizes. It is also in recognition of these recommendations that this study considers it desirable to adopt a maximum of two persons per room as the policy on occupancy rate.

Table 5.5: Total Number of Persons in House by Tribe, Percentage Frequencies

| Tribe | Number of Persons in House | | | | | | | | | | | | |
|-----------------|----------------------------|------|------|-----|------|------|-----|------|-----|-----|------|-----|-----|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| Hausa | 26.7 | 7.0 | 29.6 | 8.5 | 2.8 | 14.1 | 0.0 | 2.9 | 1.4 | 5.6 | 0.0 | 1.4 | 0.0 |
| Ibo | 25.0 | 50.0 | 0.0 | 0.0 | 0.0 | 25.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Yoruba | 0.0 | 0.0 | 0.0 | 0.0 | 70.0 | 10.0 | 0.0 | 10.0 | 0.0 | 0.0 | 10.0 | 0.0 | 0.0 |
| Others | 9.4 | 15.6 | 6.3 | 6.3 | 3.1 | 28.1 | 6.3 | 12.5 | 0.0 | 3.1 | 3.1 | 3.1 | 3.1 |
| Overall Average | 19.6 | 10.3 | 19.7 | 6.8 | 8.5 | 17.1 | 1.7 | 6.0 | 1.7 | 4.3 | 1.7 | 1.7 | 0.9 |

Figure 53: Total Number of Persons in House by Tribe

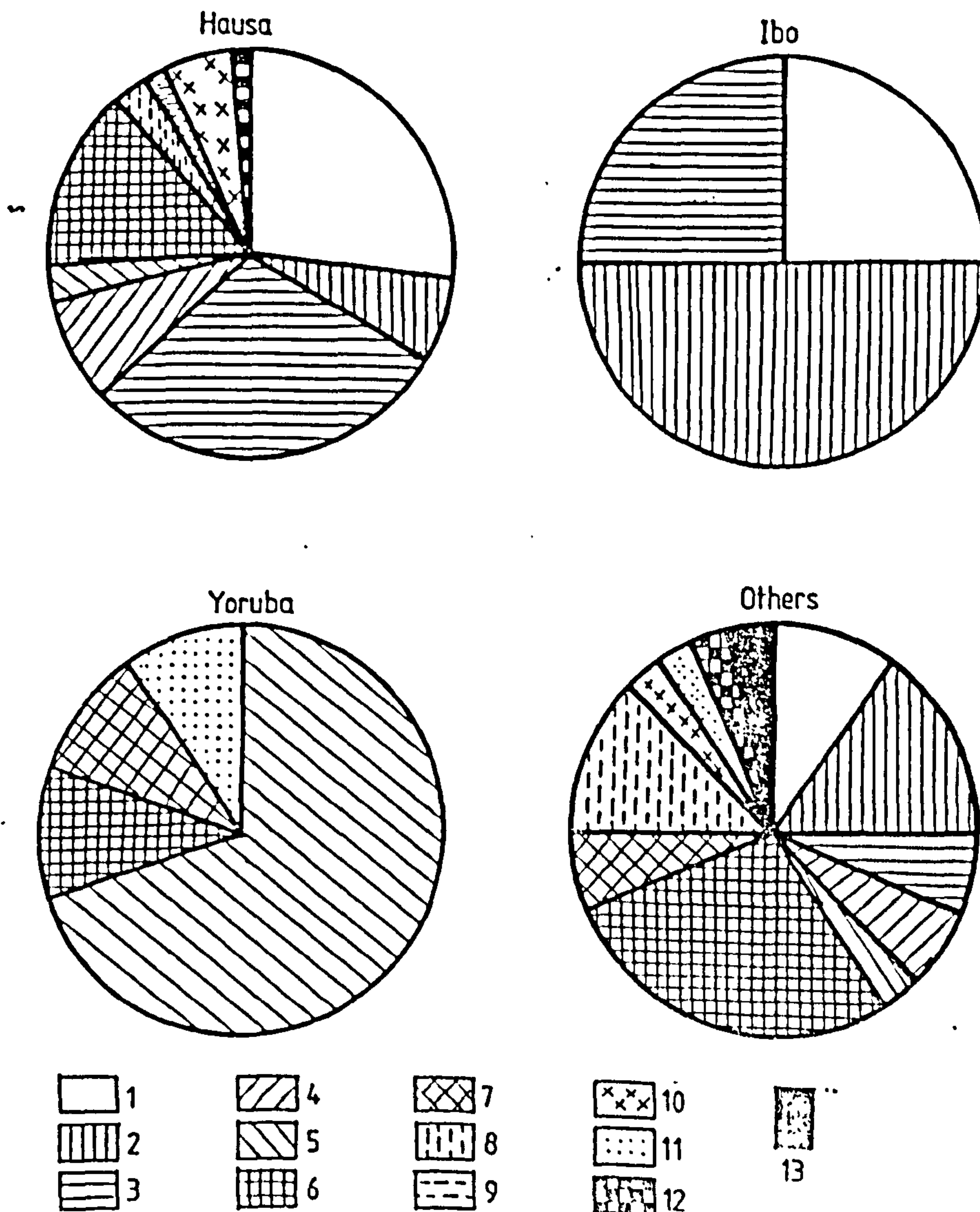
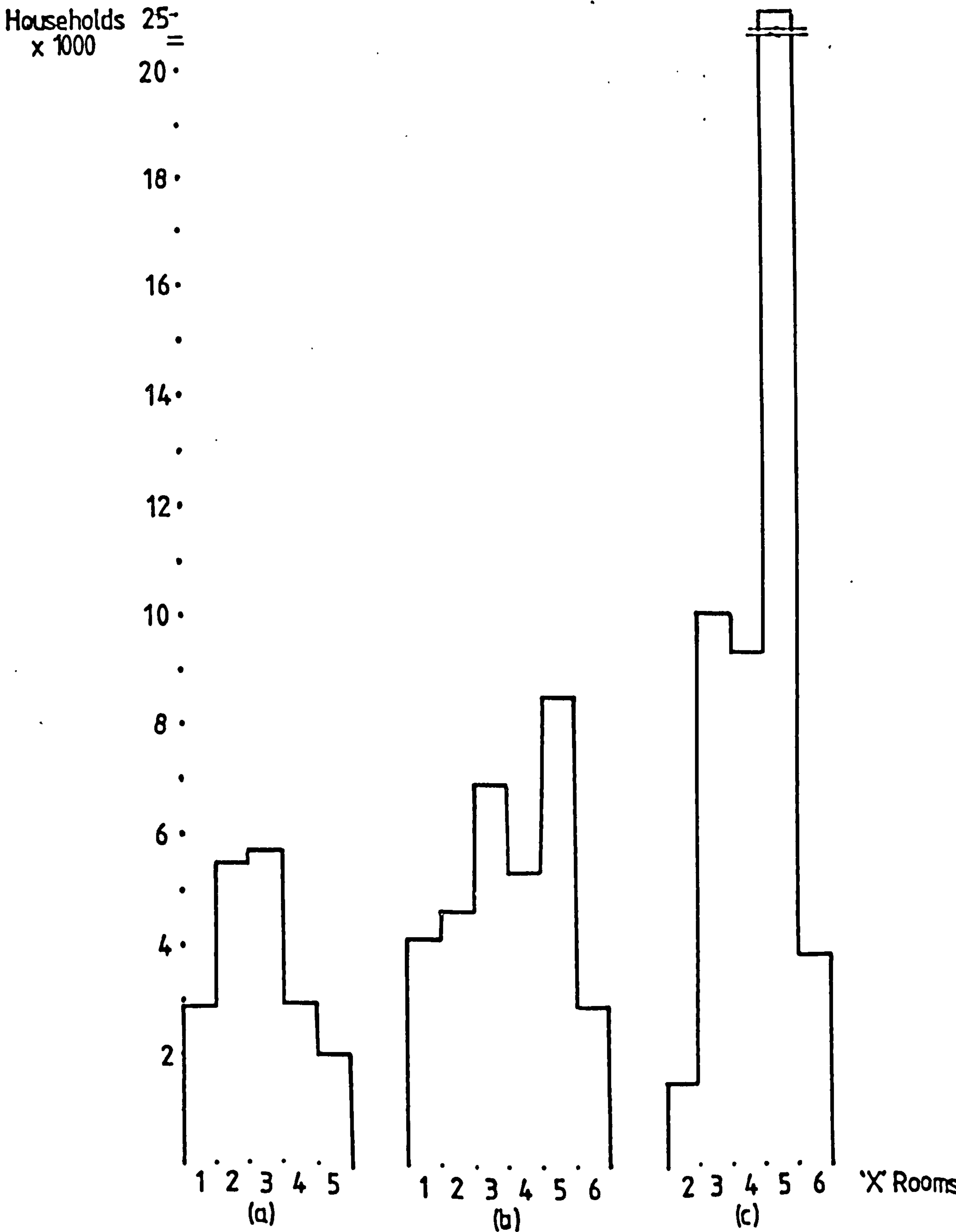


Figure 5.4: (a) Households Occupying X Rooms, (b) Households Needing X Rooms at 2 p.p.r. & (c) Households Preferring X Rooms in Abuja, 1986



5.4.0. Housing Need

In any given situation, the occupant's satisfaction with his dwelling depends to a large extent on the key question of whether the dwelling unit meets his needs. In an attempt to define the occupant's needs, Soen (1981) observed that "first of all, one may state that the basic needs are a function of two key factors:

1. the stage in the occupant's life cycle, and
2. the occupant's life style".

He went on to say that "...as far as the relative importance of these needs is concerned, one may quote Clare Cooper:

"There is one simple rule of thumb that pertains to choosing between conflicting needs. The most basic of human environmental needs is for shelter; we are assuming that any housing design, however maladapted to the resident's social needs, will at least provide that. When people's shelter needs have been satisfied, they become concerned about security from outside threats, real or imagined. When the needs for shelter and security are taken care of, people begin to demand that their dwelling also fulfil needs for comfort and convenience. There may be little concern for exterior aesthetics, but considerable concern about having a house that is cosy and comfortable and easy to maintain.

At the next stage in the hierarchy of needs, when comfort and convenience are taken for granted, the house is seen as a locale for socializing and self expression. Finally when all these previous needs are

taken care of, people become concerned about aesthetics of their house and the neighbourhood.....So, for example, if the choice is between aesthetics and comfort, the latter must come first; if the choice is between security and self-expression, the former must come first. That is, in a hierarchy extending from lower or more basic needs to higher or more specialised needs, from shelter, security, comfort, convenience, through socializing, self expression and aesthetics, a lower need must always take precedence over a higher one. Not until the lower needs have been satisfactorily met will the higher ones emerge into consciousness".

Although different groups within any area's low-income population will have their own unique housing needs, Blitzer (1982) reveals that some generalisations can be made. "House location within easy reach of income sources is often the most pressing need, especially for households lacking a steady and secure income source. Location is often more important than the quality of the (dwelling) unit or services provided"

Turner (1972) in 'Housing Issues and the Standards Problems', reiterated that the demand for residential accommodation near work-places, for example, can be so rigid in cities like Calcutta and Delhi (in India) that the very poor will sleep on the street rather than accept a subsidised house on the periphery.

In an attempt to estimate the amount of accommodation required by the households in Abuja, it is proposed that two persons per room be used to represent the policy on maximum occupancy rate. It is also proposed that we assume that the household size distribution remains constant throughout. Adopting a different maximum occupancy rate, or assuming a change in household size distribution due,

perhaps, to the likelihood that new houses would be used by many potential households, or due to husbands bringing the rest of their families to join them in Abuja, would also be quite reasonable alternatives.

As the population projections given in the Master Plan for Abuja were found to be unreliable for planning purposes (see chapter 1), a population estimate of 12177 households was calculated from the survey data collected in 1986 (see Table 5.6).

Following the method used by Tipple (1984) the chosen occupancy rate is applied to the 1986 household size distribution to calculate the number of rooms needed so that no household has an occupancy rate in excess of two persons per room (Table 5.6). The number of rooms needed can be estimated at approximately 32.4K. This is a conservative estimate as it assumes that each household occupied the minimum amount of rooms needed for them to have an occupancy rate of two or below. Moreover, this method makes no allowances for households who are prepared to pay for more space than they are assumed to need. However, as Table 5.7 indicates, with an estimated 19K existing rooms in Abuja in 1986, there is an estimated shortfall of 13.2K rooms in relation to the above assumptions.

The second method which employs the expressed preferences of respondents in the household survey, generates a demand of 50K rooms, 30K more than actually exist in 1986 (Table 5.8).

Table 5.6: Household Size Frequency and Housing Need at 2 Persons Maximum Per Room (1986 Distribution), Abuja 1986

| | Household Size (persons) | | | | | | | | | | | |
|----------------|--------------------------|------|------|------|------|------|------|------|------|------|------|-------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 12. | Total |
| Numbers | 2435 | 1583 | 1705 | 609 | 1218 | 1096 | 487 | 852 | 609 | 1096 | 487 | 12177 |
| Rooms Required | 1 | 1 | 2 | 2 | 3 | 3 | 4 | 4 | 5 | 5 | 6 | |
| ∴ No of Rooms | 2435 | 1583 | 3410 | 1218 | 3654 | 3288 | 1948 | 3408 | 3045 | 5480 | 2922 | 32391 |

Table 5.7: Comparison of Rooms Needed (1986) and Existing, Abuja 1986

| | Total Households (A) | Rooms Needed at 2 p.p.r. (B) | ∴ Rooms Needed Per Household (B/A) | Rooms Existing (C) | ∴ Rooms Existing Per Household (C/A) | Discrepancy Need - Existing (B-C) |
|-------|----------------------|------------------------------|------------------------------------|--------------------|--------------------------------------|-----------------------------------|
| Abuja | 12177 | 32391 | 2.7 | 19164 | 1.6 | 13227 |

5.5.0. Housing Provision Compared with Need and Preferences

By reference to Table 5.8 and Figure 5.4 it can be seen that supply falls short of demand, whichever way it is expressed. Furthermore, the scale of shortfall in provision is not just a few hundred rooms but thousands. There is an oversupply of accommodation used as one and two roomed units and an undersupply of larger dwelling units. Only 35% of households occupy more than two rooms, whereas the need appears for at least 48% to be accommodated in more than two rooms. The most serious shortfall occurs in the five room units where at least 11K more are required. In planning for a closer fit between household size and dwelling size, therefore, one of the key issues would appear to be an increase in the proportion and number of dwelling units with three or more rooms available per household.

Policies are required, therefore, to enable more households to occupy more than two rooms. Opposition to this recommendation was expressed by some of the wives interviewed - opposition which stemmed more from social rather than economic considerations. They fear that the provision of houses with more than two rooms will encourage their husbands to take more than one wife. Although polygamy is central to the Muslim faith (see Chapter 7), many of the women consider the practice to be "outdated and incompatible" with their lives. Demographic trends in the country over the past few years obviously show a decline in polygamy. Therefore, such policies (which aim at enabling more household to occupy more than two rooms) would be unpopular with them if it had the effect of reversing the decline in the number of polygamous marriages.

Table 5.8: Number and Percentage of Households by Rooms Occupied and Needed, Estimated by Two Methods

| Method Used For Estimation | | No. of Rooms Per Households (X) | | | | | | | Total Hhs | Total Rooms |
|---|-----|---------------------------------|-------|------|-------|-------|------|------|-----------|-------------|
| | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | | |
| Households Occupying X Rooms in 1986 (A) | No. | 4043 | 3848 | 2667 | 1023 | 560 | 12 | 24 | 12177 | 19164 |
| | % | 33.2 | 31.6 | 21.9 | 8.4 | 4.6 | 0.1 | 0.2 | | |
| Households Needing X Rooms at 2 p.p.r (B) | No. | 4018 | 2314 | 2314 | 1339 | 1705 | 487 | 0.0 | 12177 | 32391 |
| | % | 33.0 | 19.0 | 19.0 | 11.0 | 14.0 | 4.0 | 0.0 | | |
| Discrepancy (A-B) | No. | +25 | +1534 | +353 | -316 | -1145 | -475 | +24 | | -13227 |
| | % | +0.2 | +12.6 | +2.9 | -2.6 | -9.4 | -3.9 | +0.2 | | |
| Households Preferring X Rooms (C) | No. | 0.0 | 779 | 3495 | 2338 | 5017 | 548 | 0.0 | 12177 | 49768 |
| | % | 0.0 | 6.4 | 28.7 | 19.2 | 41.2 | 4.5 | 0.0 | | |
| Discrepancy (A-C) | No. | +4043 | +3069 | -828 | -1315 | -4457 | -536 | +24 | | -30604 |
| | % | +33.2 | +25.2 | -6.8 | -10.8 | -36.6 | -4.4 | +0.2 | | |

Note. Hhs = Households
p.p.r. = Persons Per Room

Table 5.9: Household Size Frequency and Housing Need at Two Persons Per Room (1986 Distribution) Abuja 1986

| | | Household Size (Persons) | | | | | | | Total | Rooms Per Households |
|-------------|-------|--------------------------|------|------|------|------|------|-----|----------|----------------------|
| | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | | |
| Dwellings | No. | 2880 | 2742 | 1902 | 729 | 404 | 10 | 14 | 8680 | |
| Planned per | % | 33.2 | 31.6 | 21.9 | 8.4 | 4.6 | 0.1 | 0.2 | 100 | |
| Household | Rooms | 2880 | 5484 | 5706 | 2916 | 2020 | 60 | 98 | 19164 | 2.2 |
| Dwellings | No. | 4018 | 2314 | 2314 | 1339 | 1705 | 487 | 0.0 | 12177(1) | |
| Needed at | % | 32.9 | 19.0 | 19.0 | 11.1 | 14.0 | 4.0 | 0.0 | 100 | |
| 2 p.p.r. | Rooms | 4018 | 4628 | 6942 | 5356 | 8525 | 2922 | 0.0 | 32391 | 2.7 |

Note: 1. This scale is based on the actual Number of Households Existing

5.6.0. Housing Need in 1990

In order to estimate a scale of building for the short-term future, the need for housing in 1990 is estimated below. Due to reasons argued in Chapter 1, the population projections in the Abuja Master Plan were found unsuitable for planning purposes. According to a recent government announcement "...the movement of the seat of government to Abuja would hopefully be completed by 1991 if the Babangida Administration's revised programme on the project remains uninterrupted" (Hotline, No.11, 31 March 1987, p.167). With such a commitment by the government, things are bound to be on the 'favourable' side with respect to our employment forecasts discussed in Chapter 1. With a projected average number of five persons per household (see Chapter 4), our 1990 favourable NFCC employment figure (shown in Table 1.3) will result in 169K inhabitants. Using the various assumptions put forward in Chapter 1 and explained in Appendix 13, the total FCT population projections will come up to around 134K households for the same year. By reference to Tables 5.10 and 5.11 it can be seen that the scale of housing need for 1990 will require between 337K and 533K rooms in addition to the 1986 stock. Since all the existing public housing units are expected to be in habitable condition by 1990, no allowance was made for replacements.

Let us now assume that the supply of rooms per household will stay at the 1986 level of 2.2 (Table 5.9), and that there will be no change in the distribution of house types. Based on these assumptions it can be seen from Table 5.12 that there is still a shortfall of 61K rooms for 1990. The current pressures on Nigeria's economy are very likely to force the government to continue providing houses at, or below the 1986 level of supply, while on the other hand, the trend from smaller to larger households likely to be caused as a result of husbands bringing in

Table 5.10
Housing Need for 1990 Estimated at 2 p.p.r. (1986 Distribution)

| | | H o u s e h o l d S i z e (P e r s o n s) | | | | | | | | | | | |
|------------|------------|---|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------|
| | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 12 | Total |
| Number of | Households | 26800 | 17420 | 18760 | 6700 | 13400 | 12060 | 5360 | 9380 | 6700 | 12060 | 5360 | 134000 |
| Rooms Req- | uired/Hh | 1 | 1 | 2 | 2 | 3 | 3 | 4 | 4 | 5 | 5 | 6 | |
| ∴ No. of | Rooms | 26800 | 17420 | 37520 | 13400 | 40200 | 36180 | 21440 | 37520 | 33500 | 60300 | 32160 | 356440 |

Table 5.11. Housing Need (K) for 1986 and 1990
Alternative Estimates

| Method Used to Assess Need | Rooms Needed (approx) | | 1986 Supply Shortfall on Need | |
|--|-----------------------|------|-------------------------------|------|
| | 1986 | 1990 | 1986 | 1990 |
| Need at 2 ppr & 1986 Household Size Distribution | 32 | 356 | 13 | 337 |
| Preferred By Sample | 50 | 550 | 31 | 533 |

Table 5.12: Likely(1) Housing Provision and Housing Need (K) for 1990

| 1986 Supply 1990 | | Need | | Shortfall | |
|------------------|----------|------|------|-----------|------|
| (Actual) | (Likely) | 1986 | 1990 | 1986 | 1990 |
| 19 | 295 | 32 | 356 | 13 | 61 |

Note. 1. Based on the assumptions that the supply of rooms will remain constant at the 1986 level of 2.2 per household and that the distribution of house-types will also remain unchanged.

the rest of their families to join them in Abuja, is bound to take care of any changes in the distribution of house-types that might occur.

The production of hundreds of thousands of new rooms between now (1986) and 1990 must therefore form a context in which policies are adopted for housing the people of Abuja. In the current economic crisis however, the building of hundreds of thousands of new rooms within the stated period is beyond the capacity of government. While one can understand the reasons for the current government's wish to be seen to be the provider of housing for "workers", the realism of such rhetoric vanishes against the scale of building indicated above. The government cannot expect to act as anything other than an enabler in the face of such need. The most promising source of hundreds of thousands of rooms is the initiative of the people themselves, sparked off by policies restoring the profitability of building and easing the supply of land, services and building materials.

5.7.0. Allocation of Public-Sector Houses

In the UK, the selection of tenants for council housing is usually governed by different systems of priority. Usually the Local Authority will first consider its resources, as a whole, of both newly built and other vacant dwellings, and then accord priority to applicants associated with its housing programmes (Willis 1984). For example, it may be stipulated that 20% of available houses shall be allocated to slum clearance, 40% to the general waiting list, and the rest to be used for other (smaller) special categories such as health cases, rehousing of homeless and so on. Once the total amounts for different types of priority

Figure 5.5: Persons Per Dwelling Unit

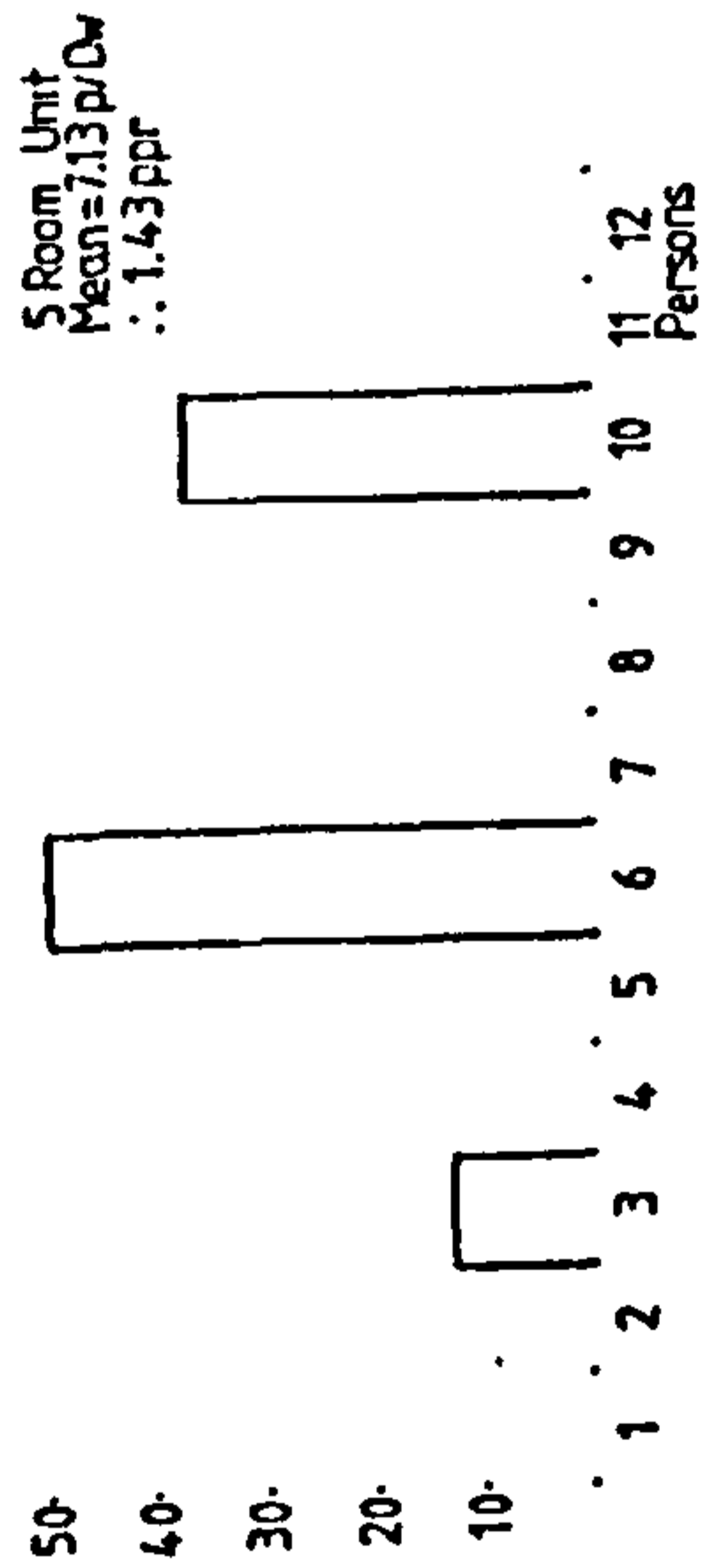
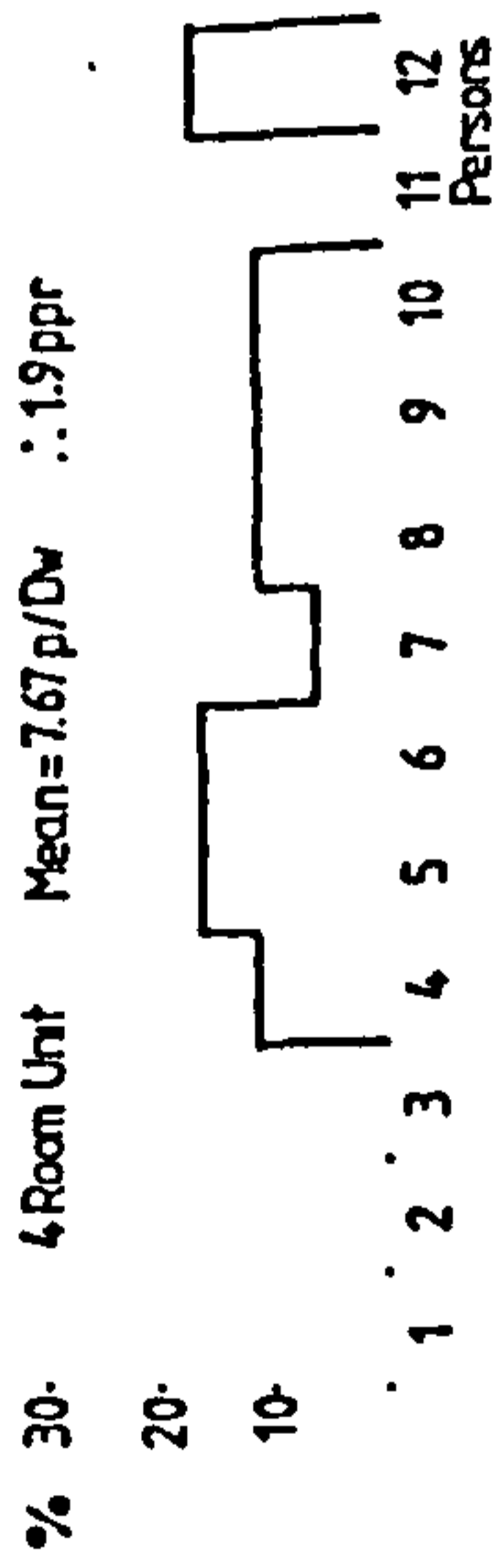
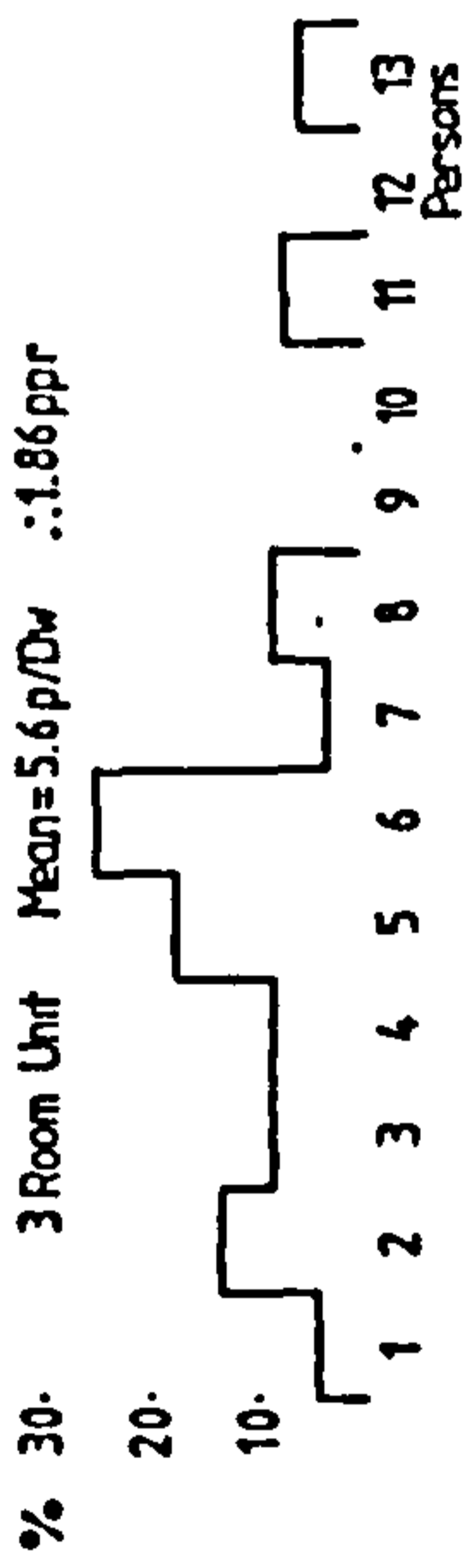
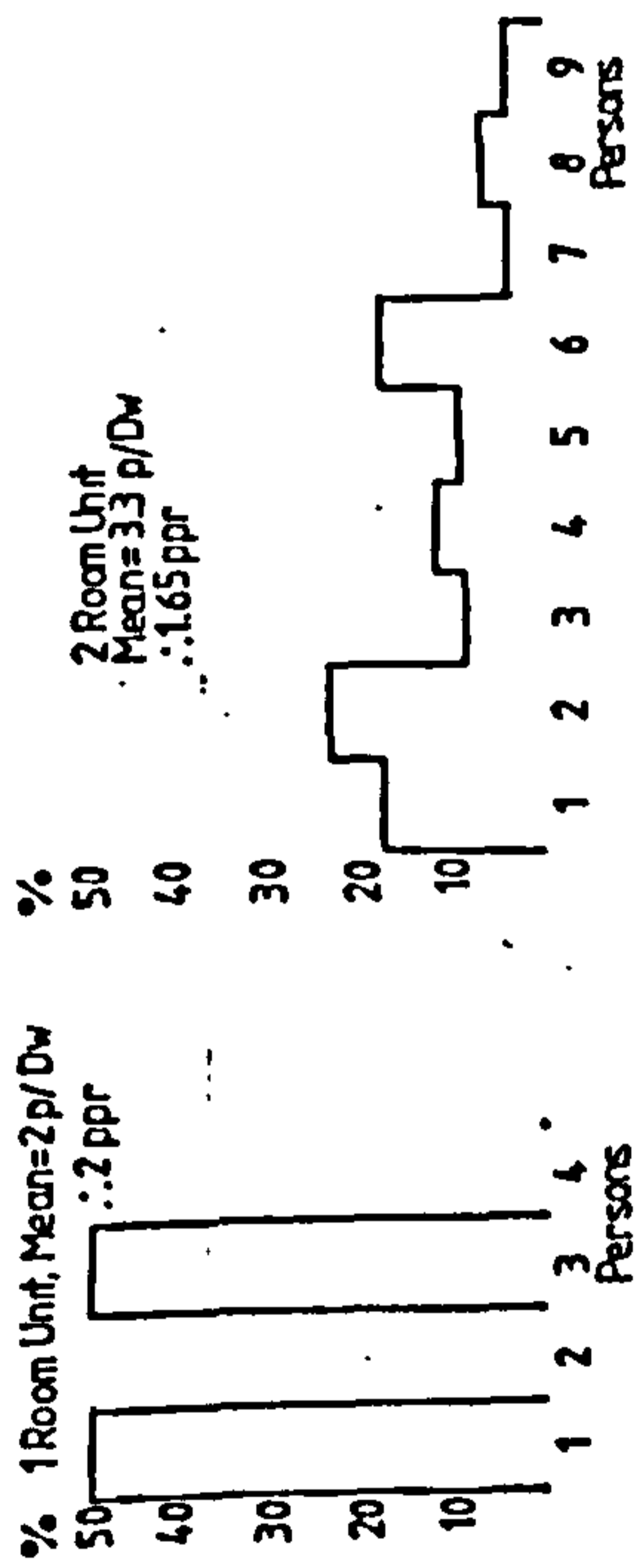
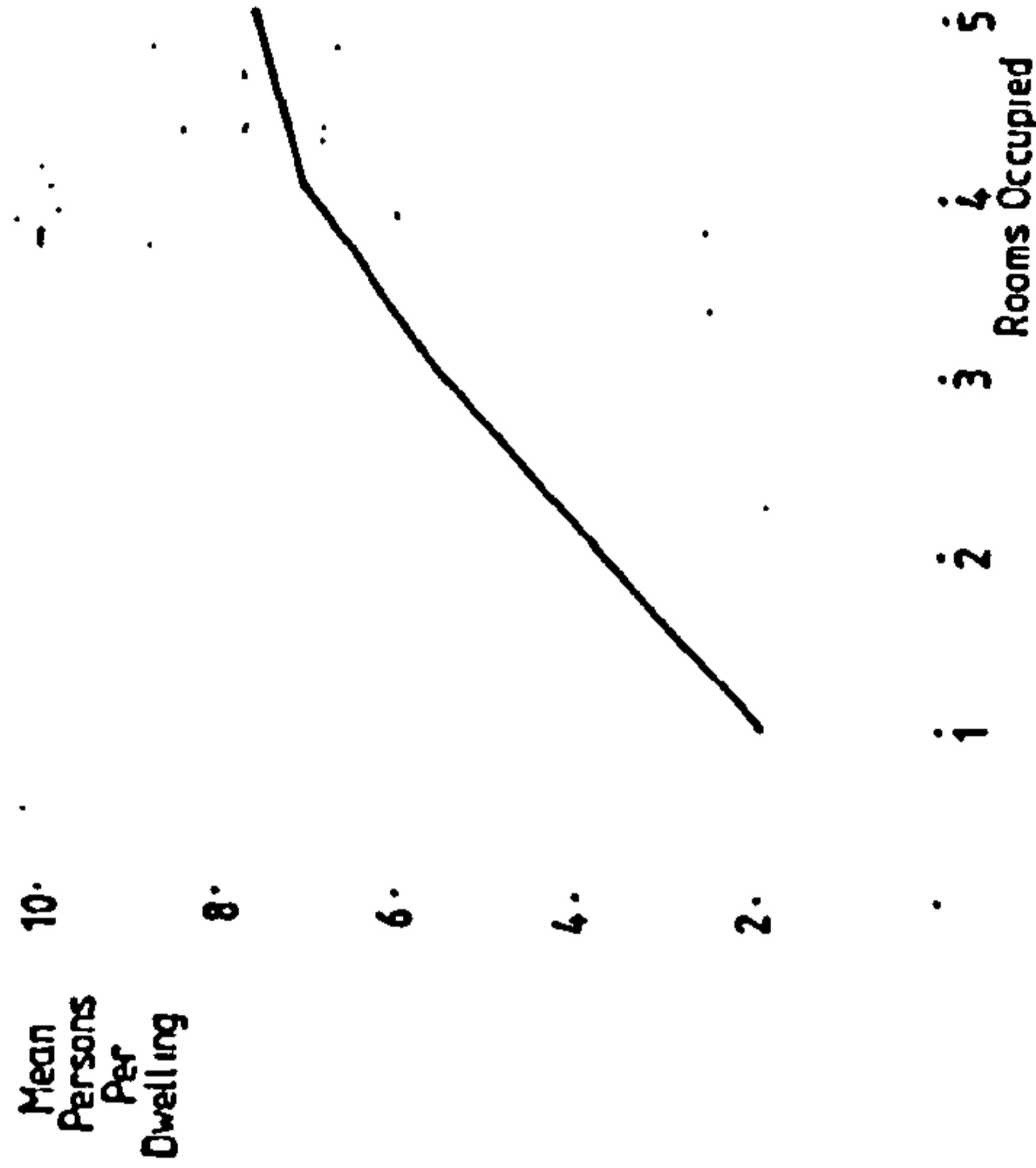


Figure 5.6: Mean House Size by Rooms Occupied



have been decided, the housing manager will proceed with his allocations.

The allocation of government houses in Abuja, as in the rest of Nigeria, is mainly based on income. This implies that the higher your income is, the bigger and better the house you are offered, and tenants are basically charged fixed percentages of their income (based on government Salary Grade Levels) as rents irrespective of the houses they occupy. This notwithstanding, the study observes a remarkable correlation between household size and rooms occupied, considering that the former is not a criterion for allocation. Figures 5.6 and 5.7 suggest that household size followed the amount of space (rooms) made available. It can also be noted that the number of persons per room rises with the number of rooms provided for the allocatee household. This is the reverse of what is expected.

In the more developed countries, the tendency is for each household to contain one family (defining a family as a married couple with their children). In Nigeria, however, it is traditional for several related or even unrelated families to share a dwelling. These may or may not comprise a single household in the sense usually applied in the developed countries (as a group who eat together). The traditional communality of the Nigerian people can be taken to be one of the major reasons behind the remarkable correlation between household size and rooms occupied in Abuja. It also serves to explain the apparent absence of homelessness as it is known in the West. Another reason is related to the austere situation in the country which has generally slowed down construction work in Abuja; which in turn is resulting in late completion of new houses and so in over-crowding of the existing stock.

5.8.0. Need in Sanitation and Water Supply

The importance of a sanitary environment for both the value of houses and the quality of life of the occupants cannot be overemphasised. This fact has been well documented by many writers and research workers. Chadwick (1842) discussed vividly the adverse effects of insanitary environments on the mental, physical and social well-being of the people. Scott (1953) described pure, adequate water and safe removal of waste products as the foundation on which good housing, good nutrition and healthy living can be built. Other publications such as those of Gromosov (1968) and Wilner (1962) are among the later works which discussed different aspects of the effects of environmental qualities on both houses and their occupants.

Inadequate sanitation has been the subject of much attention in the Nigerian mass media. In a study of Benin, Sada (1975) identified the critical area as deficiency in the environmental sanitation of the settlement including the inadequacy and the outmoded nature of the human waste disposal system. In a similar study of Shendam in Plateau State, Gyuse (1980) observed that more than 50% of the households in his survey did not have any form of solid waste disposal, and refuse was just deposited at the nearest empty plot of land. Karshi (1981) points out that the single most critical problem confronting the effective management of solid waste in Jos metropolitan area is not lack of equipment or manpower but the indiscriminate dumping of wastes by the roadside, in gutters and in other unauthorised places by residents. This finding buttresses an earlier contention by Gyuse (1980b) that the critical problem is not an inadequacy of regulations, but the failure of management to enforce laws that already exist. While by no means covering a wide range of cities in the country, these studies can be taken

as representative of the major problems of sanitation in housing areas in Nigeria.

The establishment of a level of service needed for sanitation and water supply is as much a value-judgement as the corresponding decision on housing need. Obviously a minimum level of hygiene is required to prevent the occurrence of epidemics and to ensure that the population is sufficiently free from debilitating diseases and parasites to carry out their daily activities.

It is beyond the scope of this study to consider detailed specifications of sanitation and water supply, or to set acceptable levels for the incidence of diseases related to public hygiene in the FCT. Nonetheless it is reasonable to examine the various types of water supply and waste disposal systems that might be appropriate for the FCT.

The planned use of WCs as toilets is not advocated since they have been found to be too expensive for most households throughout Nigeria. Nor is it felt reasonable to continue to rely on public latrines or standpipes as their conditions are so poor, and their maintenance is such a burden on the authorities, that they constitute a poor investment even in the short term.

Hence it is important to ensure that sanitation and water supply are provided in, or close to and in association with, each house and each storey in the house. Furthermore, the cost implied by the technology used must be appropriate for the economic means of the users (with no government subsidy) and be operable within the current technological and cultural constraints. The close association of utilities with each house allows, and demands, their maintenance by the users in co-operation, rather than by the public authorities.

The continuation of shared facilities rather than aiming at one per household is largely a matter of house design and cost. While houses remain in multi-household occupation the sharing of utilities by those who share other aspects of the house should be acceptable.

5.8.1. Water Supply

Many investigations on the problems of water supply in developing countries have been reported (see for example, Pradt 1971, Winbland 1972 and Oluwande 1979). Unfortunately there is little room to manoeuvre when it comes to the provision of safe water. The belief in certain quarters that "any water is better than no water" cannot be carried very far in developing countries. Clean drinking water is the basis of good health.

In many cities of the developing countries, it is generally the urban poor who suffer most from the inadequacy of clean drinking water supply. Consequently the economic capability of the urban poor, which is always below average, is even further reduced; they either spend their meagre financial resources on expensive medicines or remain sick. The medicines will only alleviate sickness temporarily and do not remove the main cause of the illness which is impure water supply.

As in most cities in the developing countries, the water supply department in Abuja is organised on a self-financing basis; which means basically that new supply schemes and delivery of water are provided to those who can pay. The poor are least able to pay for water supplies unless, of course, they can obtain water as a bonus from deliveries to higher-income housing areas. Hence there is a vicious circle: the poor are forced to spend money on very short-term measures such as expensive

medicines or bottled water, leaving them without sufficient finances to solve their main difficulties which are obtaining access to cheap clean water and to preventive health services.

The aim of any scheme for improving water supplies to the urban poor must be to break this vicious circle by providing sufficient clean water at a price that the people can afford and at the same time developing health services which begin to concentrate on the preventive side of medicine.

The study of water requirements falls into two categories, viz. a) the demand and usage of water and b) the development of the supply to meet these needs. Demand studies should be specially undertaken to determine the actual requirements of the urban poor, and to provide a satisfactory technical basis on which to design a new system. Too often, the design of new systems (such as the Jabi Dam Project reported in Chapter Four) is based on a projection related to the average demand for water. In most cases, the average demand includes supplies to high-income housing and to non-domestic users as well. The use of projections based on an average figure can lead to the overdesign of a particular system which in turn leads to the cost of the system being higher than necessary. On the other hand, if schemes are too closely tailored to the present needs then costly improvements may be required in the medium-term future as economic prosperity and the ability to pay for services increases. A balance must be struck between the two levels of design capacity.

5.8.2. Faecal Disposal

The Pit Latrine is a simple and cheap method of faeces disposal which can be made effective. In recent years,

much attention has been drawn to the modified pit latrine as a form of low-cost sanitation device for developing countries which are effective and sanitary without having to depend much on water. Appendix 10 illustrates how a water seal arrangement can be incorporated in the floor slab to prevent odour and fly breeding. Among the modified forms of pit latrines introduced in different parts of the developing countries are the 'ventilated latrine' and the 'water seal and composting' latrines (see for example Wright 1977, Winbland 1978).

The Aqua Privy is another system of faecal disposal with great economic and practicability potentials. As shown in Appendix 10, the aqua privy can be rightly described as the intermediate method between the pit latrine on one hand and the septic tank on the other. From pilot schemes in Ibarapa, Nigeria, (Oluwande, 1979) has evolved a very cheap and simple method for its construction. Further investigations in Ibadan and Ibarapa show that water used for flushing faeces into septic tanks varies between 10 and 30% of the daily water consumption rates. The household aqua privy can operate efficiently with about 10 litres of water per day. Appendix 10 illustrates how the toilet and bathroom can be used to maintain the correct water level in the aqua privy.

5.8.3. Sewage Disposal

In addition to clean water supplies, sanitation and the proper disposal of human and household wastes are essential to the well being of the population and the maintenance of a good physical environment. The basic objective in providing proper sanitation facilities in housing areas is to ensure that human waste is removed from the immediate household environment as quickly as possible and converted into an acceptable form without

risk to the health of the household or the community in general. The objective may be achieved either by treatment within the household or outside the house plot. The choice of the method of treatment requires careful evaluation, and solutions will vary considerably from one location to another.

Sewage disposal is an aspect of environmental condition where most developing countries can take advantage of their climatic conditions to make use of low cost devices which are as efficient as the sophisticated conventional methods used in the developed countries. However, in the literature of environmental sanitation reviewed, the consensus of opinion is that the central sewage system is the ideal method of sewage treatment though also the most expensive (Onibokun 1975). But, as Winbland (1972) observes, "whether we like it or not, for many years to come, the type of sewage disposal methods which the majority of people in the developing countries can afford will remain the individual non-network systems".

These (non-network) removal systems of sewage are still very common throughout Nigeria. If the method cannot be abolished completely it should be modified drastically. Such modifications are already reported in the literature (see for example CPHERI 1969, Pradt 1971). Periodically tankers equipped with vacuum pumps visit the vaults to empty them. The nightsoil is subsequently carried to central places where it is heat-digested anaerobically, composted with refuse aerobically or treated chemically. Winbland (1972) also discussed techniques which individual households may use to convert nightsoil and refuse into stable and harmless compost.

5.9.0. Affordability of Housing

According to Turner, forecasts of housing demand always fail. He argues that this occurs mainly because it is wrongly supposed that people will spend a given proportion of income on housing. These calculations of what people will spend are based upon what bank or government agency officials assume people can invest. The likelihood of what people can spend on housing and what they will spend on it being similar may be much greater in highly institutionalised contexts such as Britain. But close observations and in-depth studies in South and Central America indicate that apparent coincidences of what people will spend and what they can spend are superficial (Turner 1976). Therefore the question of how much people can reasonably be expected to spend on housing involves more than mere study and analysis of expenditure surveys, and will probably involve carrying out special (attitudinal) survey work (Shankland and Cox 1978).

The cost of constructing a house has two major components: i) the material component and ii) the labour component. After the design of a house, therefore, construction materials and methods chosen are the most important factors affecting the cost of housing. In Abuja, as in the rest of the country, both modern materials and hired labour costs are phenomenally high, compared to other developing countries. A one bed-room house costs over N26K to build in Abuja (see chapter 4). This is the government figure and the real cost could be even higher (due to reasons put forward in Chapter One).

The use of cement blocks and of the hardware required by the standards adopted for the larger dwellings raise the cost of materials and has led to substantial import dependency in the building industry. In short, the construction sector in Abuja is heavily dependent upon

Figure 5.7. Blocks of Flats - Erected with Prefabricated Components, Abandoned Due to Lack of Appropriate Building Fixtures - Garki District



imported management, materials and technology. Current pressures on Nigeria's economy are already forcing the government to make substantial cuts on capital projects, even abandoning on-going ones in some cases (see Figure 5.7). As at December 1986, only 8.7K (35%) of the 25K housing units scheduled for completion in 1986 were certified 'ready for occupation' in Abuja. Thus, government's ambition of wanting to provide every household with new housing in the FCT is far from becoming a reality.

The experiences of other developing countries like India has demonstrated that greater use of traditional materials and the adaptation of new techniques to traditional building methods can substantially lower costs, particularly in labour-surplus economies (see for example, Agarwal 1981). Lime, which is easily available in most parts of Nigeria, can be used instead of cement to affect cost savings. As regards construction methods, there is no evidence that industrialised building systems with prefabricated components (such as those employed in the erection of the abandoned blocks of flats shown in Figure 5.7) offer substantial economies for a country like Nigeria and for the type of housing most critically needed.

5.9.1. Affordability of Rental Accommodation

The problem of developing effective methods of tenure for low-cost housing has proved to be especially difficult in Nigeria (Okpala 1977). Although the basic desire to own a house in the country is prevalent, yet due to high land costs and the high cost of building, rental will certainly continue to form the most important category of tenure especially among the low-income families in urban centres.

Well educated professionals and executives are less likely than traders or manual workers to invest in an urban house, even though they can afford to do so. They are usually under considerable pressure to build at home (where they are likely to live during retirement) and their employers provide subsidised housing while they are in town (Peil and Sada 1984).

Government policy states that no one should have to pay more than 20% of their income on rent, with 10 - 15% being more appropriate for low income groups. The lowest income groups in government employment, from GL.01 to GL.06 (N125 to N250 per month) could afford to pay between N12.50 and N25.00 at 10% of their income, or between N18.75 and 37.50 at 15%. Thus they could afford the compound rooms or, if they could spare 20% of their pay, they could afford a two bedroom self-contained dwelling as proposed by the author in the previous chapter (Table 4.15). In 1986, allocation policy dictated that a household head should be earning at least government scale GL.07, (N265 per month) to be allocated a two or three bed-room self-contained dwelling (personal examination of FCDA files). At the proposed rent levels, these workers could easily afford the same dwellings.

The largest dwellings were meant to be allocated to the most senior government grades; GL.15 to GL.17 earning N920 to N1260 per month. With the rents proposed in Chapter Four, these workers would be spending about 22% of their income on rent and will not find much difficulty in paying their way. At this point it is worth mentioning that although the questions on income (in the household survey) were subject to a high level of non-response especially from the low- and middle-income households, up to 68% of the higher-income household heads indicated one or two other sources of income apart from their salaries as civil servants. Where a farm or a property is indicated as the

other source of income, enough is earned normally in dividends to feed the entire household all the year round. This is more so when the other sources of income happen to be both farm and property.

Within the existing level of subsidy, the application of an equitable rent structure exposes two quality gaps in housing provision. If equitably subsidised, the compound rooms are too low-cost. They could be better quality, or households could be allocated more of them, without their passing beyond the economic capacity of the low-income government employees. With a proposed rental of N5.55 for two rooms, even workers on GL.01 paying 10% for rent could almost afford N11.10 per month for four rooms. At the other end of the scale, the quality and, therefore, price gap between the four- and five-bedroom dwellings is too large (see Chapter Four, Table 4.8). Thus at the present subsidy level, most grades above GL.07 are under-housed and should have dwellings renting for between N60 and N200 per month.

Of course, reductions in the level of subsidy which the government is prepared to pay for housing in its new capital would alter the cost of dwellings which residents could afford to rent. With an equitable rent distribution in operation, the low income groups could probably cope with doubling of rents. However, if such changes did happen, the very large dwellings would undoubtedly become the sole preserve of the very wealthy.

5.10.0. Suggested Solutions to Problems of House-Building

In the housing and household characteristics survey, respondents were asked about possible solutions to the problems which confront prospective house-owners, and their responses portray a good view of the problems and

the prospects of private housing development throughout the FCT.

(1) Finance

On the problem of finance, the following suggestions were preferred:

- (a) Liberalisation by banks and other agencies through government intervention, of credit facilities. In particular, interest rates should be slashed.
- (b) Widening of the employment base in the FCT.
- (c) Extension of loan facilities (especially by government) to self-employed persons. According to respondents, the present system favours salary earners to the detriment of others who constitute the bulk of the population.
- (d) Strengthening of the financial base of the LGAs, and widening of their scope of operations to include granting of housing loans and building of houses for sale to prospective buyers.
- (e) Greater promotion of cooperative activities so that they can embrace a more appreciable proportion of the population.
- (f) Greater participation by employers in housing delivery. This can be done by directing them to guarantee loans to their employees and devoting a reasonable part of their budgets to granting loans to their employees.
- (g) Increase in the salaries of workers.

(2) Land

With respect to the frustrations encountered in the acquisition of land, respondents put forward the following suggestions.

- (a) Government should make it mandatory for every family in the FCT to own at least one plot of land.
- (b) Establishment of a land bank which would allocate land to people with minimum delay on the payment of stipulated fees.
- (c) Review of the Land-Use Decree, and the greater involvement of various categories of traditional rulers in the allocation of land - since according to some respondents "They understand better than the government, the needs of the people".
- (d) Pegging of the prices at which government sell land to people. Currently the prices are exorbitant and only high-income earners can afford them. Similarly, existing registration fees and deposits should be slashed. Furthermore, it should be mandatory for the FCDA to allocate land within one year of the receipt of applications from prospective house-owners.
- (e) LGAs should be technically and financially strengthened to diversify their activities into the acquisition, lay-out and allocation of land to people.
- (f) Government should stop the present leasehold system and instead adopt a freehold system of land allocation.
- (g) The machinery for issuing the certificate of occupancy should be reviewed and made more efficient and liberal.

(3) Labour

Although labour is the least likely problem to be faced by families in the FCT, the following suggestions were thought to be appropriate in order to enhance housing delivery in the FCT:

- (a) Encouragement by government of group efforts in housing construction as is the case in traditional societies.
- (b) Establishment of Vocational Training Institutes to boost the supply of the requisite labour force for the building industry.
- (c) Greater use by government of direct labour in its building programmes - since the present system of contracting constitutes a major cause of escalating costs in the building industry.

5.10.1. Aid Preferences

Chapter 3 and the preceding section highlighted finance as the most critical problem for prospective house-owners, followed by land. Not surprisingly, therefore, the type of government assistance preferred by respondents reflect these problems (Table 5.13). About 62% want the government and its agencies to provide loans while 22% want land.

Table 5.13. Types of Government Aid Preferred by Tribe
(Percentage Frequencies)

| Tribe | Land | Loan | Materials | Relax Codes | Ease Plan Approvals | Complete Houses |
|--------|------|------|-----------|-------------|---------------------|-----------------|
| Hausa | 17.9 | 77.0 | 4.1 | 0.5 | 0.5 | 0.0 |
| Ibo | 29.6 | 55.5 | 7.3 | 3.1 | 3.0 | 1.5 |
| Yoruba | 26.1 | 43.6 | 11.5 | 3.5 | 2.3 | 13.0 |
| Others | 31.7 | 46.7 | 13.3 | 2.7 | 2.3 | 3.3 |
| Total | 21.7 | 62.6 | 7.4 | 3.2 | 3.0 | 2.1 |

There are disparities within the tribes with regards to land preference. For example, while up to 26% of the Yorubas would like to have land, only 18% of the Hausas preferred it. However, there is a general feeling amongst most respondents that once the financial barrier is removed the other problems can easily be taken care of. Consequently, only 7.4% of the respondents want assistance through the supply of subsidised building materials, and less than 4% want it either through the provision of completed houses or the relaxation of building codes.

An overwhelming majority of the respondents sanction three types of assistance by government viz: the provision of loans, land and building materials. The allocation of completed houses was rejected mainly because of the following reservations:

- (i) The houses fail to meet the tastes and needs of most people interviewed. They are usually too small, while their uniform architectural designs reduces their overall appeal.

(ii) In the design of the houses, the sociological and cultural peculiarities of residents are not usually taken into consideration.

(iii) The location of the houses as well as their orientation may be unacceptable to the allottee household.

(iv) In view of the fact that the houses are usually given out on contract and various professional fees are included, their prices are usually too exorbitant (see Chapter 4).

(v) The initial deposit demanded (in this case for the Federal Low Cost Houses) may not be readily available. The allottee may therefore be forced to go to the money-lenders, thus creating a situation wherein he has to cope with two loans at the same time.

(vi) Since payment for the houses usually takes many years, there is the fear that in case of death the allottee's heirs will be saddled with debt. Furthermore, there is a feeling of a lack of prestige in having such houses, since it is common knowledge that the allottee is in debt and cannot claim full ownership until full payment is made.

(vii) There is also the feeling that the allocation of such houses is subject to political and sectional considerations and therefore, the needy do not always have them.

(viii) There is a general inclination among Nigerians to let-out part of their houses in order to augment their incomes. Consequently, another reservation relates to the fact that government usually makes the

prohibition of sub-letting a condition for the allocation of such houses.

Respondents were unanimous that giving loans to prospective house-owners is the best approach to an efficient housing delivery in the FCT. The following major advantages are the reasons put forward for doing so:

(i) The construction of houses is much faster than if the prospective house-owner were to rely on his own resources only.

(ii) The prospective house-owner is involved in the planning and execution of the project and can adopt a design that suit his needs and tastes. He can build a bigger house, let-out a portion, and use proceeds to defray his loan.

(iii) The businessman is spared the trouble of dipping into his capital in order to build a house; he can continue to maintain and expand his business while building his house at the same time.

(iv) With a prudent management of the loan, a reasonable part can be saved and diverted to other productive ventures such as farming.

(v) Although interest rates are high and repayment conditions stringent, government loans are more liberal, more regular, and therefore more reliable than others.

Table 5.14. Other Sources of Assistance Available to Residents in Building Houses in the FCT

| Tribe | S o u r c e o f A s s i s t a n c e | | | | |
|--------|-------------------------------------|-----------|-----------|-------|-------------|
| | Nobody | Relatives | Employers | Banks | Combination |
| Hausa | 25.6 | 64.4 | 2.1 | 2.1 | 5.8 |
| Ibo | 41.1 | 50.0 | 0.0 | 8.9 | 0.0 |
| Yoruba | 43.4 | 30.8 | 0.0 | 22.6 | 3.2 |
| Others | 50.0 | 32.7 | 11.6 | 4.3 | 1.4 |
| Total | 40.2 | 44.3 | 3.4 | 9.5 | 2.6 |

While most people expect aid from the government in one form or the other, Table 5.14 shows that a good proportion (44.3%) expect help from relatives also - an indication of the recognition of the inadequacy of the former. However, although up to 64.4% of the Hausas and 50% of the Ibos will anticipate help from relatives, only 30.8% of the Yorubas and 31.9% of the others are likely to do so.

5.11.0. Conclusion

In this chapter and the preceding one, an attempt has been made to analyse the housing situation in Abuja in terms of both provision and need. And due to the enormous shortfall of current supply over housing need, it is suggested that it should be an acceptable policy for the government to encourage the production of more housing, particularly for the low-income earners.

In Nigeria, the attachment to one's ancestral village is deep-rooted. The family pride, the filial attachment and the desire to acquire a social status in the village makes

an urban dweller always look back towards his village. This strong loyalty to the village inhibits the savings of the urban dweller being invested say in housing in the city. He prefers to sink his savings into building a house in the village where he will live when he retires eventually. The principle of sharing a rented house in which relatives and friends are included will therefore continue to serve as a major form of tenure (especially for the low-income groups) in most urban centres in Nigeria. Thus an individual's (or household head's) income is irrelevant and unsuitable to be taken as a criterion for the allocation of housing in Nigerian urban centres. It will therefore be more appropriate if rents are fixed according to the type of building rather than to salary grades as is done in Abuja currently.

This Chapter has also highlighted the following issues in the housing delivery system of the FCT:

(1) Although prospective house-owners face a variety of problems, the most inhibiting is that of finance. This is followed (in descending order) by land and labour.

(2) A majority of respondents support the allocation by government of complete houses, but, only a small number (2.1%) actually want it as a form of assistance, compared to over 62% who want loans; 22% who favour land allocation; and 10% who are in support of subsidised building materials.

In view of the suggestion (made earlier in the chapter) for the production of hundreds of thousands of new rooms, which must form a context in which policies are adopted for housing the people of Abuja, the study recommends that the government should:-

- (i) Encourage the use of indigenous building materials and give priority to building and management research. The activities of the existing various research organisations such as the National Building and Road Research Organisation, the Nigerian Standard Organisation and the Nigerian Institute of Social and Economic Research, can be co-ordinated to undertake such projects.
- (ii) Encourage large-scale production of building fixtures, hardware and finishing materials locally, which are at present heavily dependent on imports.
- (iii) Foster programmes to attract and train the manpower needed in the housing sector.

Finally, it may be argued that an elegant equation to calculate housing demand may be more accurate than the rather crude and simple techniques employed in this chapter. For planners who have the necessary data and mathematical ability, calculations of demand can be both absorbing and accurate. However, in the rigorous working environment of the Third World the facilities for sophisticated analysis are seldom available. It is felt, therefore, that simple methods can be invaluable in determining which policy approaches could be effective and which should be rejected as impracticable by government. With periodic monitoring, both for rates of building achieved and for changes in the household size distribution, such fairly simple methods of assessing housing requirements should prove to be very effective tools for planning.

CHAPTER SIX

POLICIES ADOPTED IN THIRD WORLD CITIES TO ENCOURAGE RAPID INCREASE IN THE HOUSING STOCK

6.1.0. Introduction

Only about 3% of the world's population lived in towns and cities at the beginning of the 19th century. A hundred years later, this had increased to 15%. By 1975, the figure was 40%. The rich industrialised countries already have more than 67% of their population in towns and cities. In the developing countries, the proportion is still less than 25% (UN, 1976). But as the Third World has more people, it already has nearly as many city-dwellers as the developed world. And because Third World populations are growing rapidly, the developing countries will soon have more city and urban dwellers than the developed countries. Between 1950 and 1975, the number of cities with over a million inhabitants rose from 71 to 181. While the number of these 'megacities' in the

Table 6.1. Anticipated Population (M) and Annual Growth Rate 1975 - 2000

| Population | Developed Regions | | | Developing Regions | | |
|------------|-------------------|------|---------|--------------------|------|----------|
| | 1975 | 2000 | Rate(%) | 1975 | 2000 | Rate (%) |
| Total | 1132 | 1361 | 1.0 | 2835 | 4892 | 2.2 |
| Urban | 783 | 1107 | 1.4 | 775 | 1996 | 3.8 |
| Megacities | 262 | 447 | 2.1 | 244 | 916 | 5.4 |

Source: Global Review of Human Settlements, UN Conference on Human Settlements, Vancouver, 1976.

developed countries nearly doubled (from 48 to 91) the number in the Third World nearly quadrupled (from 23 to 90) (UN, 1976).

The proportion of total urban population living in megacities is one measure of urban concentration. Between 1970 and 1975, this figure rose from 31% to 34% in the developed regions, and from 18% to 31% in the developing regions. Overall population forecasts suggest an annual growth rate between 1975 and 2000 of 1.0% in the developed world and 2.2% in the developing world (see Table 6.1). But in the megacities, populations are expected to explode: by a staggering 5.4% in the developing world. This means a doubling every 15 years (UN, 1976).

These intense accumulations of people generate enormous demands for public services and housing. A global review of human settlements presented to the UN Conference on Human Settlements in Vancouver (1976) stated that "Housing conditions have become significantly worse in most of the developing countries during the past 10 years. This is in direct contrast with trends in developed countries". A 1979 study, 'Three Years After Habitat', by the International Institute for Environment and Development (IIED) concluded that, if anything, the housing situation in most Third World countries has become even worse since 1976.

A UN study in the mid-1970s estimated that, in the decade 1970 to 1980, some 223M houses would have to be built. The Third World alone would need 170M new houses i.e., at a rate of 8.1 houses per 1K people annually. But figures from 24 developing countries show that they built only 1.8 houses per 1000 inhabitants (UNEP, 1979).

Why is housing getting worse in developing countries? The reasons include rapid population growth, heavy migration from rural to urban areas, inflation, and the low

purchasing power of most people. People with low incomes are particularly affected by inflation in housing prices. According to the International Labour Organisation figures, poor urban households seldom spend more than 20% of their incomes on housing.

The World Bank has estimated that 35% of Hong Kong's households, 47% of Bogota's, 55% of Mexico City's, 63% of Madras's, 64% of Ahmedabad's and 68% of Nairobi's cannot possibly afford to buy the cheapest house on the market (see Table 6.2). In Abuja, it has been argued (see Chapter 4) that up to 80% of the city's projected inhabitants might not be able to afford to buy housing as it is being built currently

6.2.0. The Government of Nigeria's recognition of the inadequacy in the provision of housing stock

African nations are experimenting with various searches for economic viability in approaching housing problems. Burkina Faso (formerly Upper Volta), Uganda and Zambia stress improvement of squatter site and services schemes through self-help. Uganda has sought to aid private-sector housing, and Malawi has started national housing and building corporations. Other approaches include erecting core houses and extendible houses, developing mass production methods and using local materials as import substitutes. In general, British-influenced countries like Kenya, Uganda, Tanzania and Nigeria favour a mixed approach viz. contractor-built housing with sites and services and the stimulation of the population to help themselves. By contrast, contractor-built housing in urban areas is heavily emphasised in Algeria, Cameroun, Ivory Coast, Gabon, Senegal and Togo, the French-influenced nations.

Table 6.2. Affordability of Housing in Selected Third World Cities

| Cities | Cost of Dwelling (\$) | Monthly Repayment (\$) | Monthly Income Required (\$) | % of Households Unable to Afford |
|-------------|-----------------------|------------------------|------------------------------|----------------------------------|
| Mexico City | 3005 | 28 | 184 | 55 |
| Hong Kong | 1670 | 15 | 103 | 35 |
| Nairobi | 2076 | 19 | 127 | 68 |
| Bogota | 1474 | 14 | 91 | 47 |
| Ahmedabad | 616 | 6 | 38 | 64 |
| Madras | 570 | 5 | 36 | 63 |

Note. The Table shows the monthly income required to purchase the cheapest complete housing unit available (prices in 1970 US dollars). The figures assume that loans are available (usually they are not) and that interest rates are 10%. With current interest rates at around 15%, the number of households unable to afford the cheapest 1970 dwelling would rise to 57% in Hong Kong, 61% in Bogota, 66% in Mexico City, 77% in Nairobi, and 79% in Ahmedabad and Madras.

Source: World Bank, 1975.

The concern of the Federal Government to deal with the housing situation in Nigeria within a nationwide policy framework stems from six strategic considerations:-

- (a) That housing should be provided and housing conditions improved for the complete spectrum of income groups in the country's growing population.

- (b) That the most obvious and pressing housing problems are in urban areas, particularly the large cities and administrative centres.
- (c) That the public and private sectors should complement each other and play their respective roles in a co-ordinated manner in the housing delivery system.
- (d) That to meet the total housing needs of the nation by providing conventional permanent housing of even 'minimum' cost standards would far exceed available resources.
- (e) That the present housing delivery system is inadequate and inefficient and requires improvement for each of its components.
- (f) That a positive housing policy can make a substantial contribution to economic development and social welfare; especially in view of the relationship of housing to employment, social services, recreation and other aspects of life.

Thus the basic goal of the National Housing Policy is to provide affordable housing to accommodate all Nigerian households in a 'livable' environment. Within the context of this basic goal and the considerations behind it, certain specific objectives of the Housing Policy may be categorised as follows (see Nigeria (undated)):-

- (i) To increase and improve the overall quantity and quality of housing by increasing substantially the rate of new housing production at high standards for each income level, while at the same time upgrading service and living conditions in the existing deprived areas;

- (ii) To ensure that the provision of housing units is based on realistic standards which the prospective home owners can afford;
- (iii) To give priority to a housing programme designed to benefit the low-income groups or economically weaker section of the society, currently defined as those earning less than N2500 per year;
- (iv) Vigorously to mobilise housing finance from all sources of public sector revenues, private savings and private investment;
- (v) To encourage every household to own its own home, by providing more credit;
- (vi) To encourage local production of building materials as a means of lowering costs and to reduce dependency on imports;
- (vii) To encourage and support private initiatives and activities in the production of housing while ensuring that these conform to the policy framework of Government;
- (viii) To provide infrastructural services for facilitating the creation of new sites, particularly those suitable for self-help housing programmes;
- (ix) To improve the quality of rural housing and rural environment, through integrated rural development programmes.

6.3.0. Personal Responsibility Rather than Corporate Control

It has already been established in the preceding Chapter that the scale of need for housing in Abuja is very great. Thousands of plots would be required each year and development on them must be rapid and extensive in order to keep up with demand for rooms.

It is commonly accepted that not only are the technical and management structures of governments in developing countries unable to produce and manage enough houses to accommodate more than a small proportion of households, but also many governments cannot afford even to maintain existing levels of direct housing investment (see for example, Sanyal, 1986).

During the 1950s and early 1960s governments rather grudgingly accepted that they had to rely on private initiative for some housing provision. However, during the last 20 years it has become more obvious that governments are far from capable of keeping pace with housing demand and that they must concentrate their efforts in assisting people to create or improve their own housing. The policy framework for this enabling role has been heavily influenced by the work of John Turner, who developed the idea of housing as an activity or a process rather than as a product, from experience in Peru (Turner 1967, 1968, 1972 and Turner and Fichter 1972); and he expressed it fully in "Housing by People" (Turner 1976).

Turner's central argument is that housing is a basic need - along with food and clothing - and should fit the requirement of the occupants as its primary function. Thus providing houses through centralised technologies and large bureaucracies is inappropriate for the complexity of modern life and the variety of solutions necessary to

satisfy all needs. In addition, the majority of urban households cannot afford the type of house which government agencies are prepared to construct, especially as rental premises.

As Turin explains in Wakely et al (1976), low-income households have traditionally lived in houses they built of inexpensive materials with relatively low durability and have spent time each year on replastering and rethatching in order to ensure long useful life for the house. This was possible because they understood the technology involved, and the informal institutional framework of co-operation, neighbourliness and family structure was ideally suitable. However, when government agencies are involved in building houses for rent, they will need to minimise annual maintenance by investing in highly durable materials (usually imported) and building techniques of greater sophistication than are understood by untrained personnel.

Such houses are almost always too expensive for the lowest 60%, by income, of the population. Thus, Turner argues, corporate control of housing provision must be replaced by personal responsibility, both to ensure sufficiently varied and inexpensive housing for the majority and to secure increases in stock in parallel with population growth.

As squatters are the dominant group of owner-occupiers in the areas in which they have worked (originally in Latin America but now including East and Central Africa and South East Asia), Turner and his followers have been concerned with legalising land tenure and improving servicing in order to maximise investment by low-income households in owner-occupied housing. Having established a foothold in the capitalist housing system on easy terms, these households then benefit from a significant increase

in their share of the available resources, both by the initial investment and by later improvements, and this is said to be socially equitable.

The ways in which house ownership can be a real economic benefit to low-income households (in general, and especially at times of economic stress) and the problems accruing from not owning a house are illustrated by Turner (1976) in case studies. He demonstrates how ownership can be an enriching economic experience for low-income households, while denial of ownership can lead directly to impoverishment.

As the Turner school argues, the potential for house building represented by people eager to improve their property rights through self-built housing at little cost to government is a resource which hard-pressed governments of less-developed countries would do well to encourage. They reduce pressures for wage increases by the absence of rent (Burgess 1977), they release people from inner-city slums, where revolutionary groups can flourish, and they give the clients a stake in the capitalist system as owners of property. Thus 'the World Bank's interest in projects which improve conditions and give legal ownership rights to urban squatters constitutes an investment for political stability in potentially unstable environments' (Gilbert and Gugler 1981).

6.4.0. Core Housing

Core houses have been used in some Third World countries with some success, and Shankland and Cox Partnership (1977) gives a useful introduction to the possibilities. Several options are available, ranging from a service core and shelter, through small completed house with room for extension to a substantial house shell, with services but

no external walls, suitable for internal improvement and extension. Although this concept of core-housing was mainly adopted in order to cut initial costs, it appears to be rather too expensive for most households to benefit as it involved all servicing and most structural costs applicable to fully finished houses. Furthermore, the technology adopted, usually involving concrete or metal for walls and roof, did not facilitate extensions within the technological and financial resources of the occupants.

6.5.0. Sites and Services Schemes

Sites and services schemes were developed in the 1960s as a further step along the path of increasing self-help action in housing while maintaining some planning control. The World Bank (1974) describes sites and services schemes in terms of their components. These are divided into essential and variable. The essentials are those facilities which low-income urban families need but cannot easily provide for themselves acting individually - mains water supply, waste disposal, access for residents and public authorities, land clearance, drainage and levelling. To these must be added secure tenure of land although this may be meagre in law even if it has been found to be secure in practice. For example, the successful site and services schemes in Kitwe, Zambia have been achieved with only monthly tenancy on the land and outright ownership of the house (Tipple 1976b).

Variable components include community facilities (health centre, school, police post, etc.), sites for employment; service cores or core houses (in some countries concrete foundation slabs have been provided (Stren 1975)); technical assistance in the form of building plans with automatic planning and building approval, help with

marking out, with other building operations, and with transportation of materials; and credit facilities.

Site and services projects have been attempted in Chile, Pakistan, India, Iraq and Turkey. Colombia developed about 12K plots during the mid-60s through its minimum urbanization programme and in the process of developing an additional 3.5K sites with loans from the United States Agency for International Development. The World Bank has agreed to finance sites and services projects in Senegal, Nicaragua, India, Botswana, Jamaica, Tanzania, Zambia, Indonesia, El Salvador, and the Republic of Korea (World Bank 1975).

In Nigeria, the most recent element in the country's housing policy is the development of site and services schemes. But 'this programme, which has been introduced largely due to World Bank initiatives, is still on a very limited scale, and involves public financial commitment for land acquisition, planning layout of tracts of land,... and the distribution of plots for development on an owner-occupier basis' (Ozo 1986). In the sense of merely providing serviced plots for housing, the concept of site and services has long been in practice mainly for the relatively high-income groups in Nigeria (for example, the planned housing estates in Lagos, Ibadan etc., where prepared plots were provided by the State Housing Corporations, and serviced land provision to meet demand for individualised housing among upper- and middle-income groups in Abuja). In the context of low-income group needs, however, as emphasised by the international development agencies, the concept is new as has been introduced in a pilot project in Bauchi State in 1982.

6.6.0. Basic Servicing

The concept of basic servicing was developed as a result of the increasing understanding of the plight and potentials of the low-income households. Its first major application in Africa appears to have been in the Lusaka Upgrading Project where it was used for overspill areas required for households moving out of squatter areas or to decrease congestion in very dense areas (Martin 1977). It was later used, in a modified form in Kitwe, Zambia to provide a minimum of servicing and yet thereby gain control over the shape and location of housing development which would otherwise be built in locations less easily integrated into the urban fabric. It became "planned squatting" except that title was awarded to people who had been occupants for 30 years without any cadastral survey under recently enacted Housing (Statutory and Improvement Areas) Act, 1974" (Tipple 1976a). Land was divided into squares of about one hectare, each of which was allocated to an elected leader of 25 households. Planning within the square was entirely the responsibility of the residents.

Servicing was limited initially to one water standpipe per 25 households, a loop access road servicing 300 to 400 households and a refuse collection point for each 25 households. This process is similar to that adopted in Port Sudan and described by Turner (1976) where 4K households were accommodated in a few months. Here the development control was based on neighbour's agreement unless it was detrimental to public access or safety.

6.7.0. The Impact of Such Policies

The impact of the policies discussed above may be impressive in numbers of dwellings provided but may have

little effect on the total dwelling stock. Very few African countries can have pursued site and services schemes as zealously as Zambia. The impact of such policies throughout African cities can have added only a small increment to the housing stock over one or two decades. In Zambia, nearly 19K site and services plots had been provided nationally by January, 1975. If each of these contained one dwelling, they would constitute about 7% of the total dwelling stock or just over 10% of the authorised dwelling stock. During the same period (i.e. 1964 to 1975) about 80K unauthorised dwellings had been built by squatters (Pasteur 1979).

Although as indicated earlier, site and services is still a very minor and recent element in Nigeria's housing policy, there is already evidence that serves to indicate the failures of the few projects implemented so far. A recent study by Izeogu (1985) revealed that although 74.4% of persons in Port Harcourt earned less than N2K per annum, this lowest income class accounted for only 6.0% of all the beneficiaries in the city's site and services project. The greater number of plots was allocated to lessees whose proposed developments were highest in value, thus indicating a preference for high-income persons rather than the poor whom the project was intended to help.

It will be useful to note the nature of increments to the housing stock in Kumasi, Ghana over the last 20 years as reviewed by Peil (1976). Since 1960 the High Cost Sector has grown more quickly than the others adding just over 2K houses to increase from 14% of the total to 19%. In the low-income sectors, government housing has expanded by 1585 houses but declined as a percentage from 22% to 20%; while privately built tenement and indigenous sectors have added 1458 and 2580 houses respectively but their combined share has declined from 64% to 61%. Most of the increase

in the indigenous sector has taken place outside planning control and without any form of government or quasi-government assistance, in circumstances similar to growth in squatter areas elsewhere. It represents 40% of the stock built between 1960 and 1970.

Thus, despite many references to the use of site and services schemes, in various guises in successive development plans, direct government action through involvement in the promotion of house-building has had little effect on the supply of housing to date.

CHAPTER SEVEN

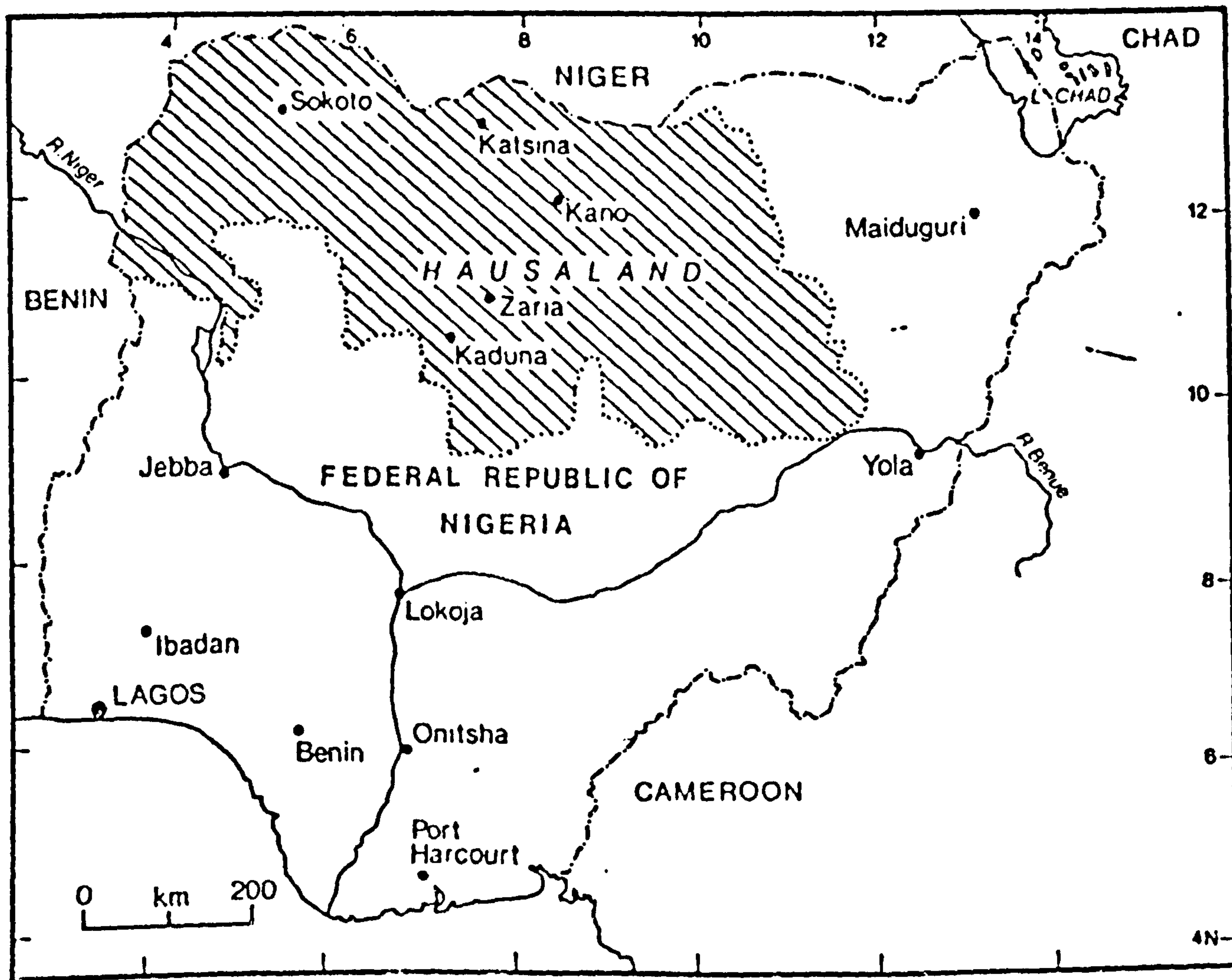
THE CULTURAL SIGNIFICANCE OF SOME COMPONENTS OF HOUSING FOR THE HAUSA

7.1.0. Introduction

Hausaland (kasar Hausa), the present heartland of the Hausa people, is situated between the confluence of Rivers Niger and Benue, in the Federal Republic of Nigeria. It extends approximately 844km across from 3.5 Deg.E to 11.5 Deg.E latitude; and about 400km from 10.5 Deg.N to 14.0 Deg.N longitude (see Figure 7.1). A more correct translation of kasar Hausa is "land where the Hausa language is spoken". Figure 7.1 shows the area in Nigeria occupied by people whose mother tongue is Hausa. However, it should be noted that Hausa is the most widely spoken African language in Nigeria. Not shown in Figure 7.1 are those areas in the adjoining country of Niger which are also occupied by the Hausa.

Hausa is a linguistic term which distinguishes the Hausa speaking Mohammedans from other major linguistic and cultural groups quite adequately; but it can be misleading in other contexts. Ignoring the offspring of slaves for the moment, the Hausa are really an association of two ethnic groups, the Habe and the Fulani. Each of these two groups shares traditions with some other peoples who do not fully belong to the Hausa society. The Habe have non-Mohammedan cousins who are known as Maguzawa, or "pagan" Hausa, scattered through their territory. Likewise those Fulani who now belong to Hausa society have nomad kinsmen called Bororo, whose annual cycle of migration over great distances precludes their incorporation into any state.

Figure 7.1: The Location of Hausaland



Source: Moughtin, J.C. 1985, Hausa Architecture

Most Hausa states in Nigeria have Fulani rulers, and almost all these acknowledge the Sultan of Sokoto as their sovereign. The Fulani empire of Sokoto was established by a jihad (Holy War) of 1806-10 when Shehu Usman dan Fodio, a Fulani religious leader, overthrew the Habe kingdoms and appointed Fulani lieutenants to govern them. Fulani domination over the Habe dates from this period, but a few kingdoms managed to remain independent, despite territorial losses, until the Europeans arrived. These independent "states" include Daura, Abuja, and Argungu (all in Nigeria) and Maradi (in Niger).

In Hausa states with Fulani rulers, Fulani often use the term "Habe" to denote all Mohammedan natives who are not Fulani. Occasionally they even speak of subordinate "pagan" tribes in this way. Among both Fulani and Habe, an individual derives his ethnic status from his father. Thus, the child of a Fulani father by a Gwari slave woman is deemed Fulani. Since the mother would normally be the man's concubine, the child would be born free, and, under Islamic law, the mother would be free on her master's death. Habe have identical customs in this respect but, since their ethnic classifications are more specific, they avoid some of the problems which arise among the Fulani.

This Chapter describes the religious, and consequent cultural, significance for the Hausa people of some of the major components of housing and housing policy, viz:-

1. land and its allocation system;
2. the place of housing as a valuable property;
3. the inheritance of property; and
4. the formation of households through marriage.

It goes on to indicate the consequence of these components for personal decisions about housing.

In Nigeria, and especially among the Hausa, the vocabulary used in relation to securing a house is limited to two words - "rent" and "build". The idea of purchasing appears to be absent. Houses and land cannot normally be sold or mortgaged and, therefore, to all intents and purposes have no monetary value. Houses cannot appreciate over time to keep pace with inflation, nor can they be inherited by an heir chosen at will by an owner. As appreciation of the property is one of the major motivating factors behind self-help housing policies designed to help the low-income households elsewhere in the world (Turner 1976), the idea that it might not be relevant to Hausaland is likely to frustrate most of the standard solutions to housing problems in Third World cities. Without appreciation, there is little economic incentive for low-income households to participate in the upgrading of poor areas, building on serviced sites, or even the spontaneous improvement which often follows in the locational or other advantages of part of a city.

Furthermore, most low-income housing solutions depend on land tenure systems in which the planning authority can be a major actor, especially in determining a) the size of plots, b) to whom they are allocated, and c) under what terms they subsequently change hands.

7.2.0. The Religious Context of Hausa Life

The importance of religious factors in the early Hausa cities is difficult to determine precisely, although some of these cities were established close to rocky outcrops which were the dwelling places of spirits, 'iskoki'. It is hardly surprising that the inselbergs, the great 'black

hills' of central Hausaland, strategically dominating the landscape and having a constant water supply, should take on a religious significance and attract settlers from the surrounding countryside. For example the now abandoned city of Turunku was located at Dutsen-Turunku and Kano at Dutsen-Dala.

The development of city-states from the 14th century onwards is closely connected with the progressive Islamisation of the people. The spread of Islam appears to have taken the form of gradual modification of the ancient religion of the Hausawa, centred on a high god, 'Ubangiji', who did not interfere in the day-to-day affairs of men. The direction of human affairs was thought to be through the agency of supernatural forces, or spirits, the 'iskoki' of the inselbergs.

The maintenance of the correct relationship with the spirits, of whom there were many thousands, was left to the 'mai-gida' (compound head) in each compound; the 'sarkin noma' and 'sarkin ruwa' for agricultural rituals, and the kings themselves on behalf of the state. There was also the priest class, 'bokaye', skilled in contacting the spirits ('bori'), who would speak through them. This religious structure with its strong emphasis on ritual, both supported and was part of the political organisation of Hausaland. The religion is indeed still practised by the Maguzawa, a non-Islamic Hausa, and underlies current Islamic traditions of the area (Greenberg 1946).

During the early centuries of Islam, The Hausa appear to have had little or no contact across the Sahara with North Africa. In both Katsina and Kano the introduction of Islam is traditionally associated with the eastward migration from upper Niger of a people called the Wangarawa during the last half of the 14th century (Greenberg 1946). It seems likely therefore, that early contact of the Hausa

states with more advanced cultures in North Africa was via western Sudan. Smith (1971) suggests that, though the date of the first appearance of Muslims in Hausaland is unknown, their effect on government in the area probably does not pre-date the last part of the 15th century.

It was not until the last part of the 15th century that Islam began to spread rapidly throughout Hausaland. Its spread is associated with Muhammad Korau of Katsina, Muhammad Rabbo of Zazzau and Muhammad Rumfa of Kano, who all ruled over their respective territories for about 25 years at the end of the 15th century. It was during their reigns that important changes occurred in the organisation and structure of the Hausa community, whereby Islam was institutionalised, and this institution affected state government. For example, Muhammad Rumfa governed according to Islamic law, consulted with Islamic jurist Muhammad b'Abd al-Karim al-Maghili who wrote a treatise for him on the art of government (see Smith 1971).

Islam has affected many aspects of Hausa culture, including its architecture. Imported ideas in the field of building design and construction have progressively changed the indigenous architecture of the Hausa. During the formative years of city development in Hausa, North African architectural practices came to the region from a secondary source in the western Sudan but it is beyond the scope of this study to determine how far these ideas had penetrated Hausa building practice by the 15th century.

The jihad of the early 19th century saw a consolidation of Islam as a force permeating government, law and administration. The jihad resulted in the old ruling Habe dynasties in the main Hausa states being replaced by a new elite, the Fulani. Though Islamised, the state government retained its old forms, and so many of the titles and functions of the offices remained the same. The feudal

territorial system was in force: the followers of the new regime took over both the lands and the roles of those whom they have dispossessed. The process of Islamisation introduced many social and institutional reforms to a previously laissez-faire system of government, in which injustices and oppression had alienated the Hausa peasants and small traders, and which had relegated the Fulani to the status of second-class citizens.

The occupation of Nigeria in this century by the British and their adoption of a policy of indirect rule tended to strengthen the power of the Fulani ruling classes of Hausaland. Independent Nigeria's regional pattern of government gave these traditional rulers greater power over those provinces in which they had only marginal influence since jihad.

According to Johnson (1960) and Parrinder (1956), Islam was introduced into Yorubaland in the latter half of the 18th Century, mainly by traders from the north. Before then, the Yoruba believe in many deities (ebora, ebura, imole, orisha), the full number never having been recorded. Some say there are 400 or 401, others say that there are 600 or 601, and some even more; but these numbers are only figurative (Bascom, 1969). British occupation of Eastern and Western Nigeria which started around 1851 provided the peace and stability under which Islam expanded rapidly, although Christianity was actively encouraged by the colonial power. We need not speculate here why Christianity, in spite of official support, has advanced slowly in comparison to Islam. This subject has been dealt with by others (see for example, Lloyd et al 1967, and Peel 1968).

7.3.0. Chieftancy

One of the first things which a stranger is told in Hausaland is the importance of the distinction between the 'sarakuna' (chiefs) and 'masu-sarauta' (officeholders) on the one hand, and the 'talakawa' (subjects, commoners) on the other. The rulers exercise authority over the ruled and therefore have higher status. The distinction between the rulers and the ruled accordingly divides Hausa society into two clearly defined social strata, the one subordinate to the other.

This classification is based on political position, and has a clear status reference. It treats officials as a homogeneous status group, and subjects and commoners as synonymous. It ignores the important status distinction between those who hold office on hereditary grounds (karda) and those who are freely selected (shigege). It ignores the distinctions between formally appointed officials and others, between those with territorial office of various kinds and others, between officials with considerable authority and their subordinates, between free-born and slave-born officials, between royal officials and others, between free and slave-born 'talakawa', between royal subjects and others.

Apart from the numerous dismissed officials, each important office has a complement of unofficial agents, known as 'fadawa', through whom the officeholder rules. Most of these fadawa lack official positions, but they belong with the rulers. So do all dismissed officials whose birth or past position is notable. In many cases dismissed officials occupy a higher social status than current officers.

During the last century most Hausa chiefdoms levied occupational taxes. Craftsmen, traders, and other

producers were subject to special taxes which were collected by officials appointed separately for each category. Thus, there was a chief of the blacksmiths with his assistants, a chief of the weavers, and so on. In Fulani chiefdoms, these occupational offices were mainly filled by Habe; and in all Hausa states, they were clearly subordinate, being charged with tax collection and the organisation of supplies wanted by the chief.

Among the Habe and Fulani alike, political prominence and patrilineal descent go together; but the political history and present prospects of a unit determine the significance of descent within it as well as its form. (Smith 1970). Under the rules of succession observed by Fulani and Habe alike, only the sons of a past ruler are eligible to succeed him.

The constant elements in Hausa system of kinship and status are the terminology, the rigid rule of male precedence, the emphasis on polygamous marriage, on patrilineal kinship as the basis of extended families, and on seniority by birth order. Women and children are legal minors, but after their marriage women are social adults with important roles in family affairs.

Seniority by birth-order is thus the normal basis of headship in extended families, and only men are eligible for such roles. Besides their legal incapacity to handle such issues as marriage or inheritance, women born into any kinship group live with their husbands elsewhere as dependents. In each household or compound, the senior male is the head (mai-gida). Under Hausa political organisation each compound head is formally responsible for his resident dependents, and junior males tend to be socially placed by reference to their compound heads.

The most popular and widespread form of native government among the Igbo has been through the administration of chiefs, the position of each one being determined by his rank plus his seniority. It is the ambition of every free-born youth to rise to chieftanship, and unlike the Hausa system wherein chieftancy is hereditary, even the highest honours are open to every freeman among the Igbo. In modern times the dignity of the chieftanship in Igboland has been degraded and the tendency is to bring the whole system into disrepute, owing to the wholesale and indiscriminate sale of titles to any youth who can produce the stipulated fees. It will be tedious task to describe all the grades, the installation fees and modes of initiation whereby a man attains to the position of a leading chief. As matter of fact each town has its own recognised titles and regulations governing them. In some there are as many as ten progressive degrees; in others there are no more than three. Likewise the fees in one town may be greatly in excess of those in another; it also depends on ancient custom, local circumstances, and the ability of the candidates to pay. For a more detailed description of the general rules governing the conferring of titular honours, readers are refered to Basden, 1966.

Wealth is important but not an essential qualification for a king among the Yoruba. The main objective is to select the best candidate; and the qualifications which are most important are good character, unselfishness, and willingness to listen to advise. Sex is also an important qualification for political office, but according to Ife traditions, women ruled as 'Oni' at least twice in the remote past (Bascom, 1969). Seniority is not a factor, although it may have been in earlier times. The candidate must be at least about 30 years of age, he should be married, and his father must be dead; no chief should have a father to whom he must bow. In recent years older candidates have been rejected in order to have someone who

has been to school, who is literate in both English and Yoruba.

7.4.0. Land Tenure

The subject of land tenure in Northern Nigeria (which includes Hausaland) has been examined by many writers in the past (from Cole (1952) onwards). They have tended to give a much more detailed account of the procedures involved in land tenure than is presented here. However, our purpose here is linked to illustrating the religious importance of land to the Hausa as it affects attitudes towards acquisition as a site for housing. A stress on the religious aspects of land is consistent with the approach adopted by Mbiti (1977) in his study of African religions and philosophy.

It is difficult to give a definite account of customary land law in the pre-Fulani state of Hausaland. According to Meek (1957), most of the land was communally owned. The ultimate authority on land was the local chief. He was the trustee of the group and distributed land among his people who enjoyed usufructory rights during occupancy against any other members of the community. Fallow land remained with its occupant until no longer needed when it reverted to the general pool for re-allocation. This corroborates Hailey's assertion that "By traditional African custom, an individual and his family can claim an undisturbed tenure of a holding for as long as they need to use it; but when they cease to do so, it reverts to the community and may be apportioned to others" (Hailey 1956, p.23).

After the Fulani conquest of 1807, land was divided into two broad categories following the customary divisions:-

- (1) "dead land", that is land which has not been brought under cultivation; and
- (2) "living land" which has been cleared, cultivated, or inhabited (Meek 1957).

Living land was further subdivided into "tithe land" and "kharaj land". Tithe land was farmed by Muslims on which the statutory tithe ('zakka') was payable, while kharaj land was cultivated by "heathens" who paid the kharaj, a tribute levied on the vanquished in return for the privilege of being allowed to remain in possession of their land.

This two-fold identity of land was also highlighted in a study of the Asante (in present-day Ghana) by Tipple (1984). Tipple attributed "the two-fold identity of land (i.e., 'the use of land' and 'the use of the soil') to the advent of agriculture which gave rise to a need for new laws and customs regulating land-use.....the important transition from the right to use all land on a tribal basis to the claim to use parts on an 'Abusua' lineage basis and, finally, claims to its enjoyment by individuals" (Tipple 1984, p.136).

The Muslim land law, which is based on the Maliki law was gradually introduced into Hausa courts. However, the new law was seldom applied in practice because the majority of people settled their land transactions and inheritance disputes informally amongst themselves. Those land disputes which came before the courts would be settled in accordance with Maliki law. Nevertheless, as Smith (quoted in Darrett et al., 1965) observed in Zaria:

"Hausa courts administer a variable mixture of Maliki law and Hausa custom; which coexisted and functioned side by side during nearly 100 years of independent Fulani rule in Zaria".

While the establishment of colonial administration left the land tenure system in Southern Nigeria substantially unimpaired, it transformed that of Northern Nigeria, where land has been nationalised since 1910. As in the case of the protectorate of Southern Nigeria, British administration in Northern Nigeria was preceded by the administration of the Royal Niger Company, but in Northern Nigeria British hegemony was extended to most of the area by conquest subsequent to the declaration of the protectorate. The lands already acquired by the Royal Niger Company, with the exception of the company's trading posts, became vested in Government, thus becoming Crown Land (see Crown Land Proclamation, 1902). As successor to the conquered rulers, the Government also claimed the land rights which the Emirs and Chiefs had claimed for themselves after the jihad. This class of land was described as 'public land' (see Public Land Proclamation, 1902). Unlike Crown Land, which was held by the Government in trust for Her Majesty, Public Land was vested in the Government in trust for the people.

This distinction lasted until 1910 when, as a result of a recommendation of a committee set up by the Government in 1908 in response to certain pressures in Britain, the Government decided to take over ownership of land. Effect was given to this policy by the Land and Native Rights Proclamation of 1910, which was repealed and re-enacted by the Land and Native Rights Ordinance of 1916 (cap.105). That legislation has since been replaced by the Land Tenure Law, 1962, which is now the basic law on the subject in the 11 Northern States of Nigeria.

In analysing land legislation in the first decade of colonial rule, two important factors emerge:-

- (1) the government's determination to preserve local forms of land tenure; and
- (2) its ban on land alienation which has helped to preserve precolonial patterns to an astonishing degree.

It should be remembered that in practice the governor's power regarding land legislation has for the most part been delegated to the Native Authorities or Emirs who have executive control of land disposal and revocation. Thus despite of colonial land legislation, it can be said that the majority of people living in Northern Nigeria continue to hold and use land in much the same way as did their forefathers.

There are basically two systems of land tenure operating in Southern Nigeria: customary and non-customary. The outstanding characteristics of the customary tenure is the idea of group title, which is found in the family or the whole community holding as a unit. Land belongs, not to an individual, but to the whole community, the village or the family. Thus, all members of the community, village or family have an equal right to the land. However, the head of the community (i.e., the chief) or the head of the family, has charge of the land; and although he is often regarded as the owner of the land, he is in fact in the position of a trustee, and as such holds the land for use of the community or family.

The British colonial era introduced a new land tenure structure, changing ownership from a communal one to an individualistic one. This is modelled on doctrines of equity, all of which are applicable in one form or

another. Non-customary law does not apply to land held under customary tenure; rather, it runs parallel to it.

7.5.0. The Land Allocation System

Land is a basic factor in community identity for most African ethnic groups. No matter how far they have migrated, people see themselves as belonging to a certain area where their people own the land. This is one reason why it is difficult to 'belong' to the town, no matter how long one has lived there, unless it is part of the communal homeland (Peil and Sada, 1984).

Where land has not been nationalised, there are often attempts to limit the sale of land to outsiders. If the home community loses control of its land, that community is disinherited by the takers of the land, with nowhere else to go. Indigenes of provincial towns which are growing relatively slowly can usually maintain their control over their town. Ties between traditional leaders and the local council tend to be close, and local landowners can house most of the migrants while keeping land in their own hands. In a national or regional capital, on the other hand, migrants come in large numbers and demand the right to own land, and the local people often become a minority; even if many newcomers belong to the same group, they are from different subgroups and have other loyalties.

For example, Creole families acquired freehold land in Freetown (Sierra Leone) and its surrounding villages in the late 18th century. Increasing their holdings, and building and buying houses have been a major source of investment and a substantial source of income for many of them. They tried to prevent provincial migrants from acquiring Freetown land on the grounds that they were not

allowed to buy land in the provinces. (Fyfe and Jones, 1968; Cohen, 1981).

Some colonial towns in areas of low population density such as Kaduna in Nigeria and Mto Wa Mbu in Tanzania are effectively 'nobody's town'; they have been settled by members of ethnic groups, who are all newcomers. This provides a different atmosphere from the more common stranger-host dichotomy. Because there is little advantage in communal identity, it is not a very important factor in inter-personal relations except insofar as one is more easily attracted to people who share the same language and culture. Ethnic identity is noted and differences are commented upon, but frequent interaction helps to overcome these differences. The use of a lingua franca and the adoption of elements from the regionally dominant culture help to break down barriers (Arens, 1979).

The main features of land tenure in Hausaland were studied by Cole (1948), and the situation has not changed substantially since then. However, Cole concentrated on rural land tenure, and gave only a brief description of the situation within the walled city of Zaria. Further research on land tenure was carried out in 1963 by the Institute of Administration, Ahmadu Bello University, Zaria.

Conceptually, land tenure in Hausaland has a double ancestry, founded respectively in communal ownership and in Islamic land law, which latter recognises individual tenure. Islamic tradition has been superimposed upon earlier traditions and has encouraged the evolution of an orderly, closely defined and carefully regulated pattern of landholdings (Mortimore, 1967). Allocations of land were made by the Village Head, as the representative of the community, but since very little unused land exists, his chief importance is as a registrar of inheritances and

transfers. In theory all land belongs to the Emir (sarki) who is sometimes referred to as 'uban kasa' (father of the land). Land left unoccupied reverts to the Village Head for re-allocation. Pledging and loaning of land have long been recognised, but exchange by sale, a concept inconsistent with African traditions of communal ownership, has become generally accepted only since the mid-1960s (Mortimore, 1967).

As long ago as 1964, Blair (quoted in Mortimore, 1967) noted a change in attitude to land ownership in Kano, and found land being exchanged for money in the city. No doubt this sort of land transaction will increase in areas where there is pressure for development. The process of change is not in itself a new feature in the Hausa city:

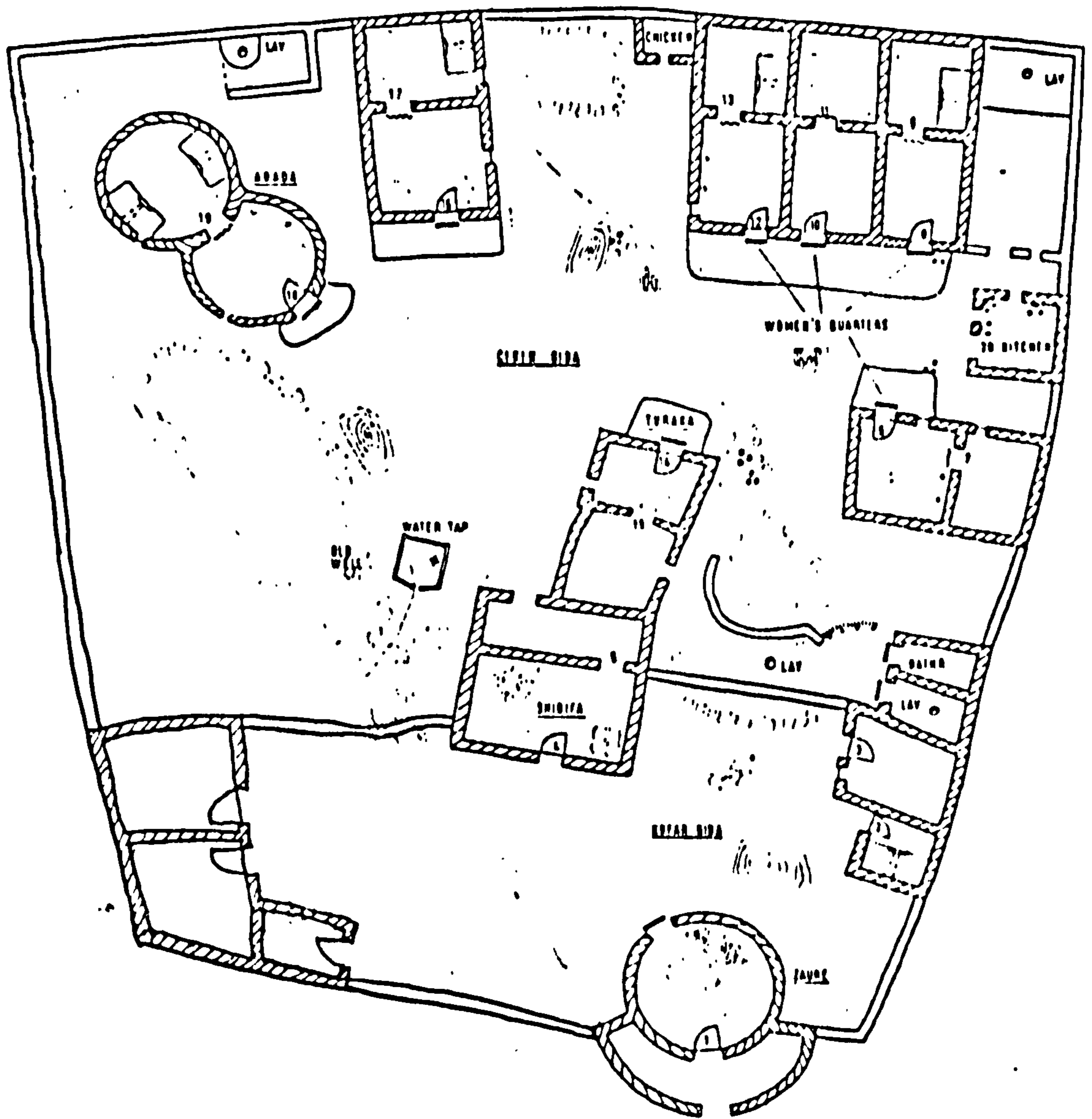
"Changes in street form take place with considerable rapidity, mainly due to the instability of the mud walls with which the major part of the city is built". (Moughtin, 1964, p.28).

These changes, occasioned by the impermanent nature of the building materials, have been made to accommodate the break-up of extended families, new units requiring their own entrances and sometimes an access to it.

7.6.0. Houses and Rules of Inheritance

In traditional Hausa society the layout of fields, houses, granaries, and towns is governed by an ancient cosmology which regulates numerous facets of daily life. This ritual for structuring space exists side by side with later symbolism inherited from the Arabs and Islam. Nicolas and Hill (1977) found that, to the majority of residents in

Figure 7.2: Plan of a Hausa Traditional House (Gida)



Source: Schwerdtfeger, F. 1982, Traditional Housing in African Cities

the Maradi valley, each important activity is an occasion for a preliminary ritual, more or less exclusive to the activity in question, and designed to set limits to it. An activity may be undertaken only in a limited and designed space protected from the malevolent spirits which inhabit the world. When defined correctly and oriented within a precise schema this space becomes the domain of the favourable forces. The critical points of the Hausa spatial schema are on a boundary defined by the cardinal points, with axes which run east/west, north/south, north-west/south-east and north-east/south-west. At the centre point, where these axes meet, is a vertical axis linking heaven and earth at that space. This geometrical schema and its variations stem from a view of man and his relationship with the cosmos (Moughtin, 1985).

In Hausa mythology the eastern and southern cardinal points are masculine while the western and northern ones are feminine. In ritual these cardinal points become personified; for example when sacrificing, the priest invokes the gods by saying 'you East, South, West, North, sons of Dodo' as though addressing a common father, 'Dodo', and four children. By nature every human being is situated facing east. He is born into the world facing east, enters his house facing east and makes sacrifices facing east.

The major change to the physical structure of the Hausa city, since the early 19th century and until recent times, has undoubtedly been the growth of Islam. Islamisation has given rise to another concept of space which fortunately coincides to some extent with the traditional Hausa perspective. The important orientation for Hausa Muslims is east towards Mecca, the Holy City. This coincides with one of the major traditional axes used for structuring the Hausa physical world. But Islam has introduced other

concepts of space and its use, including purdah, family privacy, public gatherings for prayer, and processions in Islamic festivals.

The people of Hausaland are predominantly Muslims, but as Trimingham has shown, "Islam is in effect a veneer over-laying a basic animism. The culture of the people has been further modified through contacts with the west, but although these three cultural heritages can and do fuse in various ways to affect different aspects of the physical environment to a greater or lesser extent, the urban populations of the emirate cities (in Hausaland) in particular tend to practise the purer forms of Islam" (Trimingham, 1959, p.41).

Important to an understanding of the form of Hausa dwellings is the influence of Islam, in particular on the institution of marriage. Where Islamic culture has taken deep roots in society, the Hausa compound has been further developed to provide the degrees of privacy necessary for the segregation of sexes (auren kulle). Various degrees of wife seclusion are practised by the Muslim Hausa, as Smith (1955, p.50) points out:

"Hausa classify their various modes of marriage in the following ways: The "religious" classification distinguishes 'auren kulle'= purdah-type marriage with complete seclusion of the wife: 'auren tsare' = partial seclusion of the wife: and 'auren jahilai' = "marriage of the ignorant", with no seclusion of the wife".

The Hausa house (gida, pl. gidaje) is usually divided into a forecourt (kofar gida) and the central courtyard (cikin gida) which latter contains several huts, each inhabited by a family or by a group of families with common

ancestry. Access into the compound is normally through an entrance hut (zaure) wherein the compound head (maigida) entertains his visitors and friends, takes his meals and, if possible, pursues his occupation such as weaving, tailoring, embroidery, or teaching the Koran. The entrance hut may also be used as a sleeping room for students and other overnight guests. The door leading from here into the interior is always covered with a straw mat (tufaniya) to prevent male visitors from looking into the forecourt (see Figure 7.2). Apart from females and young boys, no one is allowed farther into the compound (Schwerdtfeger 1982).

The forecourt, which serves as a buffer zone between the outside world and the centre of the compound, also houses the compound's adolescent, unmarried sons. The second entrance hut (shigifa), which gives access to the central courtyard, is sometimes divided into a large room (which is often used as an additional sitting room) and a smaller interior one which is used as a store room for mortars, large pots, and other heavy kitchen equipment (Figure 7.2).

The central courtyard contains the compound head's hut (turaka), the rooms for his wife or wives grouped around an open area, a wet season kitchen (dakin girki), granaries (rumbu), and the hut of any other related family group or groups. This is the usual layout of a compound; but there are great variations in size, number of rooms, and type of construction depending on the wealth and status of its inhabitants. Interested readers can refer to Schwerdtfeger (1982), Hill (1974), and Moughtin (1964 and 1985), for more details.

Before discussing the inheritance rules of the Hausa, it is necessary to consider the position of the household head. Every house, big or small, has a recognised head -

maigida - who is nearly always, in some sense, the senior male in the house, being for example, the oldest in years, or the senior son of a (late) senior brother. Unless he had built the house himself, the maigida does not own the house. It is owned not by any individual but rather by the dwelling-group as a whole just as though it were family land. In the absence of house numbers, a compound is generally known by the name of its present head, who is responsible for the payment of tax due from all male residents and is consulted by the authority in all matters concerning the compound and its inhabitants.

In Asante (Ghana), where lineage ownership of land is still practised, every man or woman aspires to have his or her own house (Tipple 1984). Within the Hausa (where questions of house ownership, as distinct from headship, are unimportant) no women aspire to be household heads. On the death of its compound head,

"the family compound is not normally subdivided among the inheritors, but passes undivided into the care of the senior male agnate".

(Schwerdtfeger 1982, p.13).

However, if the heirs cannot agree upon the division of agricultural land and other items among themselves, which is extremely rare, the 'alkali' or judge, if called upon, will subdivide the land as required by (Islamic) Maliki Law.

If the land and house are property acquired by the person during his lifetime rather than by the lineage, title to the land and house can be disposed of through testamentary disposition (will) or by gift before death to a person of the owner's choosing. If the person dies intestate, the inheritance of a lease and the house standing on the land depends upon whether the person is subject to customary

inheritance laws, the laws of inheritance under the Marriage Ordinance (according to English law) or the Islamic Ordinance on Marriage of Mohammedans (Elias 1951). Problems over title registration are less serious in rural than in urban Nigeria because most of the land is lineage property. As the land is normally not transferable through sale, the occupancy of the land has no realisable monetary value and therefore cannot be used to secure a loan taken with any financial agency for building, improvement or restoration of a house. However, the systems of land tenure and inheritance were developed in a rural society where little value was added to land during the leaseholder's lifetime. This is no longer the case even in many rural areas. The growth of modern, mechanised methods of farming, and the use of more permanent (and expensive) materials for house construction, have meant that inheritance can involve large sums of money and can cause great inconvenience to households involved in the modern economy if assets are distributed amongst the deceased's heirs.

7.7.0. Marriage, Lineage and Housing

The main features of Hausa kinship organisation and marriage were investigated by Smith (1965) and his work gave more details on the subject than are reported here. With the advent of Islam, polygamy has been widely accepted and practised in Hausa society. Islam allows a maximum of four wives, but a man is allowed as many concubines as he can afford. Polygamy is allowed only if certain conditions are fulfilled; such as an ability to maintain the wives and to act equitably between them. Concubination is now practically a dead institution in Hausaland, because legally there are no slaves in Nigeria and only a slave can be made a concubine.

There are slight differences in marriage customs throughout Hausaland, but they all include a complex system of gifts, etc. to be given by the man and the payment of the dowry after obtaining the consent of the bride-to-be. Marriage with the daughter of a well-to-do family may provide a young man with funds to initiate or expand his commercial enterprise. The bride's family may, a few weeks after the wedding, present their son-in-law with capital to launch him in business (Yusuf 1975). In cases of first marriages, friends and well-wishers of the groom may organise contribution sessions (ajo), in the course of which they contribute various amounts of money which may help to finance the celebrant's wedding expenses and subsequent commercial activities. Thus, unlike in Asante where marriage is seen as 'being only the natural consequence of rites (of birth and puberty)' (Rattray 1927, p.76 quoted in Tipple, 1984A), among the Hausa it is recognised as a major cause of household formation and an occasion for acquiring capital for eventual investment.

As has been stated earlier, the constant elements in the (rather flexible) system of Hausa kinship are its terminology, its rigid rule of male precedence, and its emphases on polygamous marriage, on agnation as the basis of extended families, and on seniority by birth-order. Seniority by birth-order is thus the normal basis of headship in extended families, and only men are eligible for such roles. Besides their legal incapacity to handle such issues as marriage or inheritance, the women born into any kinship group live with their husbands elsewhere as dependents. In short, the Hausa may be described as a patriarchal society.

Among Habe and Fulani alike, political prominence and patrilineal descent go together, but as Smith observed, "...the political history and present prospects of a unit determine the significance of descent within it as well as

its form" (Smith 1970, p.21). This holds true of dynasties as well as other descent-groups in Hausaland. Under the rules of succession observed by the Fulani and Habe alike, only sons of a past ruler are eligible to succeed him. Despite certain lapses, this principle also governed eligibility for those subordinate offices of the 'masu sarauta'. But the Fulani seem to have made less use of hereditary office in their chiefdoms than the Habe. This Fulani reliance on open recruitment to office has made political competition more intense, and this, in turn, has increased the splintering effect of differential rank-distribution in the Fulani lineage structure. The splintering process results in a progressive isolation of those politically successful descent-lines within each lineage, and thus reduces lineage solidarities, the content of the lineage membership, and the significance of lineage status.

In order to illustrate the various stages in the development of co-residential agnatic kinship groups and their repercussions on the layout and size of compounds, the growth model described by Schwerdtfeger (1982) is hereby adapted and discussed. By excluding strangers and households which do not contribute to the development of co-residential kinship, Schwerdtfeger's model starts with a compound head (CH) who had two wives and three children (see Figure 7.3). The second stage of the kinship development is reached when the two sons of the compound head have married to form two semi-dependent households under the leadership of their father. As can be seen from Figure 7.3, one of the sons has two children while the other had one child and the compound head's daughter will have left the house on her marriage.

With the death of the compound head the development of the co-residential units enters its third stage and the older brother takes over as the compound head. After the

mourning period, the younger widows of the deceased compound head will normally leave the house for re-marriage. The fourth stage in the development of the co-residential kinship is reached when the new compound head's and / or one of the full or half-brother's sons has married. After the death of the compound head, his senior surviving brother takes over the responsibility for the co-residential kinship group thereby taking it to Stage 5 of its development. Stage 6 shows a relatively rare combination of parallel agnatic cousins and their families together with their married sons living in one compound.

We are now going to illustrate how the various stages of co-residential agnatic kinship development affect the layout and size of compounds using the findings of Schwerdtfeger's survey. According to the first compound head, his father had rebuilt the compound around 1900 shortly before the British occupation. The old man lived with his wives and children in three double-roomed round huts (adada s, adadai pl) indicated in Figure 7.4 in dotted lines. There was some uncertainty about the father's second wife and the number of children she had. The plans and kinship diagrams are therefore incomplete for the early stages of the compound's history. Nevertheless, after the first World War the compound was occupied by an individual family which will represent Stage 1 in the kinship development discussed above. When the first son of the compound head got married in 1926, the kinship group reached Stage 2, and a hut with two rooms was built for the new couple. The marriage of the second son in 1933 led to the construction of another new hut. Between 1935 and 1937 three more rooms were built to house the compound head's sons' newly married additional wives. After the death of the compound head in 1946, the oldest son assumed responsibility for the compound as a result of which the kinship development entered Stage 3. With the marriage of the compound head's brother's oldest

son in 1958, the group changed to Stage 4 and a hut was built for the young couple. Further rooms were built between 1963 and 1966 to house the then rapidly expanding family.

However, it must be mentioned here that composite kinship groups are liable to changes at any stage of kinship development which may therefore, not complete the progression from Stage 1 to Stage 6. For example, insufficient space for expansion, and disagreements (or rivalries) between adult compound members could lead to the withdrawal of a family from the compound.

Yorubas perform both Islamic and Christian marriages that have been adapted to traditional practices which encourages polygamy. Christian weddings involve a marriage license, a "bachelors's night", a bridal veil, a wedding ring, the throwing of rice, and a wedding cake and dinner. Bridewealth is given in two instalments; the first when the groom is accepted by the bride's family, the second, otherwise called "love money" is given as a contribution to the bride's celebration of the "bachelor's night" (Bascom, 1969).

Girls are generally married at about 20, whereas a man does not take his first wife until later unless his father is very wealthy. The age difference between a man and his first wife is usually about 10 - 15 years and, as men normally take additional wives later in life, this differential increases in subsequent marriages. The significance of this age differential is that between the ages of 20 and 35, women are eligible for marriage while men are not, largely because of the difficulty of accumulating the money for bridewealth. Thus there are "surplus" women who become the plural wives of older men, and it is possible for polygamy to exist even if the numbers of men and women are equal in population.

The traditional Yoruba compound (agbo-ile) is inhabited by a lineage or section of a lineage consisting of a group of patrilineally related families descended through males from a common ancestor. The compound head (bale) usually has rooms opposite the main entrance where he receives visitors and entertains his friends. Nearly all rooms in the compound face the courtyard, and each has a covered verandah in front where most of the daily housework is done.

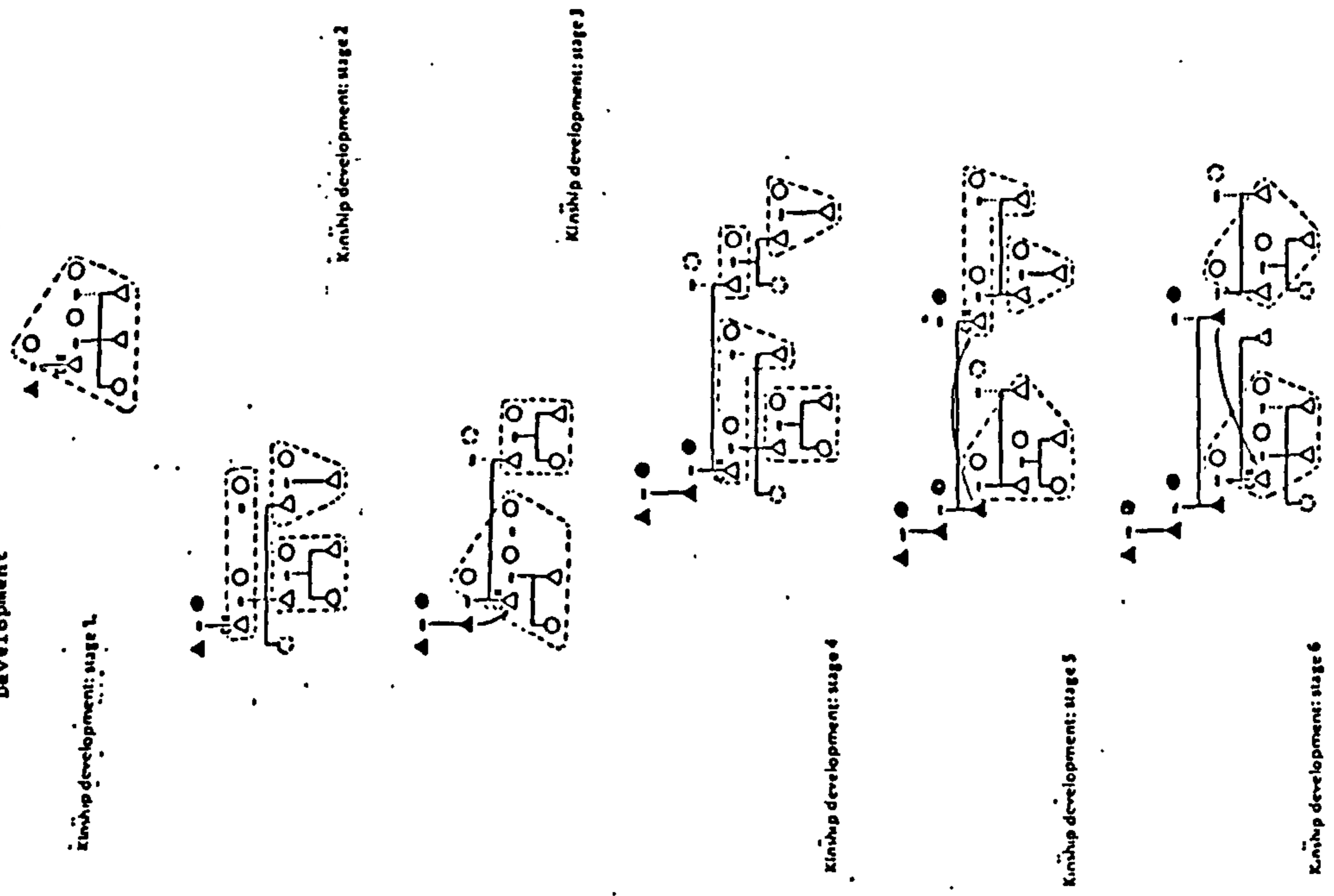
Marriage is a most important event in the Ibo's life. From the time that boys and girls are capable of thinking for themselves, marriage is set before them as the one object to be attained. Celibacy is an impossible prospect. Unmarried persons of either sex, except in special cases, are the objects of derision, and to be childless is the greatest calamity that can befall a woman. Hence every high value is set upon marriage (Bascom, 1969).

Whilst polygamy is recognised as an integral part of the social economy of the Ibos, yet in actual fact one wife only is specifically acknowledged. In native law the first wife alone is granted the position and rights of a legal wife. She alone bears the title of "anasi" and, in virtue thereof, is accorded a measure of respect vastly superior to that given to any of the additional wives.

7.8.0. House Building in the Home Village

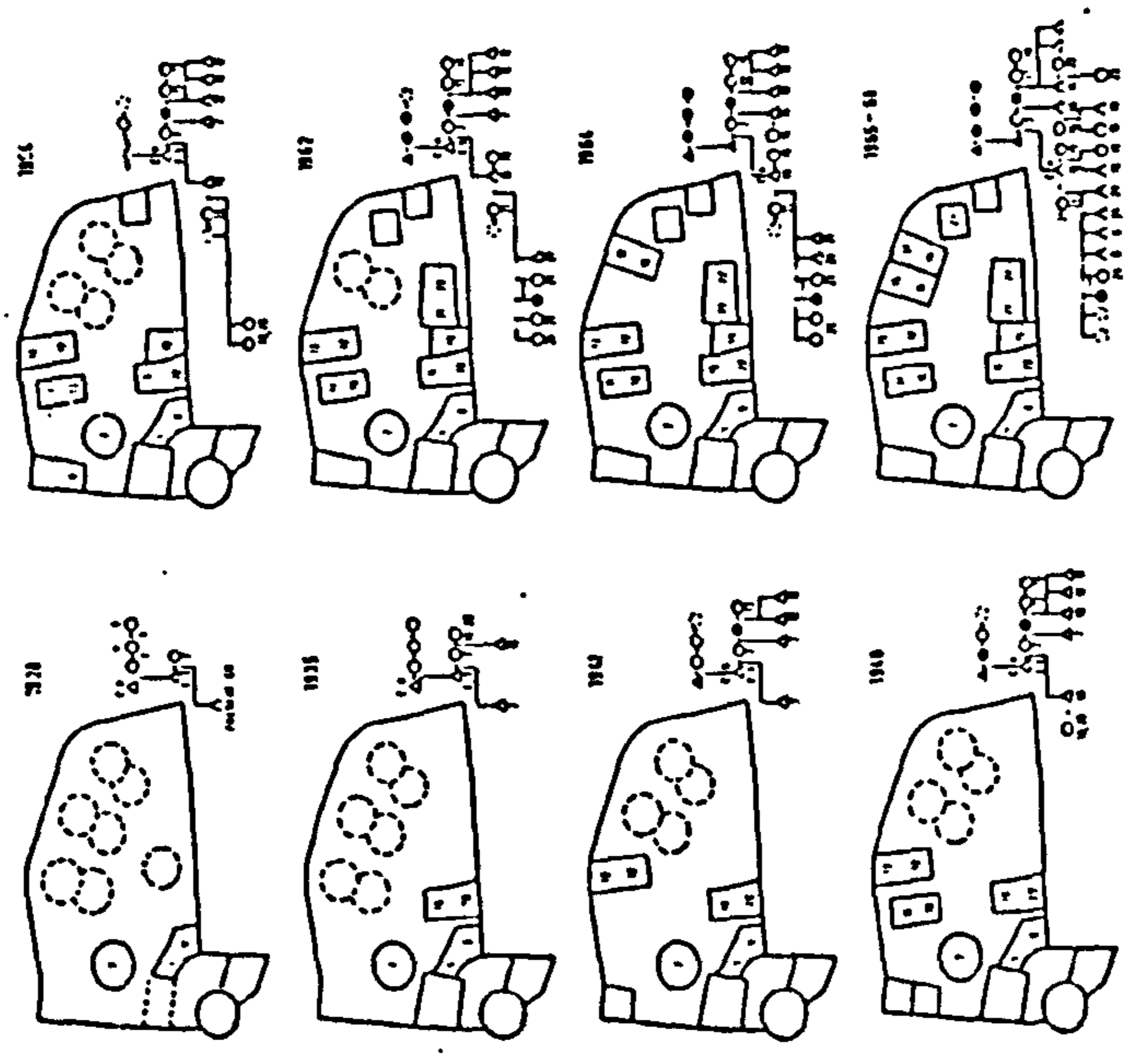
Considering that most African rural-urban migrants return home eventually, relatively little attention has been given to this process. To some extent, this is due to the

Figure 7.3: Stages of a Co-residential Hausa Kinship Development



Source: Schwerdtfeger, F. 1982, Traditional Housing in African Cities

Figure 7.4: Progressive Changes in Kinship Development and Compound Layout



Source: Schwerdtfeger, F. 1982, Traditional Houses in African Cities

urban focus of most research. It is easier to question migrants as to why they came to town and how long they have stayed or intend to stay, than to follow them back to their villages. Decisions on whether and when to go home are a result of balancing individual opportunities and goals, structural factors, economic conditions in town and at home, economic security in urban housing or communal land, family needs and societal norms which hold that the cities are for the young (Elkan 1976).

There are often strong social pressures for return to the hometown. Migrants feel a duty to those left behind and a responsibility to make a personal contribution to their place of origin. Inheritance of leadership roles and the desire to participate in hometown politics (including competition for chieftancy) draw many migrants home earlier than they might otherwise go. The widespread feelings that retirement should be spent at home and that one should be buried with ancestors encourage many others to leave the towns in their fifties or sixties. Tipple (1984) noted that it would be unthinkable for the Asantes to be buried away from their home village.

On the other hand, poor social relationships may make return difficult. Conflicts over local politics or lineage affairs can mean permanent exile. Those who left because of jealousy, those who have been unable or unwilling to satisfy requests for help, and those who have found kin at home unfriendly when called upon for help will hesitate before committing themselves to permanent residence at home (Plotnicov 1965).

Migrants are certainly spending longer in town than in the past, but in Abuja it is probably too early to measure the degree of correspondence between the declared intention to go home eventually and the actual patterns of return. Most

of the residents are still young, and the pattern of such decisions by migrants may not be followed by more recent ones. In the survey of household characteristics, residents were asked about their intentions; the proportion (37% overall) who say that they plan to stay permanently varies with tribe, sex, age, and house-ownership as well as conditions in Abuja relative to those in their respective hometowns. The connection with urban income is not clear, and may be more subject to change over time. This lack of clarity can be attributed to the high percentage of non-response to questions that relate to income, as highlighted in Chapter 5. Age appears to be the common factor amongst those (54%) who intend to return home on retirement; but since cultural and environmental factors are also important, it is not easy to generalise. The rest (9%) were undecided.

7.9.0. Summary

Four different kinds of events were identified which could alter the kinship of co-residential groups. These are (i) the death of the compound head; (ii) the marriages (and divorces) of males in each agnatic kinship category and generation; (iii) withdrawal by senior kinsmen for lack of space in the family compound; (iv) rivalries or disagreements between adult compound members.

In analysing land legislation in the first decade of colonial rule in what was then Northern Nigeria, two important factors emerge :-

- (i) the government's determination to preserve local forms of land tenure; and

(ii) its ban on land alienation which has helped to preserve precolonial patterns of landholding to an astonishing degree.

Thus despite colonial land legislation, it can be said that the majority of people continue to hold and use land in much the same way as did their forefathers, in spite of modern legislation by federal government which could eventually induce Western-style mode of land holding.

CHAPTER EIGHT

POLICY IMPLICATIONS OF THE HAUSA CULTURE IN RESPECT OF HOUSING

8.1.0. Introduction

The process of urbanisation has not occurred as rapidly in Africa as in other underdeveloped regions such as Asia and Latin America, where more people have moved to urban areas in search of economic and social opportunities. For those who do migrate, the transition from rural to urban life is difficult and their survival during this period requires continuity in their social institutions and the opportunity to maintain themselves (May 1984).

Provision for the continuity of these indigenous cultural patterns of which traditional arts, crafts, dance, and rituals are inseparable expressions, is an essential aspect of urban planning in developing countries. Unfortunately, most urban plans have been conceived with insufficient attention to local tradition and culture and, therefore, lack adequate provision for easing the transition to urban life. "A major shortcoming of past planning for many Less Developed Country (LDC) cities, including those in Nigeria, has been the failure to recognise and accommodate the indigenous patterns of urban organisation and adaptation already present in the country - in both traditional and colonial cities" (Lockwood 1984, p273). As a result, in most cases, new residents have had to build their own settlements, usually in the form of informal shantytowns surrounding the formal city, which houses only the wealthier, already integrated members of urban society.

Although experience has shown that people can adapt to almost any physical setting to serve their cultural needs,

sensitive urban planning should make such adaptation unnecessary, or at least facilitate the process. To achieve maximum success in the integration of indigenous culture within urban plans calls for more detail in most new settlement plans in Nigeria including that for Abuja. Planners must do more than create potential for the survival of customs. They should also suggest governmental and social organisations and resources necessary to institute and continue the various cultural activities envisaged for each area in the urban plan. This Chapter will focus on the nature and extent of the incongruence between the various housing policy choices and the Hausa culture as a preparation for assessing changes which may be required for the pursuit of realistic housing policies for Abuja.

8.2.0. Policies Associated with Rapid Increases in Housing Stock

Since the mid-1970s self-help housing policies have entered the international mainstream of conventional wisdom (Ward 1982). However, the incorporation of self-help philosophy into planning has not been without criticism. Emerging practices are criticised on several grounds. It is said to be an abrogation of government responsibility insofar as house construction is placed firmly in the hands of the worker rather than those of the industrialist or of local or central government. Hence labour is exploited twice over; firstly in the workplace where wages are low; and secondly in the home, where householders bear the burden of life in poor dwelling conditions with inadequate services and have to use their spare time and labour to improve their dwellings. Others have suggested that self-help romanticises and confuses freedom of choice to construct one's own home with no choice at all (Harms 1976).

Politically, self-help is seen as inherently conservative; the acquisition of home ownership through a self-help approach fosters a petit-bourgeois mentality. It appears to be a policy with a long history, and associated with crisis in capitalism (Harms, quoted in Ward, 1982). It is increasingly apparent that self-help functions to the advantage of a range of interests: it offers politicians opportunities for patronage and social control exercised through vote-catching and negotiation over services and land. The construction industry benefits through an enhanced market for materials; while industry, commerce and the rich in general benefit through being able to pay low wages. Lastly, it is argued that successful consolidation achieved by low-income groups in the past is seriously threatened as economic growth declines, inflation increases, real wages drop and, as self-help policies require a commitment to pay the costs of service installation and land taxes (see Ward 1982).

In a critique of theory of self-help in housing, Lea (1979, p.53) states that:

"Few governments in the Less Developed Countries have any real alternatives to the use and promotion of self help if real progress is to be made to overcome present housing deficits".

The self-help "strategies" referred to are generally a mixture of:

1. "Upgrading" housing areas of poor quality through improvement in securing tenure and encouraging improvement to houses through small loans and technical assistance; and

2. Establishing site and services schemes with varying levels of service to suit different income groups and local circumstances. (At the lower end of the service provision, such schemes will be termed "basic servicing").

Upgrading, site and services schemes and basic servicing all involve self-help for house building, improvement or extension and possibly for some of the service provision in addition. (see Williams 1975; Shankland Cox Partnership 1977; and Pasteur 1979).

Such policies have been proposed as part of Nigeria's housing policy at frequent intervals since independence. The Third National Development Plan for example, sets out to extend the scope of site and services schemes and upgrading (renewal) of deprived areas throughout the urban centres of the country. While the Federal Government will assume the co-ordinating role, primarily through the lending activities of the Federal Mortgage Bank, it will be left to the State and Local Governments and to voluntary agencies to prepare and implement such projects.

In the particular socio-economic context of Nigeria, the Government is conscious that, although meant primarily for the lowest income groups, the site and services schemes should not lead to the creation of one-class communities which may be neither desirable nor viable. In Abuja, however, serviced land is provided only for the middle and upper-income groups as a means of meeting their individual housing demands. "The market for these plots assumes that households purchasing individual plots would already have housing and would spend not more than 8% of their incomes on the purchase of additional serviced plots" (Abuja Master Plan, p.178; see also Chapter 4).

As regards upgrading and urban renewal, the Civilian Administration of 1979 proposed the establishment of an

Urban Renewal Fund (by both Federal and State Governments) to make grants to individuals through Neighbourhood Development Associations, to carry out the rehabilitation of dwellings and improve the environment, under such terms and conditions as may be deemed applicable. Unfortunately the author cannot trace any available study of that era which discusses the achievements or otherwise of the Urban Renewal Fund.

The Governments of Nigeria have had what seems to have been a nodding acquaintance with self-help policies. They have known what they are called and have been happy to be superficially associated with them. However, they have neither understood them nor appreciated their true character.

8.3.0. Assumptions which Underlie Turnerian Policies

The following discussion is an attempt to describe the nature and extent of the implications of Turnerian policies (Turner 1976, 1978, 1979,; and Turner and Fichter 1972) for the Hausa culture. For ease of comprehension, the assumptions will be grouped but dealt with separately even though this may involve some repetition and cross-reference.

1. It is assumed that owner-occupation is desired as a hedge against inflation and as an investment in real property. In this way low-income households can benefit in a growth of capital they have invested in a house as a hedge against inflation. Thus payment for housing is not simply a net outflow as rent would be, but accrues, at least in part, to the household's capital resources.

2. It is assumed that householders working and living in a city are willing to invest in home-ownership in that

city even if this means acting in opposition to elite values (e.g. squatting on unused land contrary to official policies).

3. It is assumed that owners regard improvement and maintenance of housing as a means of securing maximum appreciation (which is referred to by the French term "valorisation" by the Turner school) in the property.

4. It is assumed that low-income households should be able to obtain secure tenure over residential plots on easy terms. This implies reducing land alienation and minimising initial cost (by using small plots and low initial service provision).

5. If a plot holder on easy-term tenure (4, above) leaves the plot for any reason, it is assumed that:

a) the right of reversion for reallocation is vested in the government or its housing implementation agency;

b) the original plot holder is entitled to a compensatory payment in respect of the real value of his building (or improvements) less any outstanding loan service charges etc.; and

c) the new plot holder is required to pay for the building as a condition for occupation.

6. It is assumed that self-help is a way of reducing the capital cost of housing, mainly through labour that is given by the owner (or intended owner) being transferred into capital through the building of the house. This is referred to by Turnerian writers as "sweat equity".

7. Indigenous building materials and techniques are used, at least for the first phase of dwelling construction. This is assumed to be acceptable to the clients. The cost can be further reduced by encouraging the building of a small dwelling initially, to be extended later to the size stipulated in local standards.

8. It is assumed that services can be provided to a limited standard initially in order to reduce cost. Improvements are expected to be financed by plot holders when they are required.

9. A house is seen as a functional unit for providing shelter, security, location and a measure of identity to the occupants as its primary roles. It is seen primarily as a symbol of status or as having other abstract values. Hence, it is assumed that the appearance of the house, especially initially, is not as important as the functional potential it represents.

8.4.0. Assumptions Concerned with Motivation to Invest

It has been established that a house is not, as a rule, regarded by the Hausa as a commercial commodity having price and to so regard it is a serious breach of traditional values rooted in local culture and religion (see Chapter 7).

Traditionally houses have been cheap to build utilising lineage members for labour and locally available natural materials for construction. The transformation to building in high-technology materials over the past few decades has failed to cause a significant change in traditional thinking regarding houses; and the commercialisation inherent in a system of buying and selling of houses is

relatively rare. Houses are still built rather than bought.

It will be expected that, in an urban system where most houses are occupied by tenant households, the profit motive - and its consequent commercialisation of housing - would have become a common feature of house building. This does not appear to be the case and its lack may be a joint product of Hausa culture and the presence of relatively low rents on all but the most expensive private property in Abuja. Thus, as rents paid by low-income households in Abuja have been generally low (and here the case is very different from that obtaining in other major cities, particularly Lagos), there has been little stimulus to invest in house ownership as an alternative to payment of rent (see chapter 4).

The inheritance traditions of the Hausa give houses a special place different from other "personal" property. It would be relatively difficult for a Hausa man to assign a house to a chosen successor especially one of his children, as this will involve considerable strain in relations with his patrilineage. This means, therefore, that one of the major motivations for self-help in Turnerian policies - to pass on the benefits of good housing to one's children - is unlikely to be valid in Hausa culture.

8.5.0. Complications of Owning a House in the City

There is a body of evidence from elsewhere (see Lea 1979) which shows that migrants who are committed to return to their village of origin are less likely to build or improve houses in sites and services schemes. Thus Lea argues, such schemes for low-income house ownership are likely to retain the initial low standard of construction and become permanent shanty areas rather than being continually improved as in areas of permanently committed urban population.

In Hausa culture, strong social pressures from lineage and the widespread feeling that retirement should be spent at home dictate that building a house in the village has a very high priority in the minds of even the most urbanised householders. (Nelson (1976) discusses the prevalence of this also among other major cultures in Nigeria). As building in the city, under existing regulations, is very expensive because of the extremely high cost of modern materials, only the very wealthy can afford to build a city house as well as a village house. The extremely high cost of obtaining a lease in Abuja (at least N1000 in 1986 for a residential plot in high density areas) increases the attractiveness of lineage land in the home village which is available as of right. Thus where only one house can be built, it is likely to be built in the home village. An application form for statutory right of occupancy in rural and urban land within the FCT is included in Appendix 5.

Consequent on the lack of appreciation, the economic rationale for maintenance is removed, except where there arises a serious risk of the house falling down. There is no economic reason for maintenance even in terms of rental income. The shortages of building materials and their very high price compared with rental income impose a heavy

burden on those landlords who try to maintain their property. Accordingly most landlords in Karu, Nyanya and (especially) Gwagwalada areas of the FCT do not try to do so.

The Hausa attitude towards housing lays stress on the act of building as the important act and that which gives status to the builder. The maintenance of building appears to add no status, nor does the restoration of a building inherited from a builder. An heir is likely to build a new house elsewhere rather than to maintain an inherited one. Thus maintenance cannot be expected to follow automatically from ownership.

8.6.0. Assumptions Relating to Land Tenure

The formation of institutions for defining the rights of ownership and use of land (tenure) has been a concern of every organised human society; and such institutions have frequently been interwoven with fundamental social structures and religious belief (U.N. 1975).

In regard to socioeconomic classes land tenure (or its lack) touches deep emotions in all nations. It often plays a critical role in the individual's sense of participation in a society, as well as in the investment of labour and capital likely to be made in any land parcel. In most parts of Asia and Latin America, rural and even urban populations see land ownership as the basic difference between (a) perpetual dependence and marginality and (b) security and some degree of economic independence. Even in Western Europe, only since the decline of feudalism has land been viewed mainly as a mainly marketable commodity (owned by private individuals). In spite of the general spread of European thought and institutions in the

colonial period, an enormous variety of views still persists about the nature of land tenure (Doebele 1978).

In self-help projects, land cost can be reduced for low-income households by reducing the size of the plot and by providing fewer services. While the latter has some relevance for the Hausa once land has been developed, the reduction of size has no bearing on the level of payment made. Traditionally, the amount paid for a lease is related solely to the religious significance of a land transaction and in no way pays for the land as such. Thus a reduction in the area of land would normally be seen to be irrelevant to the cost of acquisition.

It is usual for governments in Third World countries to assume an important role in land allocation for low-income households. In Zambia for example, the Government, through Local Authorities, leases site and services plots to households with the minimum of formalities, retaining for itself a full title for the entire area. This is also done in areas for upgrading under Zambia Housing (Statutory and Improvement Areas) Act of 1974 (Tipple 1976a).

Current leasing arrangements in Hausa are very complex because of the mixture of traditional, religious and formal legal requirements (see Chapter 7). This is further compounded by the Nigerian Land Use Decree of 1978. As discussed in Chapter 3, Section One of the Decree reads thus:

"Subject to the provision of the Decree, all lands comprised in the territory of each State in the Federation are hereby vested in the Military Governor of that State and such land shall be held in trust and administered for the use of the common benefit of all Nigerians in accordance with the provision of this Decree". (see Appendix 2).

Prior to the promulgation of the Decree, land in most parts of the country was owned by various communities while traditional rulers held the community land in trust for the use of every member of that particular community. After a decade of its existence, the decree has come under severe protracted criticism from both within and outwith the academic community (see Chapter 3).

Dismayed with the incessant land disputes in Benue State which have claimed many lives and resulted in the destruction of property worth thousands of Naira, the Governor, Atom Kpera, conceded that only traditional rulers can find lasting solutions to land and boundary disputes. According to the Governor, physical demarcation of boundaries between the Local Government Authorities by the Government could only provide a temporary solution to land disputes. He further contended that if traditional rulers agree on boundary adjustments, none of their subjects will dispute such a boundary (Nigeria Voice, 6 July 1985). Considering the increasing number of communal clashes and controversies over land throughout the country stemming from the operation of the Land Use Decree, endless revocations of Certificates of Occupancy by State Governors and the great volume of litigation relating to land cases, it seems that the methods used in implementing the Decree have created more problems than it has solved.

Faced with the land problems listed above, traditional rulers and articulate individuals have called for a total abrogation of the Land Use Decree, or at least its review. For example, all the Obas from Ogun, Ondo, Oyo and Lagos States, in a communique at the end of their one-day meeting at Ile-Ife on 23 May 1984, called on the Federal Government to abrogate the decree, contending that the abrogation had become necessary in order to reinstate the system of land use in existence prior to the promulgation of the decree (National Concord, 28 May 1984). Although

traditional authority tends to erode in urban conditions, pressures such as those applied by the Emirs and Obas are often too strong to be ignored in the formulation of policy, particularly for the low-income groups.

Current leasing arrangements in Abuja are even more complicated than the traditional system discussed in the previous Chapter. This complexity leads to time-consuming bureaucracy and expense for the applicant who must follow up every stage of the process in person and invariably has to award gifts or pay bribes. Consequently it is biased against those of low-income who tend to be inept in dealing with a bureaucracy, especially one which reinforces hierarchical patronage relationships.

In most cultures in Nigeria the allocation of land is linked very firmly with the payment of a tribute. It is understandable, therefore, that Emirs and Obas distrust any part taken by government officials in allocating land. They suspect that the payment of a tribute will continue but the official will be enriched rather than the Emirate, and they may well be correct. The consequent fear of increasing bribery by allocating leases through government officers must be taken very seriously and may be more intractable than in countries where traditional allocation procedures are not linked with cash payments.

On the whole it can be argued that existing systems in Abuja do not produce the most efficient patterns of land use necessary to fulfil the need for housing projected in Chapter 5, and that they do reinforce existing inequalities of wealth and opportunity.

8.7.0. Assumptions Relating to Materials and Construction

The study of African architecture has been retarded by the ethnocentric attitudes of Western scholars, particularly those in search of a 'Darwinian' evolutionary explanation of architectural development. This, combined with the myth of darkest Africa, prevalent even today, demotes the glory of African cultures to the bottom rung of the ladder, labelling them primitive. It leads to a limited view of African architecture and a narrow, functional evaluation of buildings using labels such as 'shelter' or 'housing', which neither describe nor analyse the process through which form is given meaning. Furthermore, the materials used for construction are described as 'mud'; the construction itself as 'hut', and its life expectancy as 'temporary' (Moughtin, 1985).

There is, however, a growing interest in the history and achievement of Africa (Davidson, 1984) and in the "Triple Heritage" of the Africans (Mazrui, 1986). There is also a growing interest in architectural traditions of Africa and the Developing World (Eaton 1982), which in part may be explained by changes in architectural theory. Theoretical interest has moved away from monumental edifice to the broader framework of the anthropologist who sees the built environment as a facet of man's material and spiritual culture with form and meaning (Rapoport 1969).

All cities are in a continuous process of change, but at certain stages of development the process may take on a new dimension. In the Hausa cities it is possible to see the effects of accelerated development since 1960, caused partly by the forces of urbanisation unleashed at independence. Traditional house form is evolving in response to growing pressure; the agents of change being the group of middle-class 'mallams' with formal education who now hold administrative or teaching positions.

Although they are agents of change, the new middle class have retained deep religious and cultural roots, and the alterations they have introduced into domestic architecture are only those necessary for an improvement in the physical rather than in the social or spiritual quality of life. The loss of a fine traditional building form or an inept use of new materials may be regrettable, yet there are solid gains: such features as a safe water supply, a solid concrete floor and a garage for the essential car are the requisites of modern life.

Turning on to self help as sweat equity, little problem can be expected with this assumption. However, Government should encourage private entrepreneurs to start the manufacture of cheap building materials viz. bricks, tiles, boards etc., using locally available raw materials with least use of advanced technology. Government should also encourage more research on the use of these materials. It must be noted at this stage however, that sweat equity (as explained earlier in the chapter) is only viable as a major input in housing when problems underlying the remaining assumptions are solved.

There has been a substantial drift away from indigenous techniques and materials in both rural and (especially) urban areas of Hausaland. The perception of a liveable environment differs basically from person to person, but essentially, the educational level of the individual affects his taste, values and perception of the environment. While the illiterate (even if rich) may not be very concerned about a slum environment because this forms "part-of-life", an educated person has higher standards and fancier ideas of a liveable environment. Consequently while the former is content with (and inhabits) a worn-out dwelling situated in dense, over-crowded zones of the city, the latter, more often than not, will opt for residential locations where houses

are adequately spaced with neat surroundings, good drains and water supply.

The normal method of construction in Abuja (as in most parts of the country) has involved the completion of one stage over a whole house at a time (i.e., all foundations followed by all walls) rather than the building of rooms over time to complete the compound. The process follows from the importance of the act of building a big house as a status-giver and is cultural rather than economic or rational in inspiration. Where core houses have been provided in Nigeria in the past, the extensions expected by the designers have not been added. As discussed above, migrants bent on eventual return to the village are likely neither to spend the significant proportion of their income and energy necessary to build an urban house by self-help nor to improve and extend the initial core house (Lea 1979). It is probable, therefore, that the pattern usual in schemes elsewhere (i.e. of incremental building and improvement, with occupation by household occurring at an early stage) would not be replicated amongst most cultures (particularly the Hausa) in Abuja. Rather, the initial standard of construction is likely to be the best achieved during the life of a building.

Thus, it can be seen that policies reliant on incremental construction and improvement are likely to meet with even less success in Abuja than could be expected elsewhere in Nigeria.

8.7.1. Few Initial Services, Later Improvement through Self-Help

Few problems of a cultural nature occur with this assumption. The servicing authorities in the FCT have performed poorly in areas like Karu, Nyanya and

Gwagwalada. Problems have occurred over which agency is responsible for the cost of installation of mains and in the coordination of servicing; but these problems are administrative and political rather than cultural.

Later improvement of initial service levels should be quite viable as there has been great demand for private water connections despite their relatively high cost. The existing charging policy of the National Electric Power Authority (NEPA), and the FCDA (for water supply) based on the real cost of each connection is socially inequitable. Most low-income households live farther from an approved road (down which mains can be laid) than upper-income households. In consequence, their private connections are more expensive.

One cultural problem which must be raised, however, involves the disposal of excreta. There is a taboo among the Hausa involving the handling of excrement. Many projects oriented towards self-help rely on a low-technology system of disposal involving aerobic digestion and ultimate manual removal of residual wastes. The bucket removal system at present operated in some parts of the FCT is manned by the Gwari people, but they suffer rejection as a result of the occupation. Unless thorough arrangements are made in advance for emptying, therefore, no dry systems of disposal should be proposed to reduce initial costs in housing.

Turner has made a considerable contribution to the recognition that a house has an important function in giving identity to the residents (see for example Turner 1976). It must be realised, however, that this may be much more important in Hausa society than any practical or economic function. Therefore, while a self-help householder in Zambia may be happy to erect a shack quickly before slowly building a permanent house of

impressive appearance (Tipple 1979), a Hausaman is less likely to do so, probably preferring to have no house of his own than one which is second-rate or worse.

8.8.0. Conclusion

Successive governments in Nigeria have approached housing policy as if houses were the subject of rational, economically dominated attitudes. Policies have been adopted from elsewhere in Africa and, though not implemented, self-help, site and services, and slum upgrading projects have appeared in Development Plans. When the implicit assumptions are examined, however, especially with respect to the marketability of houses and to land allocation, it can be seen that they are seriously incongruous with Hausa culture.

The implementation of self-help housing policies in any country can be fraught with delays or (at worst) total failure. In Zambia, where site and services schemes have been assiduously promoted, relatively slow development and high rates of default have rendered them unpopular with the implementing agencies. The Lusaka upgrading project has proved more time-consuming and less self-financing than might have been expected (see Tipple 1979, Development Administrative Group, 1980). Hence it would therefore be extremely unwise to ignore or under-state problems which might arise through incongruities between policy intentions and culturally acceptable behaviour. The time for minimising such incongruities is at the policy-making stage, and not after initial attempts at implementation has been frustrated.

It is likely that rational planning for housing, or any sector of government activity, will entail some

dismembering of the traditional structures of land allocation and tenure. It will also probably require some changes in attitude towards property, inheritance and initiative in environmental activity. It is necessary at all stages to be mindful of possible effects in social structure consequent on such actions and to work through traditional systems wherever possible.

However, it will be fatal to the success of a policy to pretend falsely that it did not affect traditional structures or attitudes. Instead, the consequences of a policy must be examined honestly and weighed against its benefits. Only through such candid treatment of the issues involved can acceptable policies be made which have some chances of success. If the supernaturally oriented beliefs and practices of people are ignored in policy making, serious social upheavals may result. At best, no improvement in performance over past policies could be expected.

It is not the writer's intention to be critical of Hausa culture as such. It does appear, however, to be particularly unhelpful as a context of Turnerian housing policies; and it represents almost complete antipathy to the above components of self-help policies for urban housing. It is therefore necessary for anyone attempting to develop housing policy for Abuja to explore other avenues for more appropriate solutions. To this end, the characteristics of Hausa culture and current life in Abuja will be explored in the next Chapter in order to identify resources for low-income housing policies.

CHAPTER NINE

CULTURAL, ECONOMIC AND SOCIAL CHARACTERISTICS OF THE HAUSA WHICH MAY OFFER OPPORTUNITIES FOR LOW-INCOME HOUSING POLICIES

9.1.0. Introduction

The variety of environments, the importance of their meanings and their use to establish group identity so that they come to stand for groups suggest that designed environments are much more than physical objects or prosthetic or economic devices. Thus Rapoport (1968) suggests two things which should normally follow: one is that environmental design research must be cross-cultural and historical - it must use the largest possible range of examples in order validly to generalise; the second is that in order to understand man-environment interaction one must reach beyond the material aspect of the environment - the nature of culture, of environments and their relationships must play a central role.

Anthropologists agree about the centrality of "culture" in defining humanity. Beyond that, however, they disagree much more. In 1952, Kroeber and Kluckhohn produced a sizable book reviewing definitions and concepts of culture and since then the stream of definitions and conceptualisations has continued unabated.

A classic definition of culture, framed by Sir Edward Taylor (1871, vol.1, p1) reads :

"Culture is that complex whole which includes knowledge, belief, art, morals, law, custom and other capabilities and habits acquired by man as a member of society".

Defined more simply, "culture is everything which is socially learned and shared by members of the community" (Horton and Hunt 1964). The individual receives culture as part of social heritage, and in turn, he may reshape the culture and introduce changes which then become part of the heritage of succeeding generations. This social heritage may be divided into material and non-material culture. The non-material culture consists of the words people use, the ideas, customs and beliefs they hold, and habits they follow. Material culture consists of man-made objects such as tools, furniture, automobiles, bridges, roads and houses. In the process of making these various objects, many physical substances which have been changed and used by man are included. Such man-made objects are called 'artefacts' (Horton and Hunt 1964).

For the purposes of this study, however, it is enough to suggest that all definitions fall into one of three general views of culture. The first defines it as a way of life typical of a group; the second as a system of symbols, meanings, and cognitive schemata transmitted through symbolic codes; and the third as a set of adaptive strategies for survival related to ecology and resources. Increasingly, these three views are seen as being complementary rather than conflicting.

It would seem that the building of suburban areas outside the old Hausa cities like Zaria and Kano is due largely to the imprint of colonial rule - the post-independence administration conveniently following trends then established. Lord Lugard's policy of indirect rule, which emphasised the maintaining of established traditions and non-interference with Muslim settlements, was an important factor in the evolution of the present structure, particularly the larger Hausa settlements, the emirate cities (Urquhart, 1977, quoted in Moughtin, 1985).

The effects of economic changes which have taken place in Hausaland can be seen most clearly in the developments outside the walls of the old cities. For it is there that the railway, the new suburbs, the commercial and administrative areas and the educational establishments have been sited. It is there too, that most population growth has occurred. In contrast, the old walled cities remained in a cultural backwater until the end of colonial rule and appear to have been in virtually the same condition then as they were prior to colonisation.

Since the 1960s changes have been caused by the acceptance of new technology: the use of concrete block construction and the ubiquitous 'tin' (corrugated iron) roof and the installation of piped water to some properties: and further, above all, by the effect of providing access for the car. It is the incorporation of such technological innovations into an otherwise conservative and traditional society that is of extreme interest to the town planner and the architect.

Buildings result from an implicit or explicit programme. This may be simply a schedule of accommodation listing the rooms to be built, and perhaps an indication of the physical and functional relationships (Harbeson 1926): or it may be imbued with symbolic or spiritual meaning. When man identifies himself with what he builds, using it as a means of expression, then he engages in the activity of architecture. The distinction between shelter and architecture, as Prussin (1974, pp.190) argues, "rests precisely on differentiating between real, concrete space and philosophic, existential space....Ultimately it is the changing pattern of their interrelationship over time which constitutes architectural history". The term architecture is not used here in the narrow sense of building types, form, construction and detailing: but it is widened to include the arrangement of buildings in

space as functioning elements within a settlement. Architecture, then is a people's use of an accumulated technological knowledge to control and adapt their environment for social, economic, political and religious requirements. By looking into the ways in which the Hausa have learned to solve the total programme of requirements for the built environment, their architecture can be viewed as an "element of their spiritual and physical culture" (Rapoport 1969).

Until quite recently, the elements of Hausa material culture have been developed from the natural products in the local environment, supplemented in a limited way only with imported goods. But under the growing influence of industrialised nations, the number and variety of materials and techniques for constructional purposes have increased dramatically. The changes in building technology caused by external contacts are most apparent in the work of government agencies and commercial concerns, but have been introduced into the traditional structure of the old cities by the growing middle class (those who can now afford to build in concrete blocks, and who prefer the tin roof to thatch or a mud dome). Yet despite these rapidly accelerating changes, which may bring about the demise of a once great architectural tradition, Hausa builders are still only marginally affected by the new technology. Most constructional work outside the scope of the formal building industry is still of material found in the local environment. In a similar development elsewhere in Africa, the former President of Tanzania was once quoted as saying:

"The widespread addiction to cement and tin roofs is a kind of mental paralysis. People refuse to build a house of burnt (mud) bricks and tiles: they insist on waiting for tin roof and 'European soil' - cement.....Not very long ago, it was

estimated that to build an improved traditional house - that is one with a permanent roof, insect-proof wood-work and a thin cement floor - cost about 7000 Shillings. A smaller cement block house costs at least 18000 Shillings to construct....For most people the only effective choice is between an improved and unimproved traditional house - they cannot afford the cement house. So, if we do not help them build an improved house of traditional materials, or burnt bricks and tiles if they have a little money, then we shall not be doing anything to help them live in a decent house".
(Nyerere, 1977).

Laterite, used with various additives for walls, roofs and finishes, is still the most important material used by traditional Hausa builders. There is an abundance of stone in the many stark, black granite outcrops - those marvellous inselbergs that contrast so sharply with the flat savanna landscape of the Hausa plains - yet its use, as a traditional building material is confined to a few of the smaller ethnic groups of the Jos plateau. The primitive stone walls of these peoples are a reminder of earlier great builders responsible for the abandoned and enigmatic dry-stone walls of the plateau. Evidence of earlier great periods of building is to be found in travellers' descriptions of traces of ancient burnt brick buildings in areas adjacent to Hausaland (see for example, Barth, 1857-8).

As stated earlier, there is confirmation that the built environment is in a constant process of change. In Hausaland the rate of change appears to be accelerating. While accepting that change is inevitable and in some cases desirable, this chapter will show that these changes can be brought about without destroying the great traditions of Hausa city building. However, it is not our

intention, therefore, to develop ideas or policies for dealing with the vast web of interconnected developmental problems. Nor is a panacea offered which, if applied, will magically dispel the horrendous conditions of squatter camps surrounding the great cities of Africa, Asia, and Latin America. Nevertheless it will be shown that the Hausa people and their urban areas need not follow others down this cul-de-sac of environmental squalor and degradation.

The 1960s and early 1970s saw many attempts at solving Third World housing problems using mass-housing techniques. Even the more human of those low-rise, "comprehensive" developments currently being built in Abuja seem generally to have failed; the housing need has been too great for the available resources and the cost of individual units is beyond the resources of the vast majority of those in housing need (see Chapter 5). Attempts in the 1970s and 1980s to spread the capital outlay so that more people would benefit from the development encouraged ideas such as site and services schemes and self-help housing (chapter 6). Such schemes also have a high rate of failure; standards set for self-help housing still being too high for the poor in the developing world. Current conventional wisdom, however, would still have us believe that housing problems of the Third World's urban poor can be solved through self-help schemes, given security of tenure for the owner builder.

9.2.0. Cultural Characteristics

Shelter from the climate is usually regarded as an important function of a building. It could be said that Hausa buildings are designed to control the climate in such a way that interiors are dry and occupants remain comfortable during periods of intense heat or cold, of

high humidity and of rainstorms. At a simplistic level traditional Hausa buildings and building groups conform to this generalised model: buildings for man's use are designed so that interiors are dry and comfortable. Externally, buildings, walls and trees are arranged to provide areas of shade in hot dry periods, while maintaining ample space for breezes to circulate during the hot, humid times of the year.

The idea that a building is designed to control climate has to be modified to take account of the psychological interpretations of climate, the level of understanding of the problem and cultural preferences of the group using and constructing the building. Although there is evidence that man has adapted physiologically and psychologically to some environmental conditions, he generally attempts to change environment to suit his cultural and physiological needs (Monge 1953). For example, in the north of Hausaland during the cool evenings of the Harmattan season (normally associated with the dry dusty wind from the Sahara blowing towards the West African coast) when a European, not yet acclimatised, is comfortable, local people require a fire for warmth; a common feature of the home in this part of the world is a mud bed built like an oven over a hearth.

The Hausa settlements in common with other urban centres in the rest of Nigeria and indeed other parts of the developing world have grown rapidly over the last 25 years. Within traditional parts of the settlements and in areas occupied by Hausa where traditional building methods are still practised, however, conditions do not exhibit the squalor to be found in areas occupied by 'strangers'. Within the traditional areas there has certainly been a loss of many fine decorative murals, an increase in the use of the ubiquitous tin roof, an increase in the quantity of badly designed and poorly constructed concrete block structures, and the penetration of the car into the

previously pedestrian-only areas. Such losses have compensations in the expansion of piped-water systems, electricity and the growing convenience of the transportation system. Despite the loss of some environmental quality, Hausa settlements do present to the world a dignified and human appearance in contrast to the sordid squatter settlements of the Third World. By careful development of Hausa building traditions it is possible to retain the best of both worlds - the necessary and much valued modern facilities together with the highest traditions of urban quality, and this despite the mounting population pressures and the seductive architectural fashions from the western world (Moughtin 1985).

The forces stimulating structural change in Hausa settlements are the increasing urban populations, a demand for improved road systems for vehicular circulation, the need to improve services such as water and electricity, the land requirements of the new uses such as office development, industrial estates and shopping facilities associated with a modern state, and finally, the changing attitude that now considers land a commodity to be bought and sold. Clearly, a plan for action which ignores this dynamic for change would be ineffective. Nevertheless strong persistent cultural traditions can be harnessed to give direction to change, so that city building in this part of the world may reach the height of an art form rather than a total submission to alien economic and technological forces resulting in a formless, inhuman landscape of poverty and dependence.

Among the features of Hausa settlements which may give direction to future development is the idea of a place associated with ethnic group, and possibly within that, with common trade or common ancestor. Such a concept could form the basis for future urban growth; city additions taking the form of beads upon a string - the vehicular

spine also providing routes for the essential modern services.

Agricultural produce is an important contribution to many family incomes amongst the Hausa and many other tribal groups in Abuja at the moment. Urban farms are an important feature of many Third World cities and representing a far more effective use of land than incidental open space such as that surrounding low cost housing in Kano, Kaduna and (particularly) Abuja. Abuja's plan has already been criticised for allowing too much open space which in other major urban centres of Nigeria are all too often filled with rubbish (see Chapter 2). With a little imagination at the design stage some of such incidental open space could be reorganised to form the basis of urban farms.

A delightful feature of the present Hausa city is the structure of spaces - linking the most public meeting place (the dandal), through the space at the neighbourhood centre associated often with the ward head's home, to the semi-private space that links neighbouring homes and leads on finally to the privacy and seclusion of the inner courtyard (cikin gida). A similar arrangement can be found among the Yoruba settlements in Western Nigeria. "The courtyard house, the neighbourhood and city squares are physical manifestations of the hierarchical social organization among the Yoruba....Just as the Oba's palace, for example, dominates the square, so the head of the extended family dominates the neighbourhood space" (Okpala 1982). Future city extensions could conform to this healthy tradition with little effort; where each such addition would comprise a small community with a physical identity, some agricultural land and a spatial structure of narrow shaded pedestrian routes connecting centre to home. In such communities there would be minimal

penetration by motor vehicle since most people would commute, as they do at the present, by minibus.

The concept of the home and indeed the family in Africa is quite different from the western model. Generally speaking the home in western society, sometimes even referred to as a 'unit of accommodation', consists of a fixed amount of space. Family mobility is high, houses being bought and sold or exchanged in other ways during the lifespan of the family to suit its changing accommodation needs. In contrast, the Hausa family, for example, once established retains its location. The home expands and contracts to suit changing needs over several generations (see Chapter 7). Hausa newcomers to a community obtain unused (therefore unowned) land on which to build their homes: a civilised method of dealing with the 'housing problem'. The land ownership question is therefore of vital importance to the future of Abuja. Traditional attitudes to land for housing purposes, i.e. regarding security of tenure and free access to land, are essential for future development purposes. Bureaucratic procedures associated with land nationalisation and other similar administrative actions currently in operation in Abuja inevitably lead to corruption, lengthy delays, higher housing costs and attempts by the state to build large-scale housing schemes to solve the housing problem, a problem in part created by these very procedures.

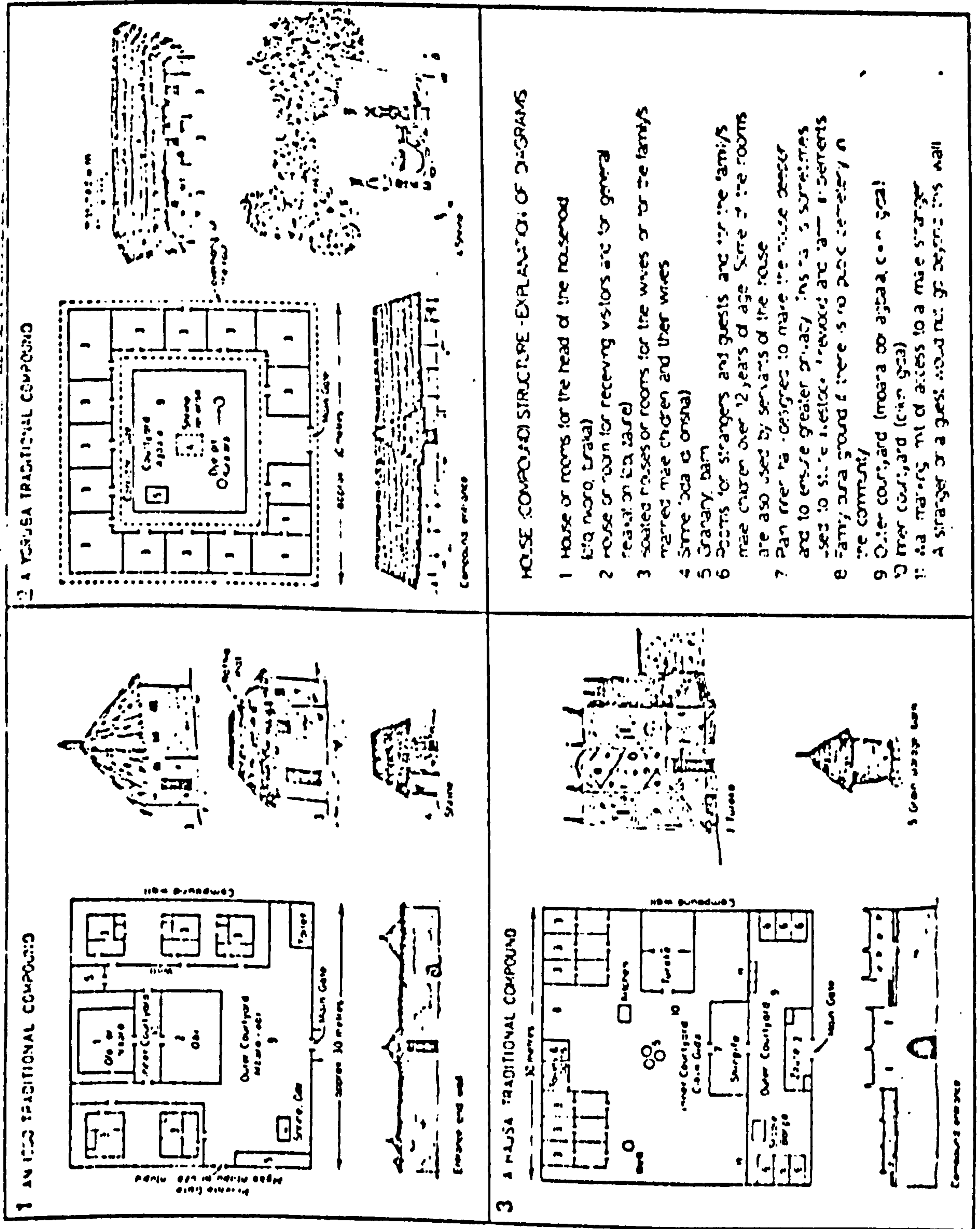
Nigeria is made up of over 200 different ethnic groups with their different customs, ecological environments and degrees of prosperity (Chapter 1). There may therefore be as many traditional house-types as there are ethnic groups and environments. In spite of the numerous differences - in building materials, in customs, habits and beliefs - certain features are common among various traditional house types. These include:

- (i) generally, large-walled rectangular compounds divided into smaller houses or rooms;
- (ii) composite or multi-family houses (or more correctly, compounds), frequently occupied by more than one household, even though the people are of the same lineage or related in other ways;
- (iii) courtyards; and
- (iv) a reception hall or ante-room for guests or visitors (see Figure 9.1: interested readers are also referred to Okpala (1982) for a more detailed discussion of the traditional house forms in Nigeria).

The Hausa still build houses from local materials using traditional constructional techniques on a mutual-help basis with assistance by local building specialists. This customary organisation of labour is also practised among the Ibo and the Yoruba. Such (mutual and specialist) labour is usually paid for not in cash but in kind - in the form of food and entertainment during the work, and in reciprocal assistance in due course. While self-help is being urged on other developing countries as an alternative to mass housing, in Nigeria it is already a long established practice even in urban areas. Most developing countries are concerned about foreign exchange and the reduction of imports. It can be argued, therefore, that the continuing use of those building materials available in the local environment is a significant contribution to a reduction of national indebtedness.

Mud buildings are comfortable and can give elegant surroundings in which to live. The work of Foyle (1953) in illustrating some of the buildings occupied by Europeans

Figure 9.1: Traditional House Forms in Nigeria



Source: Okpala et al., 1982, Nigeria in Maps

and the writings of Moughtin (1964 and 1985) support this claim; while a visit to some of the property belonging to the Christian community in Wusasa (near Zaria) shows how such property can be maintained and adapted for modern living conditions. For example, the houses have been wired for electricity; have a water supply, water-borne sanitation and a hygienic kitchen. These lovely houses combine the best of two worlds - the dignity of fine traditional buildings whose forms have evolved over many generations to suit an exacting climate, and the modern amenities to which Hausa quite justifiably aspire.

Traditional building techniques will, doubtless, continue to be used in most rural areas without government action, and possibly in spite of such action. If this traditional method is to survive in urban areas, however, certain official actions are necessary. The establishment of a school for the traditional builders (the 'barefoot builder' who not only understands his own technological traditions but is also capable of experimenting with new techniques) would be an effective counterbalance to those Nigerian schools of architecture which are modelled on North American ideas of architectural education stressing service through lucrative consultancy work.

9.3.0. Physical Characteristics

In many African countries urban life is a relatively recent innovation and the traditional house form has been unsuited to the new milieu. In Zambia, the evolution of urban house forms have tended to copy colonial styles and have recently begun to echo traditional styles and reflect local lifestyles (Martin 1974). Densities tend to be low (less than 25 households per hectare being normal) and the consequent sprawl is expensive of land services. Among the

Hausa, however, the traditional form of house as modified over the last century, springs from the local culture and is very well suited to urban layouts and the use of pipework and furniture, and produces relatively high densities suitable for urban areas. In a 1985 nation-wide survey, gross densities of over 60 rooms per hectare were found to be common in low income areas using single-storey compound houses throughout the then ten Northern States of Nigeria (see NISER, 1985).

Most Hausa compounds have an entrance hall (zaure) which is normally used for receiving and entertaining male visitors and also as a classroom for Quranic teachings. Male guestrooms are normally attached to the 'zaure'. Rooms within the compound are arranged in such a way that those for the compound head and his wife(s) form the inner core, while those for single male children, relatives and guests form the outer core. Relatively large sizes of most courtyards give room for not only extra indoor activities, but also for future expansion as the family grows.

The compound form has several advantages which should not be abandoned lightly. Although theft is not epidemic as it might be in Lusaka or Lagos, the provision of security from theft is a function which housing should perform. The compound, with its one entrance, semi-private and private courtyards, provides a relatively easy area to defend against unwanted intruders. The courtyard also provides a safe place for children to play, especially if they are being minded while their mother is at work. It also allows flexible use of any rooms which become vacant. For example, if a room become available a household with one room already can make use of the vacant room without disturbing the privacy of other tenants in the house. Alternatively a new household can be accommodated. A compound house allows a clear boundary between indoors and

outdoors, living area and circulation, even where much activity takes place in unroofed space.

There are problems with compound houses but these are unlikely to be sufficiently intransigent to outweigh their advantages. The essentially inward-facing character of the house leads to the spaces around being used simply for access and circulation. There are too many such alleys for maintenance to be assiduously carried out in order to keep them clean and passable. Furthermore, the heavy rains experienced in the FCT soon causes them to be deeply eroded, rendering them impassable except with difficulty, too rough to be used for other activities, and threatening the foundations of the buildings themselves. This is further compounded by the use of open drains round the houses for rain water and sullage without a rational inter-house drainage infrastructure. Thus the drains empty at one corner in an ad-hoc manner and increase channel erosion. This problem was recognised by Fry and Drew since 1945. They offered two solutions:

1. Developing a new house type which gave the privacy possible in a compound.
2. Dividing the alley land between adjoining owners so that they could fence, fill and plant it as gardens.

The design of suitable house-type has attracted considerable attention from the Association of Housing Corporations of Nigeria and Wahab (1974) gives a useful overview. The details need not concern us here but designs for improved compound houses are available together with detached and semi-detached types - the latter, however, do not maintain high densities.

The idea of planting in the alleys not used for access is sensible especially if trees are utilised. However, its success will depend on individual's willingness to participate. A third possibility is to adapt the compounds to allow two or three in a row to be attached. The problems of through ventilation for rooms and of roof design on the attached sides would occur but may not prove insoluble. Indeed a pitched roof allowing ventilation at the ridge by the stack effect may provide the answer.

Whatever design solutions are adopted, it would be advisable not to sacrifice the compound form's advantages of security, flexibility and high density just for modernity.

9.4.0. Economic Characteristics

Among the Hausa, for reasons described elsewhere, the market value of a house is limited to the rental income which can be derived from it; and even this has been severely limited by rent controls, especially in Abuja. No market value can be ascribed to a house by virtue of its being capable of sale, because of negative sanctions attached to sale of land or landed property.

"Shame and dishonour, for example, very often go hand in hand with house selling; and those who do so are in the long run socially constrained to leave the neighbourhood or the city itself" (Yusuf, 1975, p.173, see also Chapter 7).

Hence, activities which in another cultural context would represent investment in the capital potential of housing (for example, initial building, maintenance or improvement of a house) merely constitute a drain on money available

for other things, like food and clothing or investment in marketable commodities.

In all other ways, the Hausa can be adequately described as a capitalist society. The pursuit of gain and the desire to accumulate wealth for reinvestment are paramount, and so is the urge to maintain one's honour and social prestige. As Smith (1965) rightly observed, it is essentially the pressure from social demands which really colours the Hausa attitude to wealth and its pursuit, and stimulates them to greater exertion in the economic sphere. It is in part the desire to prove one's worth in his natal home that makes many an ambitious young man become a client of fairly successful landlords at home, or to plunge into the 'unknown world' as entrepreneurs. Once rich abroad, he can then seek to come home, whether temporarily or permanently, to build a house or a mosque, or to exhibit his wealth by other means such as sponsoring relatives to perform the Holy Pilgrimage to Mecca.

Business is a passion among the Hausa; so much so that any that are working in wage or salaried employment spend their free time (and often a great deal of their paid time) pursuing one or more businesses, often to make unrealistically low wages. The investment of profits centres on whatever is likely to offer the quickest return. Trading in mainly non-perishable commodities like textiles and building materials, and investment in taxis, tended to be the most prominent target areas in 1986. Whatever the medium of investment, the profit motive is undoubtedly the ruling factor.

Within such a profit-motivated environment, the almost total absence of a market in used real-estate is remarkable and attests to the Hausa taboo on house sales. There is, however, a willingness among Hausas to use housing as a capital investment in relation to rental

income. As early as 1908 it was noted that Emirs and Chiefs had built large houses in cities throughout Hausaland which they leased to "strangers" at "good rentals" (H.M. Government 1909).

There has been potential for considerable profit at the higher end of the rental market even in recent times. In the recent past, rents have been kept at artificially low levels by direct government decisions on rents for typical housing units. It may be argued that the majority of residents in Abuja have been protected from the real cost of living in the city. While the inconveniences of transport within cities throughout the country have become acute since the recent (1986 and 1988) cut in petroleum subsidies, they have been small compared with those suffered by occupants of rural areas. Thus, in a market economy, city rents should have reflected at least some of the increase in comparative advantage of an urban location. The fact that they have not is a measure of the subsidisation of tenants by government. In addition, as rent levels bear no relation to the cost of building, they have discouraged initiative in building for ownership as a use of housing payments alternative to rent. If rent levels were close to those for the repayment of housing loans plus maintenance costs, renting and ownership would become more equal alternatives.

In the present situation, however, rents are so low that they are not a financial burden except to the lowest-income households. Costs of building or owning a house, however, as discussed elsewhere, are much higher and require a totally different scale of payment. Hence low rental levels have stifled initiative on the part of long-term urban residents towards building their own accommodation in the city. On the other hand, the low rents on city accommodation may have reinforced the priority for building in the rural village over urban

housing, except for the few households who can afford both.

If existing rents focused on a level which represented a significant proportion of income for most low-income households, increases in rent consequent on the lifting of rent controls would be likely to cause hardship and realise little housing potential. In the case of Abuja however, the survey data show no households paying more than 15% of their income on rent (see Table 9.1 below)

Table 9.1. Rent as a Percentage of Household Head's Income

| Total | Rent as a Percentage of Income | | | | Mean |
|-------|--------------------------------|------|-------|-------|------|
| | 0-5 | 6-10 | 11-15 | 16-20 | |
| Abuja | 27.3 | 50.0 | 22.7 | 0.0 | 7.6 |

Source: 1986 Household Survey

If rents were allowed to rise in line with the general consumer price index, the attractiveness of investment in housing (for the rental income it would bring) would increase and should realise some of the investment potential which doubtless exists.

A modification by government of the policy for assessing rents would represent a potential for improvement in the existing housing stock. At present, rent levels are fixed at 8.3% of salary of the particular staff occupying government quarters up to a maximum of N300 per annum. It then works out that a detached house in the Garki or Gwagwalada area of Abuja (for which current value is about N120K and economic rent is about N18K per annum) is

allocated to a senior government servant at a nominal rent of N300 per annum°

In the private sector, rents are charged per room according to the materials used in constructing the building. No consideration is made for servicing or level of maintenance of the building except that direct service charges are collected from tenants in proportion to their share of the house or ownership of electrical appliances. It would seem reasonable to assume that, if more rent could be guaranteed for better service levels, landlords would be willing to provide services. In the same way, maintenance levels could be improved if they were related to rental income.

The issue of rents for public housing has already been dealt with in Chapter 5. However, the question arises as to the most effective method of fixing rental levels in the private sector. If rents were related to the Consumer Price Index for all goods, extremely substantial increases could be involved. The recent (1986 and 1988) cuts in petroleum subsidies by the government has undoubtedly contributed to the recent upward trend in rents. Despite such cuts however, rents have fallen dramatically behind general prices and, most significantly, behind food prices. The survey estimates that an eight-fold increase in rent would be necessary to bring it into line with food prices. This would seem unreasonably harsh on tenants, even if phased over a period of several years. However, it is felt that a system based on an economic level of return on capital investment should be used for fixing rent levels. This is described in Chapter 10.

The Hausa compound uses the most economical form of construction process which not only promotes the use of locally assembled building materials but also flexibility in design. High involvement of communal labour during

construction and availability of cheap local building materials within reasonable distances combine to make the compound building process more appropriate for the socio-economic structure of the low- and middle-income households. As there is no scarcity of natural earth in any part of Nigeria, it has been shown (Ikwueme, 1978) that it is possible with proper stabilisation suitable to the type of earth, to have comfortable and durable dwellings with their walls built of earth. Model low-cost houses built at Ibadan and Akure (in Nigeria) had their walls made of stabilised earth. Ghana and Egypt also have examples of whole estates where the walls of the houses were built in stabilised earth.

Traditional building in Nigeria, of course, exploited the use of earth to the maximum, the main objection to their current use being the costly level of maintenance required. The selection of a suitable stabiliser such as cement or bitumen as appropriate to the earth type has obviated this criticism but there is no doubt that in order to meet the housing targets necessary to maintain living at above "sub-human" levels in the rapidly urbanising centres of Nigeria, greater recourse must be made to increasing the use of locally available materials (Ikwueme, 1978).

9.5.0. Social Characteristics

While it is undoubtedly true that the Hausa remain attached to their "home village" throughout their lives in the city, their commitment to the city is likely to be greater if they have stayed there for a long time and/or intend to stay at least until retirement. Under existing conditions of low rents and almost insurmountable problems involved in building a house in the city, low-income households tend not to build in Abuja. In an

FCT-wide survey carried out by the FCDA, only 16% of the households interviewed were found to own their houses (see Table 9.2).

Table 9.2. Ownership of Accommodation in the FCT.

| Type of Owner | D i s t r i c t | | | | | Total |
|-------------------------------------|-----------------|------------|------------|-------------|------------|-----------------|
| | Garki | Wuse | Gwarinpa | Nyanya | Karu | |
| Govt/Dept/ Corporation | 1091 | 186 | 31 | 1461 | 186 | 2955 (66.8%) |
| Family-owned | 53 | 4 | 1 | 40 | 401 | 499 (11.3%) |
| Private Company | 5 | 276 | 100 | 9 | 4 | 394 (8.9%) |
| Self | 0 | 1 | 2 | 13 | 186 | 202 (4.6%) |
| Rented by Govt/ Dept/Corporation | 39 | 11 | 6 | 106 | 31 | 193 (4.4%) |
| Privately Rented | 4 | 2 | 0 | 32 | 101 | 139 (3.1) |
| Rented by Private Company | 4 | 7 | 1 | 8 | 20 | 40 (0.9%) |
| Hotel/Guest House | 1 | 0 | 0 | 0 | 0 | 1 (0.0%) |
| Total | 1197 | 487 | 141 | 1669 | 929 | 4423 |

Source: FCDA, 1985.

Nevertheless, the comparative stability of the Hausa residents constitutes a resource. The mean length of stay in Abuja among Hausa respondents to the Housing and Household Characteristics Survey is 5.3 years (Table 9.3). Even mean lengths of stay in the existing house of

residence tends to be higher for them than the overall average (Table 9.4).

Table 9.3. Length of Stay in Abuja by Tribe (Percentage Frequencies)

| Tribe | Length of Stay in Abuja (Years) | | | | | | | | | Mean |
|--------|---------------------------------|------|------|------|------|------|------|-----|-----|------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | |
| Hausa | 2.8 | 2.6 | 15.4 | 13.6 | 19.8 | 21.3 | 12.3 | 7.3 | 5.2 | 5.3 |
| Ibo | 21.3 | 20 | 31.8 | 15.7 | 9.1 | 2.1 | 0.0 | 0.0 | 0.0 | 2.8 |
| Yoruba | 15.2 | 19.3 | 34.1 | 22.3 | 7.2 | 0.0 | 1.9 | 0.0 | 0.0 | 2.9 |
| Others | 13.9 | 18.2 | 18.7 | 25.9 | 10.4 | 3.9 | 4.8 | 2.5 | 1.7 | 3.5 |
| Total | 13.6 | 15.0 | 25.0 | 19.4 | 11.6 | 6.8 | 4.7 | 2.5 | 1.7 | 3.6 |

Note. 1. Six-twelve months was recorded as one year, while less than six months of stay was disregarded.

Table 9.4. Length of Stay in House by Tribe of Resident (Percentage Frequencies)

| Tribe | Length of Stay in House (Years) | | | | | | Mean |
|--------|---------------------------------|------|------|------|-----|-----|------|
| | 1 | 2 | 3 | 4 | 5 | 6 | |
| Hausa | 8.1 | 16.1 | 33.9 | 37.0 | 1.6 | 3.3 | 3.2 |
| Ibo | 10.0 | 20.0 | 60.0 | 10.0 | 0.0 | 0.0 | 2.7 |
| Yoruba | 25.0 | 12.5 | 62.5 | 0.0 | 0.0 | 0.0 | 2.4 |
| Others | 9.2 | 36.3 | 27.3 | 18.2 | 4.5 | 4.5 | 2.9 |
| Total | 13.1 | 21.2 | 46.0 | 16.3 | 1.4 | 2.0 | 2.8 |

Note. 1. See note 1, Table 9.3.

In terms of their future plans, only 6.4% of the Hausas could be said to be short-term migrants; while 34.8% saw themselves as long-term residents but not permanent; moreover, 36.5% regarded themselves as permanent residents of Abuja (Table 9.5).

Table 9.5. Intention to Stay in Abuja by Tribe of Residents (Percentage Frequencies)

| Intention | T r i b e | | | |
|--|-----------|------|--------|--------|
| | Hausa | Ibo | Yoruba | Others |
| Working to return home soon | 6.4 | 11.9 | 14.5 | 19.8 |
| Will return home as soon as specific objective is achieved | 10.7 | 18.3 | 21.3 | 9.2 |
| Will stay, but will keep in touch with home town | 17.3 | 21.8 | 11.7 | 19.4 |
| Will return home on retirement | 34.8 | 28.3 | 30.5 | 35.4 |
| Will always be in Abuja | 19.2 | 10.7 | 5.8 | 11.2 |
| Other | 12.5 | 9.0 | 16.2 | 4.8 |

Nigeria was widely known as the African State where interethnic conflicts led to civil war. A great deal has been written to explain issues that led to the civil war, but there has been little study of the less newsworthy peace - the fact that large numbers of Nigerians in mixed communities get on fairly well together and have done so over a long period of time.

In the Nigerian situation, a case can be made that intercommunal conflicts are really about economic and political power; ethnicity is used simply to categorise people. Since the real game is power, it can also be shown that conflict is stronger at the top than at the bottom of the social system; the elites have more to gain than the masses by forwarding the interests of their group in relation to those of others. Of course, the elites have, on occasion, convinced the masses that benefits would be shared by all. Ethnic violence would not have been so well supported had this not been the case. Considerable numbers of ordinary people have participated in riots, or supported a civil war (on either side), and most can be shown to harbour prejudice toward members of other groups, and in such situations one can only agree with Ebenezer Howard (1945) who suggested that:

"Religious and political questions too often divide us into hostile camps; and so, in the very realism where calm, dispassionate thought and pure emotions are the essentials of all advance towards right beliefs and sound principles of action, the din of battle and struggles of contending lists are more forcibly suggested to the onlooker than really sincere love of truth and love of country which, one may yet be sure, animate nearly all breasts".

However, many who migrate to the towns live peacefully with members of other groups and often find friends among them, sometimes even wives or husbands (Peil, 1975)

In accordance with (FCDA) categorisation of all the Northern States (excluding Plateau) plus the FCT itself as "Hausa and Related Peoples", the population of Abuja consists predominantly of Hausa and related peoples (see Table 1.2). However, the groups who do not share the Hausa

cultural attitudes represent a significant resource for planners bent on using policies such as site and services schemes or the upgrading of poor-quality housing with social equity in mind. It has been found that the Hausa obtain land in Abuja more easily than non-Hausas. Furthermore, the suppression of the market in houses in Abuja because of Hausa attitudes to property probably acts as a considerable deterrent to the marketing of property rights by members of other ethnic groups. For groups from areas where there is high population density and, therefore, pressure on land at home (e.g., Ibos and Yorubas) the purchase of urban land may be essential for security in old age.

While it may be unthinkable for the Hausa, it is likely that a market in houses, or rooms, could be encouraged among the ethnic groups who regard houses as marketable property. It may be realistic, therefore, that any proposals for improving existing housing conditions should give special attention to areas dominated by non-Hausas and where preliminary study has established that landlords would be willing to sell rooms to tenants who might be prepared to buy.

Behaviour can be misleading as an accurate indicator of preference (Hoinville 1970). Nevertheless the Hausa way of life seems to indicate a tolerance of relatively high levels of crowding and sharing of toilets, water supply etc. The small amounts of empirical evidence appear to reinforce this impression. In a study of interethnic contacts in Nigerian cities, Peil (1975, p.112), discovered that:

"Hausa in the south (of Nigeria) are cool towards both (Ibo and Yoruba) groups; there is a highly positive attitude of other people toward Hausa in the north; and although in practice, marriage

would be opposed by many southerners and 'Middle Belt' peoples on religious grounds, over four-fifths of the Moslems and up to half of the Christians (in her sample) would marry a Hausa".

The Nigerian way of life, except for the "westernised" elite, is carried on with relatively little household furniture. Thus it is possible for rooms to be used for sleeping as well as for living and space taken up by a bed per person is not a relevant limiting factor in room occupancy.

Conclusion

It is often said that traditional forms of native settlements should provide the basis for new development that is likely to take place in developing countries. Perhaps the traditional features of Hausa settlement which are described in this chapter come within this category. The architectural programme of the Hausa society, with Islam as the governing discipline, results in a unified and highly organised spatial structure which expresses the significant features of Hausa culture in built form.

CHAPTER TEN

A HOUSING STRATEGY FOR ABUJA

Introduction

It was once said that "No aspect of public policy causes more frustration than housing ...almost everywhere the gap between intention and achievement is wide" (Lewis, 1966, pp.112-113). Another statement ranks housing high among the problems classed as 'wicked', or slippery of definition and nearly impossible of resolution (Rittel and Webber, 1973). Agarwal (1981, p.93) notes that "if there is one problem in the world to which no satisfactory answer exists, it is housing in developing countries". In the face of such discouraging views we attempt in this Chapter to formulate effective housing policies for Abuja geared to economic and social development.

Before going on to propose a housing strategy for Abuja, let us first of all recapitulate on the main issues raised in this study. The following four flaws were identified in the housing strategies adopted by various governments in Nigeria as a whole:

(1) The direct construction of houses by government was a failure - the high cost and slow pace of construction has not been in the nation's best interest. Houses built by the government are outrageously expensive when compared with similar ones built by non-governmental agencies and individuals.

(2) The housing loan scheme is inadequate. The existing practice and system of granting housing loans makes it very difficult for low-income earners to benefit. In spite of the declared policy aims of government, loans to

individuals by the FMBN, commercial banks and other financial institutions have been minimal.

(3) Government's concept of housing need is narrow - the past and current housing programmes have not paid adequate attention to the social, cultural and other aspects of housing need.

(4) The sense of realism behind most targets set by government is questionable - the policies and programmes proposed for execution do not appear to stem from a well-reasoned and carefully planned strategy to meet the nation's housing needs. The nation has been impressed by the magnitude of the number of houses proposed and, particularly, by the relatively large amounts budgetted. However, the actual achievement in terms of the number of units actually built has been far short of the promise.

We have also identified three main institutional constraints to housing development in Nigeria viz the Land Use Decree, the Building Plan Approval Process and Housing Standards. Ironically, these three legal provisions were ostensibly enacted to facilitate the processes of housing provision and ensure easier access to housing services. In reality, however, they have become additional institutional obstacles to the process of housing development throughout the country.

On the other hand, private enterprise has shown itself to be both willing and able to build housing for workers in Nigeria. Although governments have invested huge amounts towards housing development, they have been unable to achieve any appreciable results in terms of physical provision of houses.

As highlighted elsewhere in the study, one of the most important considerations in effective housing delivery in

Nigeria is finance. Since the early 1970's, financial institutions and large employers of labour were mandated to give preferential loans at reduced interest rates to prospective house owner-occupiers. Furthermore, commercial banks were directed to set aside 10% of their loanable funds for the housing sector and, at the end of each year, transfer the unused part of such fund to the Federal Mortgage Bank. That notwithstanding, institutionalised sources of funds for housing provide support for only 6% of the prospective house-owners nationally! Private sources account for over 90% of the capital for house-building in the country.

In Abuja, publicly provided houses are outrageously expensive to build but very cheap to rent. As a result, less than 35% of the targetted number of houses were completed and the government is already incurring heavy losses in revenue due to inappropriate policy on housing subsidy. Housing subsidies were found to be inequitably applied; not only are the housing subsidies distorting the housing market - thereby discouraging private developers - but they also contribute immensely to the fiscal crises of the government. Not only does the overall subsidy policy favour the rich at the expense of the poor, it also hides major gaps in the quality of housing provided in Abuja and so militates against the most efficient use of resources in the construction of housing in the FCT.

Finance was also identified as one of the major problems confronting intending house-builders in the FCT. This is followed by land and building materials. Current land leasing arrangements in the FCT lead to time-consuming bureaucracy and expense for the applicant who must follow up every stage of the process in person and invariably has to award gifts or pay bribes. Consequently, it is biased against low-income households and is not likely to produce the most effecient patterns of land use necessary to

fulfil the need for housing projected elsewhere in the study.

It has also been established that people prefer having their own houses rather than to accept complete ones from the government.

Consequent upon an attempt to express in numerical terms the accommodation required to satisfy the need for shelter, we argued that the production of hundreds of thousands of new rooms for the foreseeable future (i.e. 1990) must form the context within which policies are adopted for housing the people of Abuja. In the current economic crisis, however, the building of hundreds of thousands of new rooms within the stated period is beyond the capacity of government. The government cannot expect to act as anything other than an enabler in the face of such need. As we have argued, the most promising source of hundreds of thousands of new rooms is the initiative of people themselves - sparked off by policies restoring the profitability of building and easing the supply of land, services and building materials.

It would be expected that in an urban system where most houses are occupied by tenant households, the profit motive and its consequent commercialisation of housing would have become a common feature of house-building in Abuja. This is not the case, and its lack has been attributed to a joint product of Hausa culture and the presence of relatively low rents on all but the most expensive private property in Abuja. It has been established that a house is not, as a rule, regarded by the Hausa as a commercial commodity having price or value, and to so regard it is a serious breach of traditional values rooted in local culture and religion.

As rents paid by most households in Abuja have been generally low (and here the case is very different from that obtaining in other major cities in the country), there has been little stimulus to invest in house ownership as an alternative to payment of rent.

The above summary serves to remind us of the inefficiency of government in Nigeria. Government's record of housing is poor in both delivery and long term maintenance. Abuja is therefore intended to be built by one of the least efficient and most expensive means. This does not make sense if Nigeria wants a show piece, affordable, comfortable, quickly built, and culturally acceptable capital.

In view of the failures of many government policies in the past, and in the light of our findings in this study, it is imperative that for any meaningful progress to be made in the provision of housing for Nigeria's teeming population, existing policies should be reviewed and new ones enacted. In doing this, however, due cognisance should be taken of the increased reliance on private development, private financing and private management in housing development throughout Nigeria and - particularly in Abuja.

The strategy proposed in this work is an attempt to bring together the resources available while avoiding checks imposed by cultural and economic constraints outlined elsewhere. In contrast to previous policies, it is geared to the provision of very large numbers of rooms quickly without the imposition of processes alien to Hausa culture. As such it is aimed mainly at enabling and advocating investment in housing by thousands of ordinary households, admittedly not in the poorest 30% of FCT the population.

It is believed that, given the opportunity to build and the chance of an economic return, enough people will build houses for renting to provide the numbers needed at prices which all but the lowest-income households can afford. While there can be no certainty as to the efficacy of the strategy, it is likelier to result in major growth in housing than strategies involving direct participation by Federal Government in house building, plot servicing, etc.

The strategy is offered as a starting point, and while details may be altered with little overall effect on its efficacy, it stands as a complete strategy and not a series of policies which can be effected individually. While it cannot be denied that some policies would be helpful even if only adopted piecemeal, the adoption of a few unrelated policies should be avoided.

Can the FCDA Remain the Sole Agency Responsible for Housing in the FCT?

The Regional Development Plan (1983, vol.2, p.1225) states that "up to the year 2000 all inhabitants of the existing urban centres and rural service centres in the territory would have to be provided with new housing units since these settlements will be built to standards which do not apply in the FCT today". Although official statements of government housing policy in the FCT have not included calculations of need since the 1979 Master Plan's attempt, successive governments have been aware that the need for housing has been greater than their ability to supply by direct means. For example, the Minister for the FCT was recently quoted as saying that "...the conception of most projects was developed during the oil boom which has now turned out to be oil doom. But some of these projects cannot be sustained by the current dictates of the Nigerian economy..." (This Week, 22 June 1987). This

supports our firm belief that in order to provide a sufficient housing delivery system in the FCT, the private sector must be involved - and to achieve that the following tasks, amongst others, need to be tackled:-

1. Informing participants of policies and skills; ease communication between the participants at all levels; and assist with the social and financial aspects of housing implementation.
2. Establish services provision and maintenance agreements and revenue collection and arrange agency-client contacts.
3. Administration of funds for communal facilities.
4. Making regulations concerning house types; servicing standards; layout; occupancy standards; etc.
5. It is also important to achieve congruence amongst the resources which people and government can afford; and the utilities which are needed at a level which is acceptable by the users.

While by no means covering all the problems that need to be solved, the above tasks serve to indicate the complex nature of the housing problem in the FCT. Admittedly, some of these problems can be handled by the FCDA; however, it is our contention that a housing strategy aimed at encouraging the building of thousands of houses by thousands of households will require an agency of its own. A traditional approach might have been to establish an independent foundation at a Regional level with a traditional ruler (probably the Emir of Suleja, Gwari or Keffi) as chairman, and a distinguished person with relevant qualifications as Managing Director.

Autonomy for such a body, especially as it would be headed by the traditional and spiritual head of the region rather than by a representative of the nation, would be unacceptable to government as well as unacceptable to some, important groups in the country. If so, there appears to be a variety of options which include the appointment of an FCT Local Government Area chairman to the agency's chair on a rotational basis. However, there will inevitably be insistence by government on national control and a large measure of standardisation of policy in the FCT, although it must be emphasised that the closer government insists on moving to the latter end of the continuum, the less relevant this strategy becomes and the more likely is a continued inertia in house provision. Accordingly the first of the new policies to extend housebuilding in Abuja is a capable Agency, separate from the FCDA.

Policies for a New Agency and Guidelines for its Operation

The framework for the Agency is set out in the following paragraphs. In the descriptions, POLICIES are distinguished from GUIDELINES. The POLICIES relate to the principles for the Agency's functioning; the GUIDELINES relate to operational practices. POLICIES are set out at the beginning of the section in which they are justified; the GUIDELINES are set out at the end of the section, where appropriate.

POLICY 1: AN IMPLEMENTATION AGENCY WILL BE ESTABLISHED.

Its Tasks will be:

1. Advisory

The agency will lead and advise the Local Government Authorities through the process of housing policy-making with regard to:

a) Land Acquisition: the amount of land which will be required; the methods of acquisition to be used by each party to the process; arrangements for tenure; the location of land to be used for housing and ancillary uses; allocation and reallocation procedures; and the registration of occupiers of land.

b) Finance: the administration of loans including allocation, repayment and standing surety for debtors; arrangements for revenue collection; the administration of funds for communal facilities (markets, clinics, etc.); advising on rent controls; and the use of cross-subsidies or other means to help particularly low-income households.

c) Making Regulations Concerning House Types: servicing standards; layout; open space provision (and their use); occupancy standards; etc.; enforcing such of these as are thought desirable or necessary and advocating the others.

2. Coordination

The agency will coordinate the provision of infrastructure to areas for new building and improvement, to required standards, and ensure that it is paid for promptly. To this end it will:

- a) establish provision and maintenance agreements;
- b) set up revenue collection facilities within residential areas;
- c) raise capital to pay for infrastructure, etc., in advance of revenue collection;
- d) coordinate the activities of the agency and contractors with the demand for private connections and other local operations needing technical skills.

3. Communication

To act as a communicator of ideas, policies, alternatives, methods, etc., to the public at large and to participants in order to:

- a) ensure participants understand the principles involved in the policies they implement;
- b) ease communication through organisational hierarchies and between organisations;
- c) teach basic construction and maintenance skills;
- d) provide technical leadership for workgangs for self-help projects;

4. Technical

The agency will have no role in building houses but will need to provide sanitation and water supply installations during initial stages of development. There will also be a role in advising builders, vetting contracts, and organising contractors. In the experimental site and services schemes (see policy 3.), the agency will supervise the laying of floor slabs and fitting services within plot boundaries.

Staffing of the Agency

One of the major problems affecting organisations concerned with housing in Nigeria is that their salary structure is based on the civil service grades, which is unrelated to the cost of living (Das 1982) and, therefore, employees either cannot afford to devote their full time to their work or supplement their income with corrupt payments. It will be impossible to operate an advocative housing strategy under such constraints and, therefore, unless the general salary structure is radically amended, the agency must establish its own salary structure.

Following the experience in Lusaka, Zambia (Martin 1978), the following qualities should be sought in staff:

a) Integrity.

b) Agreement with the concepts embodied in the strategy and enthusiasm to make the collaboration with LGA officials and traditional leaders.

c) Dedication to the aims of the strategy.

d) Understanding of, and sympathy for, the need to ensure congruence between technical and cultural requirements.

e) Ability to communicate and co-operate with, and respect the opinions of, ordinary people and their leaders.

f) Flexibility and inventiveness at technical and organisational levels.

Senior technical staff should include an executive trained in housing policy for developing countries as a post-graduate specialism (at a course such as those in the University of Newcastle Upon Tyne, the Development Planning Unit in University of London, the Centre for Planning at University of Strathclyde or at M.I.T.) and have experience in West Africa. There is much to be said for recruiting an expatriate, as a Technical Aid input, for the senior post. This would probably ensure impartiality and universalistic behaviour at the highest level. Three or four technical staff would probably be sufficient, since any more may encourage the agency to try and impose greater control than necessary on the enterprise of the people. The Agency's staff should be predominantly composed of junior field staff (community development workers, cashiers, etc.) whose skills are in organisation, communication and minor technical and clerical tasks. Their duties would involve day to day organisation of small contractors, advising on minor technical problems, development control, reconciling differing parties, etc. They should receive some training specifically oriented to their tasks connected with the strategy including minor problem solving.

Artisans would generally be self-employed, working as sub-contractors for the agency.

Financial Resources

Initially a government grant or bank loan at market rates will be required to be used as seed capital for initial infrastructure and administrative costs. Revenue must be collected to ensure that the strategy is self-financing and it must be clear that the future of housing provision rests with the co-operation of the clientele in repayment of resources expended on their behalf and with the collaboration of their leaders. As such, expenditures should be relatively small per household - they should be easily affordable by most households.

At every stage, efforts must be made to minimise the financial burden imposed through agency activity and to maximise the individuals control over housing consumption.

The Aquisition of Land

The most vital ingredient in an enabling housing strategy, where reliance is placed on the creation of environments conducive to private house building, is the availability of land. Sufficient plots of land, in suitable locations and at cost which most households can afford, are a prerequisite for many private decisions to build upon which rest the success of enabling and advocative policies (Tipple 1984). When a household decides that the time is ripe to build a house, the land must be available. Without land, potential builders will be frustrated and the strategy will fail.

As no figures has been set for rates of building, it is impossible to predict precisely how much land will be required per year. The quantity of land required will depend not only on the number of houses to be built but also upon their type. However, as discussed below, land

requirement will amount to between 170 and 255 hectares per year for the foreseeable future.

Residential Plot Allocation

Urban land markets are so complex that even the most centralised states, such as the Soviet Union and the People's Republic of China, have delegated certain areas of decision about land and its use to local and individual levels (Doebele, 1978).

Granting of publicly held leaseholds to private individuals or firms is a widely recommended form of tenure for developing countries. In theory, it should result in high productivity, but there are substantial practical problems. First, the administration of leases of public land requires a considerable level of sophistication. Where it dominates a private market, as is very much the case in Abuja, that market is lost as a means of establishing the most appropriate use and level of rent. Second, the administration of public leases requires a high degree of integrity in the bureaucracy. Since urban land is such a valuable commodity, and particular locations command semimonopolistic prices, the temptations for corruption and favouritism are great. Even in honest administrations, there is a constant temptation to use favourable lease terms as a hidden subsidy to "deserving" groups or individuals (Okpala, 1977).

These arguments are not intended to suggest that public leaseholds are necessarily less productive than other forms of land tenure. They do suggest technical problems in their use, which are frequently glossed over by its proponents. They also serve to indicate that the process of allocating land to individuals is pregnant with opportunities for corruption sometimes on a monumental

scale. The problem (temptations and opportunities) is very evident, the solution is less so. The method of allocating plots through the Local Government Authorities advocated in this strategy, will reduce such opportunities and temptations as it puts the official's conduct (at least theoretically) under constant local and supernatural scrutiny.

GUIDELINE 1: The Implementing Agency shall negotiate with the LGAs for a scale of application and layout fees (or premiums), within the ability to pay of a majority of households.

The Number of Houses to be Built

As calculations have been made in terms of rooms (see Chapter 5), the number of houses, and therefore, plots required is a variable whose value is determinable by policy. The major determinants of house numbers are:

1. The type of house to be built.
2. The number of rooms expected to be provided through increases in density in existing areas.
3. The targets adopted with respect to the range of rooms required. This is dependent on:
 - a) policy towards single person households,
 - b) whether notice is taken of expressed preference for rooms or merely of a chosen maximum occupancy rate.

The Type of Houses to be Built

As the implementing agency will not be involved in direct housebuilding, the type of house to be built will depend on each builder's individual decision made within the environment generated by this strategy. There are three basic types of house built in the recent past throughout Nigeria (see Appendix 11) and some predictions can be made about the likelihood of their being built and policies which may encourage or discourage their erection. Multi-storey compounds and multi-storey houses are unlikely to be popular because of the expense of building materials. However, they may be built by well established developers as they offer both high returns per plot (because of the number of households paying rent) and the great status value attached to "a storey building". Single-storey detached or semi-detached houses have been the selected medium of both Federal and State Housing Corporation's programmes. They can be planned for by dividing land into rectangular plots, narrow on the frontage, and by policies on building lines, plot ratios, etc. Previous experience in other parts of the country and of recent in Abuja, has shown them to provide few rooms per hectare and to be expensive to construct (Ekwueme, 1978, see also Chapter 4).

The single-storey compound has been the medium of building in most areas of the FCT. Where development has proceeded outside the detailed control of the government, most houses are single storey compounds. They are cheap to build using local skills and materials, are readily accepted by most people and provide relatively high residential densities. Traditional compounds of 10 to 16 rooms provide ready opportunities for letting as a source of income. As rental levels will more nearly reflect building costs (see policy 5) letting rooms is likely to be a strong motivating factor in the decision to build. It

is likely, therefore, that the majority of households motivated to build under this strategy will construct single storey compound houses.

GUIDELINE 2: Single storey compound houses built of traditional materials will be advocated. Building Regulations will be modified where required to allow for their development (see policy 5).

POLICY 2: THE DECISIONS ON AMOUNT OF LAND TO BE ACQUIRED FOR NEW AREAS FOR HOUSING WILL BE MADE BY THE IMPLEMENTING AGENCY. LAND SHALL BE PROVIDED FOR HOUSING AT THE RATE OF 17 GROSS HA. PER THOUSAND RESIDENTIAL ROOMS AND FOR AT LEAST 10K ROOMS PER YEAR FOR THE FIRST TWO YEARS, AND HOUSING DEVELOPMENT WILL NOT NORMALLY BE ALLOWED WHICH PROVIDES LESS THAN 60 ROOMS PER GROSS HECTARE.

Land Aquisition and the Allocation Process

The organisation of land aquisition by the implementing agency (through the Local Government Authorities (LGAs)), is perhaps the most radical and critical proposal made in this strategy. The land aquisition process must involve the elected Local Government Councilors at a very early stage in recognition of their importance in the FCT. A report must be prepared covering the following:

1. The reasons why new housing is required for low-income households and an estimate of how many houses/rooms will be needed (see Chapter 5).

2. The alternatives of taking new land and increasing density on existing allocated land, and their implications for the amount of new land required.

3. The alternative house types, densities resulting and consequent alternative amount of land required.

It is assumed in the following that the LGAs have been prepared to accept the recommendations made in the strategy. Policies which follow express the rationality of the strategy and use figures which spring from it. If modifications are made within limits in the light of consultations with the LGAs, the policies must be modified. However, as given, they indicate the recommended scale of operation within the strategy developed here.

Throughout the strategy, the Hausa compound house form is taken to be the most suitable, with modifications where desired, both for cost and for density. With 13 rooms per house gross densities of 60 rooms/ha and 4.6 houses/ha are obtained. As between 10K and 15K rooms per year are required initially (see Chapter 5) land-take required is 17 hectares gross per thousand rooms.

GUIDELINE 3: In residential areas, land required for non-residential uses will be leased from the FCDA.

The Target for the Provision of Rooms

It is not proposed to set a number of rooms directly as a target because:

1. Advocative policies practiced under African conditions are very likely to have little control over numbers except in general terms, i.e., thousands rather than hundreds.
2. Filtering behaviour within the housing stock in response to increases will determine whether household

size frequencies will equate to the 1986 distribution or a different distribution altogether.

3. Targets tend to encourage the "Crash-then-Relax" programming mentality in policy makers whereas this strategy is concerned with creating a long-term policy environment within which the house supply will respond more effectively to demand through the private initiatives of low-income households.

GUIDELINE 4: A monitoring system will be established to survey household size frequencies and re-calculate housing need at intervals of not more than two years.

GUIDELINE 5: For housing in new areas plots suitable for compounds (i.e. roughly square) will be leased in a range of sizes between 600 sq.m. and 900 sq.m., at a rate of one plot per 10 rooms required (100 plots per 1K rooms).

GUIDELINE 6: In residential areas with less than 40 rooms per hectare, planning permission will be given for additions to houses to provide further rooms up to a maximum gross density of 60 rooms per hectare. Phase One of the FCC is not included in this case because of the relatively high housing densities in the residential districts.

GUIDELINE 7: A rating system will be devised such that occupants of plots with more than 350 sq.m. uncovered space shall pay a much greater rate per square metre than is normal in smaller plots.

GUIDELINE 8: Increase in density shall be closely monitored with respect to number of rooms provided, condition and capacity of existing infrastructure and other matters arising.

GUIDELINE 9: In new housing the room arrangement known as "room and parlour" or "hall and chamber" comprising a suite of two rooms, will be encouraged.

Joint building of a compound can be encouraged by establishing a form of agreement whereby 3 or 4 households act co-operatively to obtain a lease and build a compound together. Their costs, rights and duties will be defined in the agreement and will be proportional to the area of the plot which they intend to occupy. Facilities such as courtyard, water supply, sanitation and electrical connection will be held in common or in proportional ownership with stipulated rights and duties.

GUIDELINE 10: Legal advice will be available for households who wish to build a compound in cooperation with other households. It will cover joint ownership, rights of access and support and proportional payments for services, maintenance and repairs.

POLICY 3: A LIMITED, EXPERIMENTAL SITE AND SERVICE SCHEME WILL BE ESTABLISHED AS DESCRIBED AND ITS PROGRESS MONITORED. NO DIVERSION OF FUNDS FROM SERVICES AREAS INTENDED FOR LOWER-INCOME GROUPS WILL BE TOLERATED.

Some households in the 50th to 70th income percentiles will be served by an experimental site and services scheme comprising plots with joint rights of usufruct between four or so households, a concrete slab foundation, a water connection and sanitation facility (Reed Odourless Earth Closet (ROEC), Ventilated Improved Pit (VIP), or an Aqua-privy (Figure 10.1)).

Plans for 10 to 12 roomed compounds will be provided and loans made available for the building of a house costing

N30K-50K (1986 prices) or N7.5K-12.5K per household. The scheme must be wholly self-financing and must not affect the viability of the policy environment created in the strategy by using funds intended for initial servicing of new low-income areas. In addition, it is intended that the site and services scheme be an adjunct to a larger strategy rather than being adopted as the major thrust of policy.

POLICY 4: RENTAL LEVELS WILL CONTINUE TO BE CONTROLLED BUT WILL BE CALCULATED TO GIVE AN ECONOMIC RETURN ON CAPITAL INVESTED. THE PRODUCTION OF A TAX CERTIFICATE FOR THE PREVIOUS YEAR TO RENT CONTROL OFFICE WILL BE AN ANNUAL PREREQUISITE FOR RENTING ROOMS TO TENANTS.

Rent Levels

As discussed in Chapters 8 and 9, economic motivations to build houses are limited, among the Hausa, to the income derivable from letting rooms for rent. As the producers of housing in this strategy are the people themselves, and especially those in the upper levels of low-income (30th percentile and above), production of sufficient rooms to meet needs must rely on many private decisions to build. While the rest of the strategy can enable and encourage special groups to invest in housing, this part of the strategy is essential to sway the majority of the likely builders in favour of building.

At present rent controls in force are set at levels so low that they stifle production of housing. It is essential that the rental levels reflect the cost of building and a return on capital at least equal to that gained by leaving money in the bank.

A system of economic rent will be introduced, gradually for existing stock and immediately for new, so that rental levels reflect a fair return on the investment in the house. Standard rent per square metre of space will be calculated as in Tunisia (UN 1979, pp17-18) using a reduced rate of calculation for uncovered space (say one half of their area). As an encouragement to landlords to use local materials, capital invested in mud houses will be written off over a shorter period (say 10 years) than for cement houses (say 20 years). This differential has been used in Honduras (UN 1979) as a means of encouraging rental housing for low income groups.

Having calculated this economic rent, decrements (i.e., reductions in the standard economic rent) will then be imposed for any utilities which are not provided (sanitation, water supply, electricity) or are poorly provided. Lack of maintenance and repairs would also qualify for decrements.

The scale of decrements will be sufficient to cover both the economic cost of provision of the missing utilities and an additional amount. While this will have some effect as a penalty on landlords it will also ensure that the basic accommodation with no utilities that many poor households enjoy at present will remain cheap and that the cost of providing the utility will be more than covered by the allowable increase in rent on its provision. It is likely that many landlords will realise the economic wisdom of providing utilities and a good standard of maintenance as implied in these proposals; and that as a result the housing stock will be improved and a broader spectrum of utilities will be provided.

Taxation on rental income will be brought into line with tax on earned income. Tax certificates will be required

anually for continuing operation as landlord as they are required for many functions at present.

GUIDELINE 11: The lack of water and sanitation and poor standards of maintainance will attract decrements in the rent more than equal to the economic return on the cost of their provision.

GUIDELINE 12: In calculating economic returns, the amortisation period will be shorter for mud (and other acceptable local building materials) than for cement-based wall materials.

POLICY 5: THE FCT MINISTER WILL INVOKE HIS DISCRETION UNDER THE FCT DEVELOPMENT CONTROL SATNDARDS AND GUIDELINES TO INCLUDE MUD AS WALL MATERIAL.

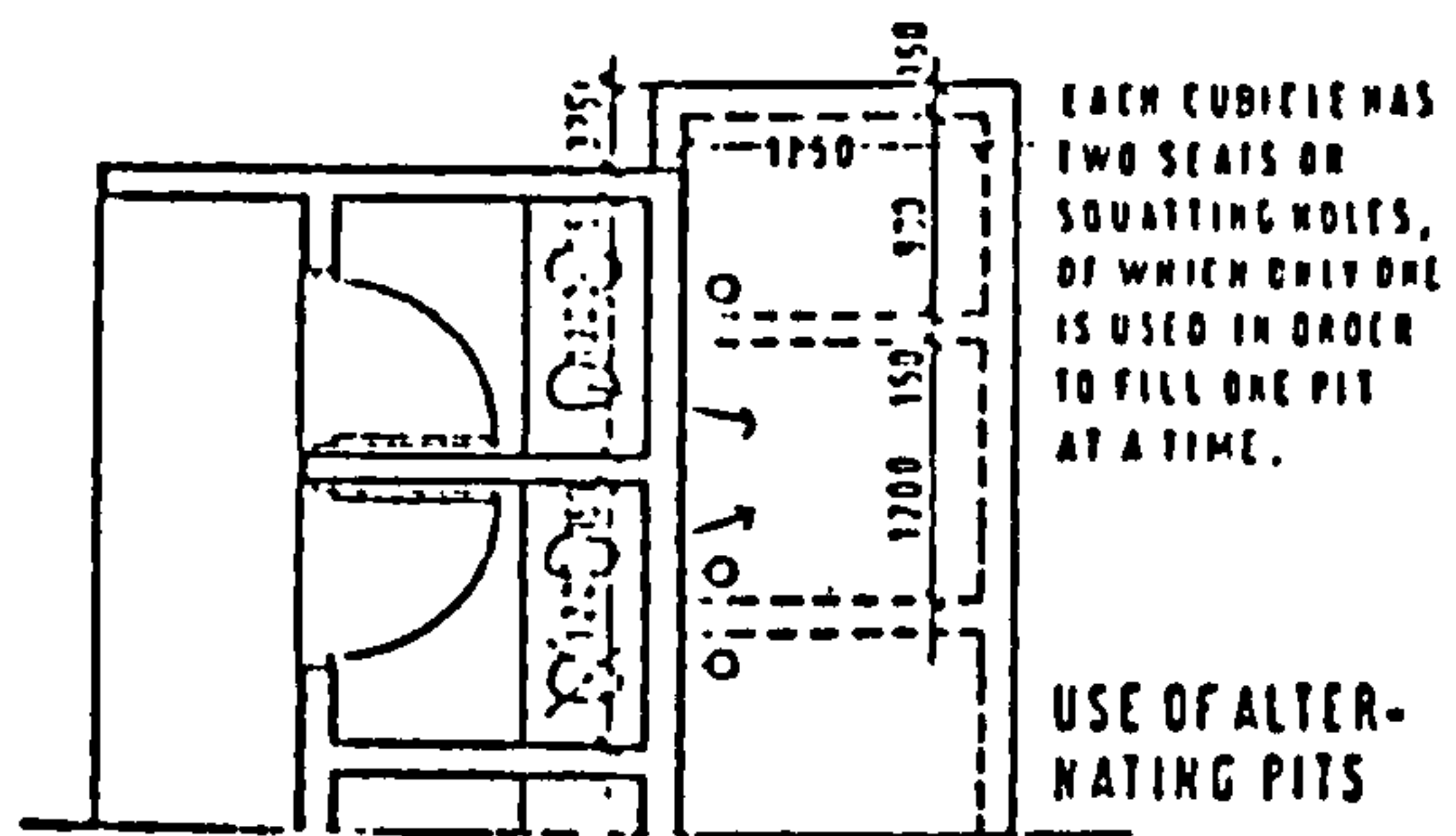
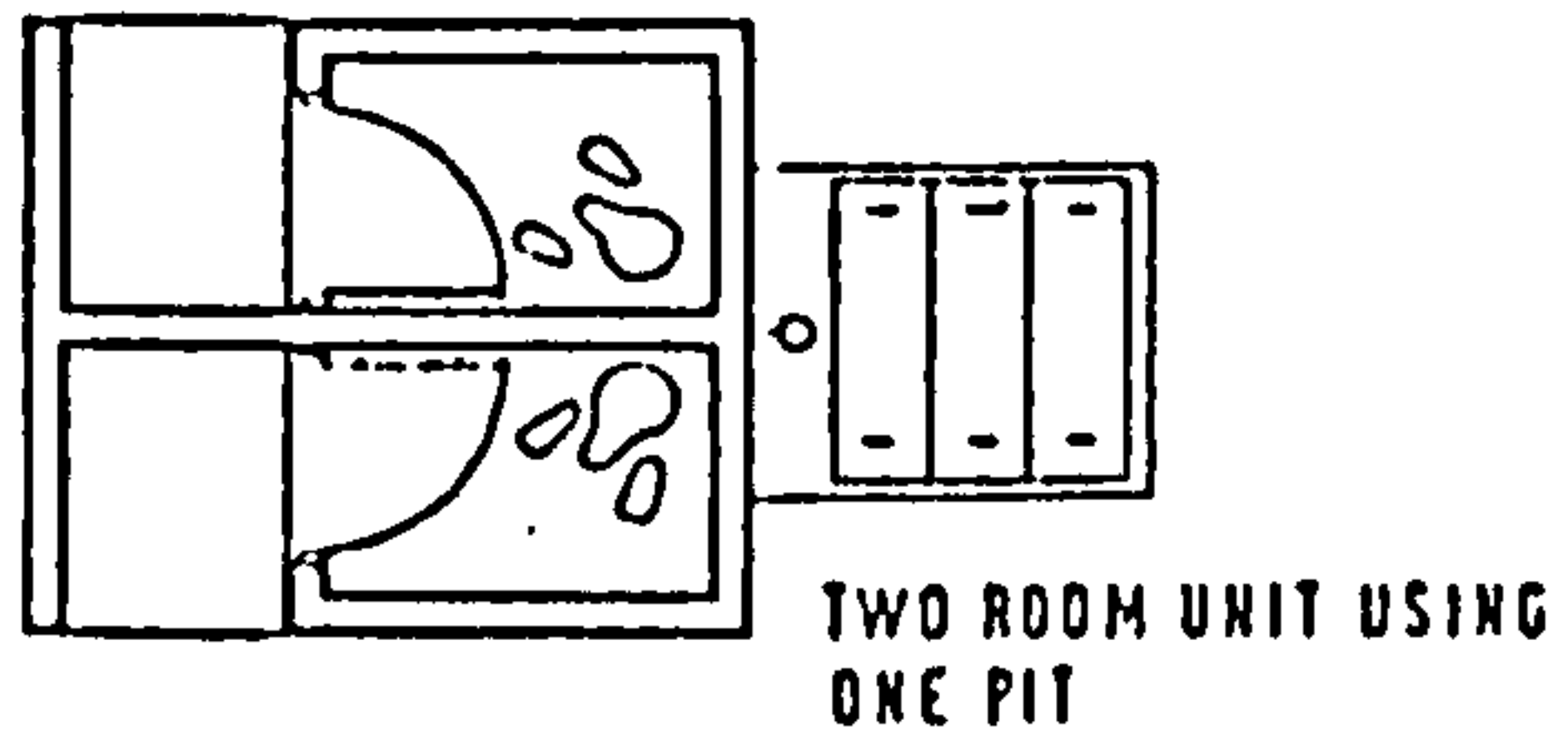
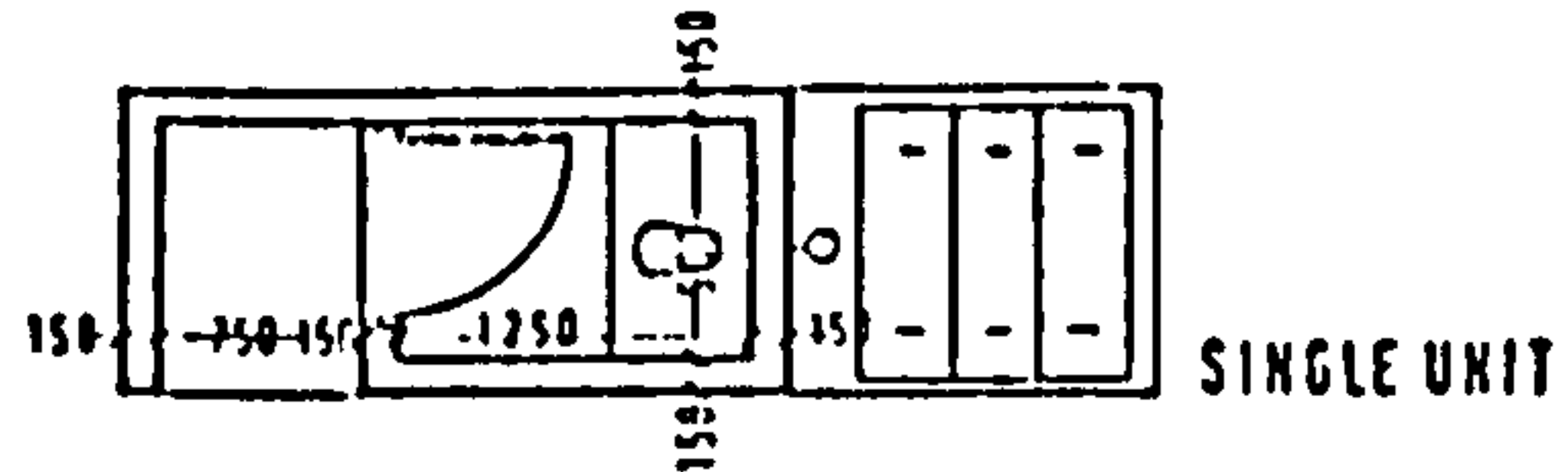
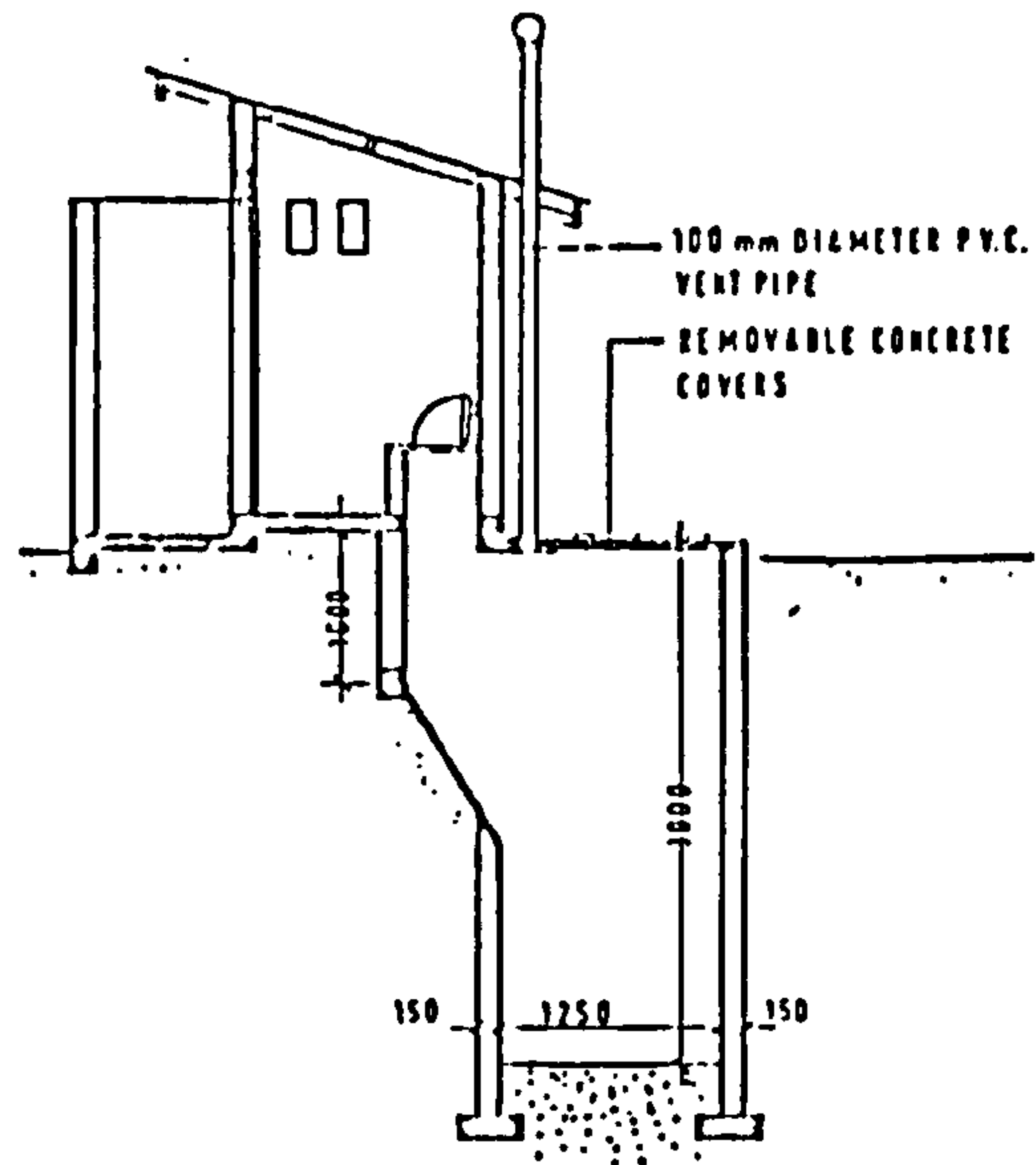
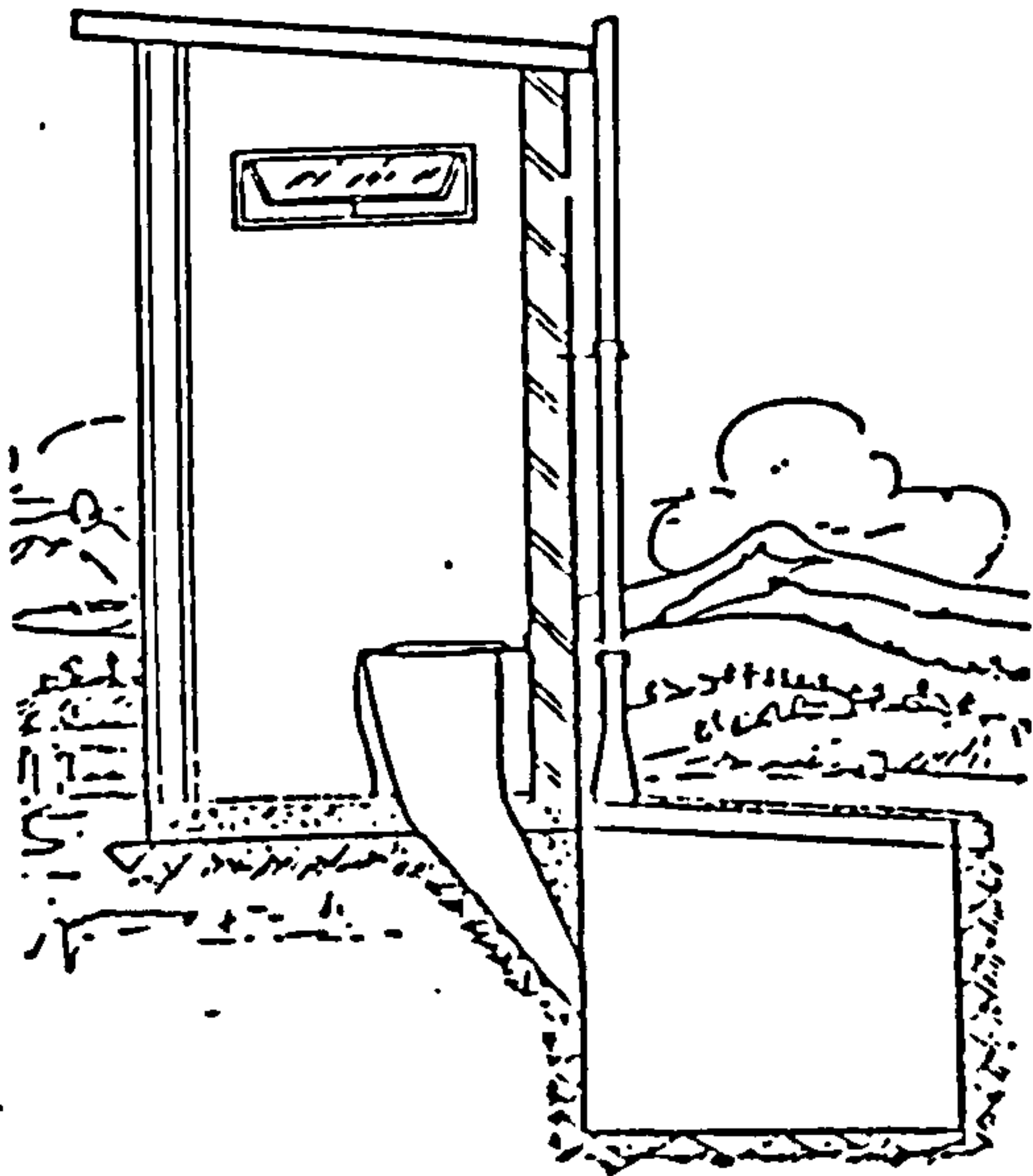
Forms and Standard of Building

As Turner (1972) has so cogently pointed out, housing standards do more harm than good if they are so expensive to achieve that only a few households benefit from the protection they give while the majority are forced into illegal, marginal settlements where insecurity of tenure breeds poor housing conditions. Okpala (1977, p.343) argues that:

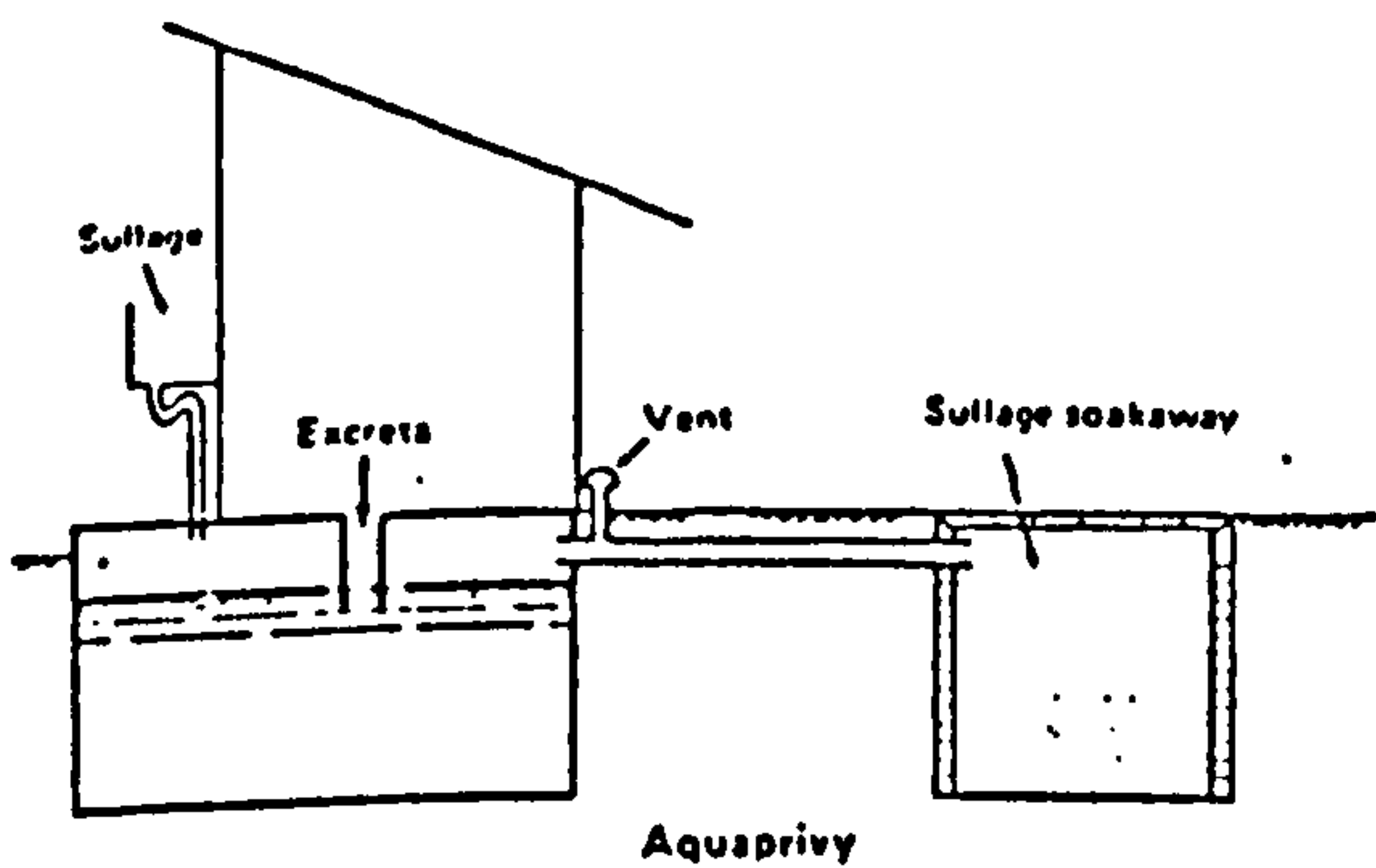
"It is better to have rooming houses built, even if they are potential slums, than to have new houses, or limited numbers built for letting, by an imposition of unduly high standards".

It has been noted (Chapters 7 and 8) that the quality of a house is important for Hausa potential builders because of the status gained through the act of building. For many decades there has been a gradual rejection of indigenous

Figure 10.1. Recommended Latrine Types



Top: R.O.E.C. (Rybczynski et.al. 1982, p.50).
 Right: V.I.P. in various guises (Schreckenbach 1982, p.287).
 Bottom: Sullago Aquaprivy (Kalbermatten et.al. 1980, Fig. 8-2).



RECTANGULAR OFF-SET VENTED IMPROVED PIT LATRINE
 BASED ON THE R.O.E.C. THE PIT IS LINED, LEAVING WEEP HOLES FOR SEEPAGE. THE LATRINE CAN BE USED AS SINGLE UNIT OR AS TWO ROOMS USING ONE PIT, OR AS A COMMUNAL LATRINE WITH ALTERNATING PITS.

materials and techniques by builders who could afford imported conventional materials. During the colonial period the cost of cement was reasonable though it was usually in short supply. In recent years, however, foreign exchange shortages and a weak Naira have combined to make cement both very expensive and very scarce. The desire for higher standards is expressed by officialdom in Building Regulations (FCDA 1986) and by potential and actual private builders (NISER 1985) in a preference for cement based materials even if they have to wait years to complete the building. As most households cannot afford the materials to which they aspire, their aspirations to build are frustrated. This problem, like so many others in Nigeria, is exacerbated by the unrealistic levels of earnings in the formal sector of the economy where workers with secondary education may be paid only N130 or N170 (1986 prices) per month. An economic recovery with the establishment of realistic wage levels could revolutionise affordability in housing; but this appears unlikely, nor will it be attained through this strategy. It is therefore discounted in this work. The great majority of households can only afford housing built in local materials. Thus it is necessary to strike a balance between the standard of housing to which people aspire and that which they can afford.

It is necessary to encourage householders to build housing in affordable but less favoured materials (which may be durable and economical though their image is poor). This will be done by the following means:

1. Removal of differentials between the real cost of ownership and renting. At present rent is controlled to such an extent that landlords subsidise their tenants but the cost of ownership attract no subsidy except for some civil servants. As the level of rent

will be closer to economic reality (see policy 4) ownership will accordingly become consequently more economical.

2. Landlords will be allowed to write off capital expenditure on mud housing more rapidly than on cement housing and to charge higher rents for well-maintained and serviced housing.

3. A publicity campaign should be launched to emphasise the advantages of owning a compound built of mud as a career-length investment, paying for itself quite quickly and allowing enough spare money for the construction of a house in the home village on retirement. To this end, a pension scheme directed towards paying enough money on retirement, or in stages beforehand, to allow a house to be built in the rural area may contribute significantly to the urban housing situation. It cannot, however, be included as part of this strategy being outside our scope.

4. Grants should be directed towards improving the standard of houses built of indigenous materials in the urban areas.

POLICY 6: A CODE OF PRACTICE WILL BE WRITTEN TO GUIDE FIELD STAFF IN CONTROLLING:

1. MATERIALS AND METHODS OF BUILDING.

2. THE WATER SUPPLY AND SANITATION INSTALLATIONS PROVIDED IN OR NEAR THE HOUSE.

3. ANY OTHER MATTERS FOUND TO BE NECESSARY TO ENSURE PUBLIC SAFETY AND RIGHTS OF PUBLIC ACCESS.

In an advocative strategy aimed at encouraging building by relatively low-income households, stringency of building standards would be inappropriate and could be counter productive. To a large extent the agency must accept the housing which people are able to build, or have built. If the strategy is successful in inducing relatively low-income households to build, it is likely that they will do so using the Hausa form of compound built in mud or cement blocks. It is proposed that a degree of development control is practised in order to:

1. prevent dangerous building practices,
2. ensure that circulation routes are kept clear, and
3. judge whether structures have been constructed to sufficiently high standards to qualify for any Foundation, Roof, and Wall Protection Loans applied for (see policy 7).

As an example of the level of control to be included in the code of practice, wall materials are discussed below in a model clause for the code prescribed.

Standard of Wall Building

Walls built of cement blocks, burnt bricks or soil-cement compacted in a tek-block press or similar will be accepted as long as they are plumb and not cracked. Where mud blocks are used, these should be built slowly, not more than one course per day to allow proper drying. They should contain no serious cracks and should be at least 300mm across at ground level and 230mm at wall plate level (Schreckenbach, 1982). Special attention should be paid to

the base of walls and to foundations to ensure stability and protection against damage by water and abrasion. Schreckenbach (1982) provides useful illustrations of well-built walls and other building components and can form a useful guide for training field staff.

Centuries of trial and error building with mud have generally produced designs well attuned to local conditions (Agarwal, 1981). There is, however, nearly always scope for improvements. A Cornish proverb has it that "All a mud house needs is a good head and a good pair of boots". Stone or concrete foundations and an overhanging roof protect walls from water, as do a few layers of fired bricks at the base of the walls.

The characteristics of different types of soil are well known. The sandy lateritic soils of Sahel region of West Africa for example, are ideal for making mud bricks (Armstrong, 1988). Engineers classify earth by the size of particles, optimal water content, plasticity and compressibility. One main objective is to treat earth so that it remains stable despite changes in weather. To do this, builders can mix different types of earth, each with granules of various sizes to reduce the spaces between the particles or they compact the soil by tamping or pressing it. Another alternative is to add "stabilisers" to the earth. Top soil does not make good building material because the organic matter it contains continues to decompose, and may weaken a building.

Soil scientists classify subsoils according to the size of particles into gravel, sand, clay or silt. In the first two, the particle size remains the same whether wet or dry, so shrinkage is not a problem if these soils are used for building. However, crumbling is a problem, and some materials must be added to bind the soil. Clay and silt act differently. Here the minute particles are held with a

film of water surrounding each one. The material is unstable, swelling when wet and shrinking when dry. Such soil mixed with bigger particles become manageable. Conversely, clay can be added to predominantly sandy or gravelly soils as a binder. Researchers have identified around 130 stabilising agents including cement, resin, lime, fly-ash, bitumen (see for example, Agarwal 1981 and Armstrong 1988). Cow dung and fibres, such as straw, also increase stability. Many of these are traditional additives found in abundant quantities in the FCT.

House Form

The modification of traditional compound houses has received little attention in the current housing programme of the FCDA. House forms such as those found in Schwerdtfeger (1982) and Moughtin (1985) merit further attention and should receive further publicity. The research facilities available should be geared to examining alternative plot sizes suitable for compounds, wall finishes and solutions to design problems.

GUIDELINE 13: More publicity will be given to new variants of the compound and other research recommendations on materials, etc.

Servicing Levels and Techniques

As this is essentially an advocative strategy, it is important to achieve a congruence amongst the following:-

- 1) the resources which people and government can afford,

2) the utilities which are needed at a level which is acceptable by the users, and

3) the need on the one hand to prevent epidemic and on the other to promote good health.

Strassman (1980) found that in Cartagena, Colombia, a convenient water supply was an important determinant in catalysing improvement in housing. He suggests that once water was in place, other improvements which add value to a house are more likely to follow. As electricity supply is very well provided in the FCT, it is not proposed to deal further with it in this strategy except to recommend that more care with maintenance of existing infrastructure is as important as extending supply to new areas.

At present, the Public Works Department (PWD) of the FCDA is expected to operate at a profit while rates to be charged for water are set by the government without reference to its cost. This illogicality should be removed by allowing the PWD to set its own tariff levels. Metered supplies are fitted by the PWD on a "cost-price" basis which is unjust for owners of those houses which are sited far away from mains. The cost of connections should be standardised each year at the mean cost of connections made the previous year plus an inflation factor.

GUIDELINE 14: The cost of private water connection shall be standardised.

GUIDELINE 15: Payment for connection and water tariffs will be a condition of future supply.

Sanitation

Few households can afford water closet sanitation although the FCT water supply may be adequate to provide flushing water.

At the other end of the technological scale, the bucket system is plagued by large scale default on emptying, heavy local pollution and the problems of operation by a stigmatised minority. Therefore, its replacement by a less pathogenic alternative is an urgent need. It will be worth examining the use of storage vaults and simple vacuum carts as used in Japan and as recommended by the World Bank (1980) but alternatives such as the Reed Odourless Earth Closet (ROEC), the Ventilated Improved Pit (VIP) and the self-topping Aqua-Privy are also promising (see Figure 10.1). The ROEC and VIP require emptying periodically which, as discussed in Chapter 8, is contrary to Hausa culture. The adoption of dry sanitation systems will depend on arrangements being made for such periodic removal of wastes. The aqua-privy has been used in public latrines in other parts of Nigeria with less success than it deserves because of a lack of topping-up water. Hence it is proposed that the self-topping aqua-privy, which uses sullage from household activities to maintain the water seal, be favoured where possible. Eventual conversion to small-bore sewerage, to remove excess water and particles in suspension, will be carried out when funds permit.

Sanitation will be provided for each house and each storey within a house. For new housing the self-topping aqua-privy is recommended with provision for later small-bore sewerage. The latrine can be incorporated within the house as long as access is available from outside for periodic de-sludging. If preferred, a shared unit with four or more compartments, each private to one

house, or group of households, could be erected over a common tank close to each house group. Direct inlet for sullage and waste water from the standpipe could easily be arranged to maintain the water-seal.

In a bucket latrine system which is overused and emptied infrequently, the disposal of urine can be a problem. It is noticeable in some parts of Nyanya, Karu and Gwagwalada that urination in gutters and open spaces is very common despite traditional norms demanding modesty. While urine is relatively harmless in itself, it tends to contain parasites which are transferred readily. The introduction of self-topping aqua-privies will allow urination into the latrine and should reduce the spread of parasites. Research into the possible use of public urinals would be useful in promoting public health.

GUIDELINE 16: The emphasis on water-closet sanitation shall be ended; the bucket latrine system shall be gradually replaced by self-topping aqua-privies; in newly serviced areas sanitation will be provided to a standard of one unit per house, or per storey, using self-topping aqua-privies. Where these can be shown to be beyond the means of residents, systems like the ROEC or VIP latrines would be accepted if emptying can be arranged.

POLICY 7. A LOANS SCHEME WILL BE OPERATED IN URBAN AREAS OF THE FCT, AS DETAILED BELOW, FOR FOUNDATIONS, ROOFING AND WALL PROTECTION STAGES OF BUILDING A HOUSING COMPOUND.

Finance

As the economy of Nigeria is far from bouyant and Abuja is unlikely to be the first priority for any special government funding for housing, the strategy must involve

no government subsidy, either overt or covert. This is especially necessary as the strategy is not directly aimed at, or likely to result in, an increase in housing investment by the lowest-income groups. The most likely new builders and owners will probably be above the 30th percentile of income although they should be of lower income than householders involved in house-building over the last decade.

The strategy is aimed at helping lower-income households with some monetary excess over mere subsistence, and perhaps some other assets, to invest in housing for themselves and others in order to increase the housing stock. Mortgages currently offered by the Federal Mortgage Bank to people with high incomes and substantial bank balances are, therefore, to be supplemented by arrangements more suited to lower income groups.

Just as Chenery (1974) argued that the reduction of inequality is unlikely without sacrifices in economic development on a national scale, so it appears necessary to argue that policies which would increase the relative housing-market position of the lowest-income groups would probably fail to secure substantial increases in the housing stock of the FCT. The cultural context discussed above has demonstrated the impracticability of policies which are aimed at equalising housing benefits parallel with rapid increases in stock. The problems of the lowest 30% are not concentrated in the housing sphere and only national economic performance can alter their accessibility to any real improvement in their lifestyle. It is hoped that improvements in overall housing conditions will bring some benefit, however insufficient it may seem.

The Roof Loans Scheme

The Roof Loans Scheme was first suggested by the 1956 United Nations Commission (Abrams et al, 1956) as a means of assisting middle income households in Accra, Ghana. The contents of the Commission Report were only adopted in parts and the Roof Loans Scheme was implemented only in rural areas. It operated through groups headed by the chief and was highly successful in many ways despite very sporadic support from government. Trevallion (quoted in Tipple 1984, p.261) noted that its introduction had encouraged a new awareness of the environment in the villages where it was used. The scheme was extended to include wall protection in 1975.

Loans were to be repaid in six instalments and no further loans were given in a village where arrears were owed. Houses qualified for loans if an inspector was satisfied that construction was sound - not that they were constructed in a particular material or to exact specifications. This is important as it uses the quality of the final product as the test of fitness and it is in contrast to urban building regulations. It reflects the concept that regulations should be proscriptive, to limit action outside widely drawn extremes, rather than prescriptive, allowing one type of action only (Turner 1972 and 1976).

It is proposed that the Roof Loans Scheme should be introduced, set on a firm administrative base, and applied to the main expenses in building houses in urban areas of the FCT. Three stages are particularly important and expensive - foundations, roofing and wall protection. The loans should be administered locally and granted to builders through the Local Government Authorities. No further loans would be granted to groups in arrears and it must be made clear that the success and continuity of loan

schemes depend on their full repayment. The loans should be scaled to suit the construction of all foundations, all the roof, or covering all the walls with plaster for a compound-sized house. As building the house does not usually occur room by room, a loan scaled to two or three rooms would be unsuitable. The loan could take the form of materials in advance or cash in arrears (on inspection of the completed work), whichever is found to be most practical.

Other forms of short-term, locally administered loans should be examined to test their feasibility. They should be flexible, able to operate on non-conventional security, e.g., motor vehicles, tools and machinery etc.

Any funds contributed by government or outside agencies should be repaid and hence allowed for in repayment schedules for loans (including a factor for bad debts), charges for utilities etc. If government subsidy is applied to any operation for reasons not foreseen in this strategy it should be in the form of capital written off from the very start rather than in subsidies on long term revenue on which inflation can add very heavy increments.

GUIDELINE 17: Loan policies shall be directed towards encouraging the provision of many traditionally built houses rather than a few houses in modern materials, while promoting also good standards of construction and maintainance.

Evaluation

This strategy is advocative and seeks to establish a generally favourable context within which housing can be built rather than to set targets of units to be built and to meet them by direct action. It is important, therefore, to incorporate monitoring and evaluation into the strategy so that, if implemented, its success can be measured and modifications made if required.

It is likely that the addition of housing stock will be slow at first but should increase in pace as the hospitable context for building becomes more evident to householders. It is important to ensure that the effects of the strategy approximate the intention - i.e. to allow a rapid increase in low-cost shelter throughout the FCT and an improvement in the condition and utility provision in existing stock - rather than providing a fortunate few with an opportunity to enrich themselves at the expense of the majority.

The following may be used as measures of success:

1. The housing stock should increase by thousands of rooms per year rather than hundreds.
2. Occupancy rates for households with three or more co-habiting members should reduce steadily to a mean of around two persons per room and the proportion of households occupying more than one room should rise.
3. Housing densities in sparsely built up areas should increase to above 40 rooms per hectare. Densities in newly built areas should be 60 rooms per hectare or above.

4. There should be a low rate of default on loan repayments and utilities charges.

5. There should be a significant increase in the proportion of households enjoying access to water supply and sanitation in or close to their house.

6. The proportion of owner-occupiers should increase in parallel with the increase in houses.

7. There should be an evident increase in the care taken of the residential environment and a spirit of co-operation.

In this strategy so much depends on the congruence of policies with cultural values that problems becoming evident in monitoring and evaluation are more likely to concern attitudes and methods of implementation than standards and physical designs. Any problems will probably arise as much from the attitude of the traditional leaders and/or LGA Councillors (arising from lack of effective communications with technical advisors, or from inadequate understanding of traditional attitudes to land and housing in the FCT) as from any other single cause.

Hence, the success or failure of the strategy will probably hinge on the degree of co-operation and involvement obtained from the traditional leaders and the willingness of government to take a step back and allow housing (policy and process) in the FCT to be dealt with by the traditional and elected leaders of the FCT. As it was emphasised earlier in the chapter, the implementation agency should not only be autonomous but should also be headed by the traditional and spiritual leader of the region. As the latter may be unacceptable to government, the following alternatives are recommended:

(i) The appointment of an FCT Local Government Chairman to the agency's chair on a rotational basis, or

(ii) The appointment of a university professor with relevant qualifications as an executive chairman.

Another aspect of this strategy that might be resisted by government concerns the broadening of housing standards; for example, the inclusion of well constructed mud as a wall material, the introduction of self-topping aqua-privies etc in the FCT Development Control Standards and Guidelines. In this case the entire strategy can be implemented initially in all LGAs in the FCT excluding the Abuja Municipal LGA wherein the Federal Capital City is located.

Table 10.2. Summary of Major Policies Recommended

| Policy | Existing Situation | Comment |
|--|--|---|
| 1. The housing policy and process in the FCT shall be decided by the implementation agency. | Housing is being provided directly by the Federal Government. | The new proposal will result in an accelerated growth in housing stock. |
| 2. Decisions on land to be acquired for housing shall be made by the implementation agency. | Land for residential and other uses is leased from the FCDA. | The administration of leases of public land requires a considerable level of sophistication & a high degree of integrity which both appear to be lacking within the FCDA. |
| 3. A limited experimental site & service scheme will be established. | Serviced land is provided to meet demand for individualised housing among upper- & middle-income groups only. | The existing system is encouraging the formation of one class (privileged) communities. |
| 4. Rental levels for private-sector housing shall be calculated to give a reasonable economic return on capital invested including items to cover recurring expenditure. | Rents are charged per room according to the material used in constructing the house with no allowance for servicing or level of maintenance of the building. | Rent control in force are so low that they stifle production of housing. |
| 5. The FCT Development Control Standards & Guidelines shall include well constructed mud as wall material & emphasis on W-C | Houses must be built with modern materials such as cement blocks or burnt-clay bricks & every toilet should be fitted with a WC of | With a strategy aimed at encouraging building by relatively low-income families, stringent building standards are inappropriate and |

Table 10.1. Continued

| | | |
|--|---|---|
| <p>sanitation shall be ended.</p> | <p>Armitage Shanks "Unimyna" model or its equivalent.</p> | <p>could be counter productive.</p> |
| <p>6. Loan policies shall be directed towards encouraging the provision of many traditionally built houses.</p> | <p>Loans are distributed to high-income earners to build few houses in modern Materials.</p> | <p>The location and type of houses being built currently exclude these from the general housing</p> |
| <p>7. A phased loans policy shall be operated for foundations, roofing & wall-protection stages of building a house.</p> | <p>Mortgages are offered to people with high incomes either to build or buy completed ones.</p> | <p>The new scheme is more suited to lower income families & will result in substantial increases in the housing stock</p> |

Summary of Combined Effect of Proposed Changes

(1) More rapid growth in housing stock (1,4,5,6,7) and hence reduced incidence of overcrowding.

(2) More stable economy and policy environment for housing (1).

(3) More efficient administration of land leases (2).

(4) More equitable situation helping to reduce various (administrative and financial difficulties) forms of discrimination against poorer families (2,5,6,7,).

Summary Discussion

The treatment of housing entirely as a product of the socio-economic and political system that should be supplied to all citizens as a "right" implies a very limited range of relations and uses, whether these are monetary or non-monetary. If housing is denied the status of an instrument (or potential instrument at least) for action by people, then housing becomes a product, not an activity, as far as local communities are concerned. In addition to this, there is of course, the matters of loans, rents, and local property taxes: where administrations are weak and especially susceptible to changing political pressures, publicly provided housing is often if not always provided free. In the First and Second Worlds, the distribution of resources between central and local levels of organisation for housing design and construction is debatable although there is much evidence to show that small builders are far more economic than large builders, and more especially than large, public or

publicly-contracted building organisations. In a Third World context and especially in Nigeria, however, there is no questioning the fact that locally-built housing is far more economic (in financial, material and human terms).

The differences in the financial, material and human costs and consequent quantities and qualities of resources for housing between locally controlled and centrally administered systems in Abuja are so great that they cannot be ignored or dismissed as secondary bureaucratic problems. As we have argued in this study, the connections between values, economy and authority in housing are direct. Only a radical change in the housing delivery system, as earlier proposed in this Chapter, can release the human and material resources so desperately needed - and actually available - for real and rapid development.

The strategy proposed in this work is aimed mainly at enabling and advocating investment in housing by ordinary households, admittedly not in the poorest 30% of the FCT population. It is our belief that any significant improvement in the very low-income situation would lead immediately to a quickening of the rate of rural-urban migration and, given the diminishing supply of rental housing for low-income groups, these deficits would quickly reappear. Desirable as it may be to provide housing for this category of Nigerians, it would be counter-productive to try to do so at a cost which the country cannot afford and when even those on a regular income above the minimum wage cannot be provided for. If it is not feasible to subsidise no-income and low-income households, it becomes even more indefensible and unconscionable to subsidise medium-income and high-income families as is done currently. People in the lowest 30th percent by income are not only in need of housing, they also probably need employment, social rehabilitation,

relocation, training or a combination of these, all of which are well beyond the scope of this study.

Finally, as our strategy will involve structural changes and a realignment of policies which may be difficult to implement without legislative and legal backing, each proposal and recommendation should where necessary, undergo the normal legislative processes before being implemented. For example, an act should be promoted to establish the implementation agency, while regulations will be required to achieve the broadening of building standards in order to ensure their successful implementation.

CHAPTER ELEVEN

CONCLUDING SUMMARY

11.1. Description of the Problem

Urban housing raises numerous social, political, economic, moral and physical problems. Need, demand, and ideology suggest quite different solutions, and expensive plans are usually impossible to fulfil. Rates of migration and natural increase are greater than either private or governmental building can cope with. It is partly a question of standards. Planners and politicians want the appearance of prosperity, to reflect the country's aspirations rather than its present level of development.

Successive governments in Nigeria have approached housing policy as if houses were the subject of rational, economically dominated attitudes. Policies have been adopted from elsewhere and, though only partially implemented, have appeared in Development Plans; when the implicit assumptions underlying such policies are examined, however, especially with respect to the marketability of houses and to land allocation, it can be seen that they are seriously incongruous with Nigerian traditional cultures, especially that of the Hausas.

This study is particularly concerned with an assessment of constraints and implications of housing policy choices for the Hausa in the FCT. It also attempts to formulate an effective housing strategy for Abuja, taking account of the social and cultural significance of housing as well as its economic significance.

11.2. Research Methodology

The study combines a variety of methodological approaches: exploratory, descriptive and explanatory. The exploratory aspect is concerned with the magnitude of the problem as outlined in the objectives of the study; while the explanatory aspect attempts to highlight relationships. From then on, the study adopts the case-study method for an intensive investigation of the social and cultural implications of public housing provision for the Hausa in the study area.

An outline history of the problem, an analysis of the socio-economic and cultural characteristics of the target population and a discussion on housing policies lead into a sampling of opinions from various governmental agencies as to the desirability and capacity of government to provide housing directly to the people. Primary and secondary data for the analysis were derived from surveys and existing information. A target population of 150 households for the survey was selected by a stratified random sampling technique. Ethnicity was the stratification factor but adjustment was made to include all categories of publicly provided housing in the study area.

The SPSSX statistical package was used to analyse data from the "housing and household characteristics survey". The results of the survey analyses, together with conclusions from other aspects of the work, culminate in the proposals and recommendations and subsequent formulation of a strategy which is capable on application of providing large amounts of housing quickly within a traditional, social and economic structure.

11.3. The Findings

The following are the major findings of the research:

- (1) The synthesis of government activities reveals that during the past decades a series of constructive, progressive and far-reaching actions were taken by the Nigerian Government to combat the housing problem. Although each subsequent Development Plan represented a significant move in the direction of meeting the housing needs of the people, the Plan documents show quantitative rather than qualitative changes in policy formulation. Due to the very high cost and slow pace of construction, government's direct housing construction strategy has been found not to be in the nation's best interest. In Abuja, for example, only 8.68K dwellings (less than 35% of the 25K targetted for completion in 1986) were completed by the government in 1988.
- (2) Housing subsidies were found to be inequitably applied in Abuja. Not only are the housing subsidies distorting the housing market (thereby discouraging private developers) but also contributing immensely to the fiscal crises of the government; and not only does the overall subsidy policy favour the rich at the expense of the poor, but also hides major gaps in the quality of housing provided in Abuja and so militates against the most efficient use of resources in the construction of housing in the new capital city.
- (3) It has been estimated that the scale of housing need for 1990 will require between 300K and 500K rooms in addition to the 1986 stock in the FCT. In the current economic crises however, the building of hundreds of thousands of new rooms within the stated period is beyond the capacity of government. The government

cannot expect to act as anything more than an enabler in the face of such need.

- (4) It has been established that not only are the technical and management structures of governments in developing countries unable to produce and manage enough houses to accommodate more than a small proportion of households, but also many governments cannot afford even to maintain existing levels of direct housing investment. Thus, despite many references to the use of site and services schemes in various guises in successive Development Plans, direct government action through involvement in the promotion of house-building has had little effect on the supply of housing to date.
- (5) In common with other urban centres of the Developing World, Hausa settlements have grown rapidly over the past two decades. Nevertheless traditional parts of their settlements and areas occupied by Hausa where traditional building methods are still practised, conditions do not manifest the squalor to be found in other such situations.
- (6) In the discussion of the forms of Hausa social placement it was shown that, although the Hausa society lays great stress on status, it is neither tribal nor modern but midway between these extremes; and despite the increasing impact of Western styles of living, the behaviour of the Hausa is still very much affected by their traditional socio-cultural relationships.
- (7) It has been established that a house is not, as a rule, regarded by the Hausa as a commercial commodity having price or value; and to regard it thus is a

serious breach of traditional values rooted in local culture and religion.

(8) An examination of housing policy options revealed that most of them are seriously incongruous with the Hausa culture.

(9) It has been argued that existing leasing arrangements in Abuja do not produce the most efficient pattern of land use necessary to fulfil the projected need for housing, and that they do reinforce existing inequalities of wealth and opportunity.

11.4. Recommendations

In an attempt to provide a more stable economy and policy environment for housing, the study recommends the establishment of an autonomous implementation agency to coordinate house-building programme in the FCT.

We acknowledge the relatively weak financial position of Nigeria and this is why our strategy will involve no government subsidy, either overt or covert.

Governmental bureaucracies and other problems associated with the functioning of Government are not allowing sufficient attention to be given to housing provision especially for the low-income households. We therefore proposed that the housing policy and process in the FCT be dealt with by the LGAs in consultation with the traditional leaders - acting on the advise of the implementing agency.

Our concern for more rapid growth in housing stock and subsequent reduction of overcrowding in the existing ones is the basis for emphasising the need for rental levels to

reflect the cost of building and a return on capital at least equal to that gained by leaving money in the bank; the broadening of building standards; the introduction of "phased loans" to be operated for foundations, roofing and wall-protection stages of building a house; and the promotion of the Hausa compound-type housing and other research recommendations on building materials and construction methods.

Finally, in order to offer a more equitable situation that will help to reduce various forms of discriminations against poorer families, we have recommended that decision on land acquisition for new housing be made by the LGAs; and rents for publicly owned dwellings be charged according to the actual cost of the building minus a proportionate share of the overall subsidy, or based on the number of rooms provided within each of the three housing categories.

11.5. Other Areas of Further Research

The development of a new national capital is a relatively rare event which provides ample opportunities for research. For any student of African urbanisation, the spatial structures that emerge at Abuja should be of immense interest, and a survey of the sources of recent migration to Abuja could be revealing.

A planned capital cannot be conceived without a concern for its future size capabilities. For example, Brazil and Pakistan have taken opposite points of view in determining the size of their recently established capitals Brasilia and Islamabad. Brazil has decided to construct a relatively small capital city of fixed size for 500K persons, while Pakistan is planning for an open-ended city with no maximum size, only a growth projection. Although

Abuja is planned as an administrative city like Brasilia, it is being developed within an 8000 sq km territory that will ultimately handle up to 3 million people. An analysis of these divergent urban planning concepts, and of the problems encountered in bringing each into fruition, provides an opportunity to analyse the relationship between political decision-making and governmental perceptions of resource potentials in each state.

The housing strategy devised in this study is offered as a starting point for negotiation between government and the people of Abuja. It is an attempt to enable the provision of large amounts of housing quickly within a traditional, social and economic structure. In Nigeria as a whole, traditions similar to those of the Hausa survive in degrees ranging from vestigial to completely intact. An understanding of the Hausa situation, which lies at the "intact" end of the continuum, may provide insights into the problems and possibilities presented by cultures in other positions on the continuum; such studies into the social and cultural implications of public housing provision for all other major cultures in the FCT could produce valuable results.

APPENDIX 1

THE QUESTIONNAIRE

UNIVERSITY OF STRATHCLYDE
 DEPARTMENT OF URBAN AND REGIONAL PLANNING
 Abuja Housing and Household Characteristics
 Survey : Household Interview Form

Interviewer..... Date..... Call Back.....

House Number
 No. of Rooms in House 1-3
 No. of Households in House 4-5
 No. of Storeys in House 6-7
 No. of this storey 8
 Sex of Respondent 9
 Status in Household 10
11

Ask the following questions to the Head of the Household or a close relative.

1A. Do you, or any member of your household, own this house? (Tick as appropriate)

Head owns 1
 Owned by other HH member 2
 house or from someone else (specify)?
 Rents from :- Owner 3
 Someone else 4 12

If renting in Q1, ask Qs.2-3 otherwise pass to Q4.

2. How much rent do you pay for your room(s)/house per month? N 13-15

3. Are you satisfied with this rent?
 Very satisfied? 1
 Satisfied? 2
 Not satisfied? 3 16

4. How many rooms and verandahs in this house are normally used by members of your household?
 No. of Rooms 17 No. of verandahs 18

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18

5. How do you feel about the amount of space you have in your room(s) and verandah(s)?
 Are you: Very satisfied
 Satisfied
 Not satisfied
 Rooms Verandah
19 20

 19 & 20

6. If you had to pay the same rent (see answer to Q3) for each room, would you like to have more rooms?
 If so, how many altogether? 21

7. Do you use any space outside your room(s) and verandahs for daily activities? (e.g. cooking, preparing food, washing etc.). If so, do you use:
 Whole compound? 1
 Part of compound? 2
 Other space? 3 22

8. How do you feel about the amount of outdoor space you have to use?
 Are you: Very satisfied? 1
 Satisfied? 2
 Not satisfied? 3 23

9. Is the outdoor space private enough?
 Yes 1
 Indifferent? 2
 No 3 24

If not private enough, ask Q10 otherwise pass to Q11.

10. What activities are done there which need privacy? (specify).....

19 20 21 22 23 24

11A. Which of the following facilities do you have use of?
 11B. Where are they located?

| | | | | | |
|----------|-------------|-----------|----------|---------|----|
| | None Shared | Exclusive | In house | Outside | |
| | 1 | 2 | 1 | 2 | |
| Kitchen | _____ | _____ | _____ | _____ | 26 |
| Bathroom | _____ | _____ | _____ | _____ | 28 |
| Toilet | _____ | _____ | _____ | _____ | 30 |
| Water | _____ | _____ | _____ | _____ | 32 |

| | | |
|----------------|-----------|------------|
| | In house: | |
| | None | In room(s) |
| | 1 | 2 |
| Electric light | _____ | _____ |
| Electric power | _____ | _____ |

12. When we decide housing policies, it helps us to know how much money comes into this household in a month (week, or other unit acceptable).

| | | | |
|--------------------------------------|--------|-------|-------|
| | Naira/ | M | W |
| How much in wages (total as in Q22) | _____ | _____ | _____ |
| How much profits from sales | _____ | _____ | _____ |
| Any allowances from absent relatives | _____ | _____ | _____ |
| Value of food grown and eaten | _____ | _____ | _____ |
| Other (specify) | _____ | _____ | _____ |
| Total (leave blank) | _____ | _____ | 35-38 |

13. How much do you spend on food?
 Food eaten in house _____
 Food eaten away from the house _____
 Total (leave blank) _____ 39-42

14. Does any member of the household own a car? (including a van) if so, how many? _____ 43

Now a few questions about yourself.
 15. How long have you lived in this house? _____ Yrs 44-45
 16. How long have you lived in Abuja? _____ 46-47
 17. Have you lived in another house in Abuja? If so, where did you last live? _____ 48-51
 18. Where do you come from? _____ 52-55
 19. What is your tribe? _____ 56-59
 20. What is your religion? _____ 60

21. (Ask the following question and fit the reply into one (only) of the categories listed below).

Do you intend to stay in Abuja?

| | | |
|--|-------|---|
| a) Will return to rural area (home) as soon as possible | _____ | 1 |
| b) Working to return home soon | _____ | 2 |
| c) Will return home as soon as specific object is attained | _____ | 3 |
| d) Will stay, but will keep in touch with village (home) | _____ | 4 |
| e) Will return home on retirement | _____ | 5 |
| f) Will always be in Abuja | _____ | 6 |
| g) Other? | _____ | 7 |

25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43

44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61

22. Could you tell me about each person in your household?
 (Give each person a separate line, starting with the
 head of the household. The household is defined as
 those persons who normally share the same housekeeping
 arrangements).

| 7-8 | 9 | 10-11 | 12-13 | 14 | 15 | 16-19 | 20-23 | 24-27 | 28-31 |
|-----|------------|---|------------------------------------|---|-----------------------|---|--------------|---|--|
| | Sex M/F | What is their relationship with the household head? | How old are they? (years) | Do they normally sleep in another house? If so, where? | Yes 14 No 15 | Do they work? If so, what is their job and where do they work? Place of work | Type of work | Do they have another job? If so, what is it? | What is their monthly Income? (Naira) |
| 01 | | | | | | | | | |
| 02 | | | | | | | | | |
| 03 | | | | | | | | | |
| 04 | | | | | | | | | |
| 05 | | | | | | | | | |
| 06 | | | | | | | | | |
| 07 | | | | | | | | | |
| 08 | | | | | | | | | |
| 09 | | | | | | | | | |
| 10 | | | | | | | | | |
| 11 | | | | | | | | | |
| 12 | | | | | | | | | |
| 13 | | | | | | | | | |
| 14 | | | | | | | | | |
| 15 | | | | | | | | | |

THE NIGERIAN LAND USE DECREE OF 1978

Decree No. 6

A 49

[29th March 1978]

Commence-
ment.

WHEREAS it is in the public interest that the rights of all Nigerians to the land of Nigeria be asserted and preserved by law:

AND WHEREAS it is also in the public interest that the rights of all Nigerians to use and enjoy land in Nigeria and the natural fruits thereof in sufficient quantity to enable them to provide for the sustenance of themselves and their families should be assured, protected and preserved:

NOW THEREFORE, THE FEDERAL MILITARY GOVERNMENT hereby decrees as follows:—

PART I—GENERAL

1. Subject to the provisions of this Decree, all land comprised in the territory of each State in the Federation are hereby vested in the Military Governor of that State and such land shall be held in trust and administered for the use and common benefit of all Nigerians in accordance with the provisions of this Decree.

Vesting of
all land in
the State.

2.—(1) As from the commencement of this Decree—

(a) all land in urban areas shall be under the control and management of the Military Governor of each State; and

Control and
management
of land;
advisory
bodies.

(b) all other land shall, subject to this Decree, be under the control and management of the Local Government within the area of jurisdiction of which the land is situated.

(2) There shall be established in each State a body to be known as "the Land Use and Allocation Committee" which shall have responsibility for—

(a) advising the Military Governor on any matter connected with the management of land to which paragraph (a) of subsection (1) above relates;

(b) advising the Military Governor on any matter connected with the recruitment of persons affected by the revocation of rights of occupancy on the ground of overriding public interest under this Decree; and

(c) determining disputes as to the amount of compensation payable under this Decree for improvements on land.

(3) The Land Use and Allocation Committee shall consist of such number of persons as the Military Governor may determine and shall include in its membership—

(a) not less than two persons possessing qualifications approved for appointment to the public service as estate surveyors or land officers and who have had such qualification for not less than five years; and

(b) a legal practitioner.

(4) The Committee shall be provided over by such one of its members as may be designated by the Military Governor and, subject to such directions as may be given in that regard by the Military Governor, shall have power to regulate its proceedings.

A 50

1978 No. 6

Land Use

(5) There shall also be established for each Local Government a body to be known as "the Land Allocation Advisory Committee" which shall consist of such persons as may be determined by the Military Governor acting after consultation with the Local Government and shall have responsibility for advising the Local Government on any matter connected with the management of land to which paragraph (b) of subsection (1) above relates.

Designation
of urban
areas.

3. Subject to such general conditions as may be specified in that behalf by the National Council of States, the Military Governor may for the purposes of this Decree by order published in the State Gazette designate the parts of the area of the territory of the State constituting land in an urban area.

4. Until other provisions are made in that behalf and, subject to the provisions of this Decree, land under the control and management of the Military Governor under this Decree shall be administered—

Applicable
law for the
interim
management
of land.

(a) in the case of any State where the Land Tenure Law of the former Northern Nigeria applies, in accordance with the provisions of that Law; and

(b) in every other case, in accordance with the provisions of the State Land Law applicable in respect of State land in the State, and the provisions of the Land Tenure Law or the State Land Law, as the case may be, shall have effect with such modifications as would bring those Laws into conformity with this Decree or its general intermedial

PART II—PRINCIPLES OF LAND TENURE, POWERS OF MILITARY GOVERNOR AND LOCAL GOVERNMENTS, AND RIGHTS OF OCCUPYERS

5.—(1) It shall be lawful for the Military Governor in respect of land, whether or not in an urban area—

Powers of
the Military
Governor in
relation to
land.

(a) to grant statutory rights of occupancy to any person for all purposes;

(b) to grant easements appurtenant to statutory rights of occupancy;

(c) to demand rental for any such land granted to any person;

(d) to revise the said rental;—

(i) at such intervals as may be specified in the certificate of occupancy; or

(ii) where no intervals are specified in the certificate of occupancy at any time during the term of the statutory right of occupancy;

(e) to impose a penal rent for a breach of any covenant in a certificate of occupancy requiring the holder to develop or effect improvements on the land the subject of the certificate of occupancy and to revise such penal rent as provided in section 19;

(f) to impose a penal rent for a breach of any condition, express or implied, which precludes the holder of a statutory right of occupancy from alienating the right of occupancy or any part thereof by sale, mortgage, transfer of possession, sub-lease or bequest or otherwise howsoever without the prior consent of the Military Governor;

(g) to waive, wholly or partially, except as otherwise prescribed, all or any of the covenants or conditions to which a statutory right of occupancy is subject where, owing to special circumstances, compliance therewith would be impossible or great hardship would be imposed upon the holder ;

(h) to extend except as otherwise prescribed, the time to the holder of a statutory right of occupancy for performing any of the conditions of the right of occupancy upon such terms and conditions as he may think fit.

(2) Upon the grant of a statutory right of occupancy under the provisions of subsection (1) of this section, all existing rights to the use and occupation of the land which is the subject of the statutory right of occupancy shall be extinguished.

6.—(1) It shall be lawful for a Local Government in respect of land not in an urban area—

(a) to grant customary rights of occupancy to any person or organisation for the use of land in the Local Government area for agricultural, residential and other purposes;

(b) to grant customary rights of occupancy to any person or organisation for the use of land for grazing purposes and such other purposes ancillary to agricultural purposes as may be customary in the Local Government area concerned.

(2) No single customary right of occupancy shall be granted in respect of an area of land in excess of 500 hectares if granted for agricultural purposes, or 5,000 hectares if granted for grazing purposes, except with the consent of the Military Governor.

(3) It shall be lawful for a Local Government to enter upon, use and occupy for public purposes any land within the area of its jurisdiction which is not—

(a) land within an area declared to be an urban area pursuant to section 3 of this Decree ;

(b) the subject of a statutory right of occupancy ;

(c) within any area compulsorily acquired by the Government of the Federation or of the State concerned ;

(d) the subject of any laws relating to minerals or mineral oils, and for the purpose to revoke any customary right of occupancy on any such land.

(4) The Local Government shall have exclusive rights to the lands so occupied against all persons except the Military Governor.

(5) The holder and the occupier according to their respective interests of any customary right of occupancy revoked under subsection (3) shall be entitled to compensation for the value at the date of revocation of their unexhausted improvements.

(6) Where land in respect of which a customary right of occupancy is revoked under this Decree was used for agricultural purposes by the holder, the Local Government shall allocate to such holder alternative land for use for the same purpose.

Power of Local Government in relation to land not in urban areas.

(7) If a Local Government refuses or neglects within a reasonable time to pay compensation to a holder and an occupier according to their respective interests under the provisions of subsection (5), the Military Governor may proceed to the assessment of compensation under section 29 and direct the Local Government to pay the amount of such compensation to the holder and occupier according to their respective interests.

7. It shall not be lawful for the Military Governor to grant a statutory right of occupancy or consent to the assignment or subletting of a statutory right of occupancy to a person under the age of twenty-one years :

Provided that—

(a) where a guardian or trustee for a person under the age of 21 has been duly appointed for such purpose the Military Governor may grant or consent to the assignment or subletting of a statutory right of occupancy to such guardian or trustee on behalf of such person under age ;

(b) a person under the age of twenty-one years upon whom a statutory right of occupancy devolves on the death of the holder shall have the same liabilities and obligations under and in respect of his right of occupancy as if he were of full age notwithstanding the fact that no guardian or trustee has been appointed for him.

8. Statutory rights of occupancy granted under the provisions of section 5 (1) (a) shall be for a definite term and may be granted subject to the terms of any contract which may be made by the Military Governor and the holder not being inconsistent with the provisions of this Decree.

9.—(1) It shall be lawful for the Military Governor—

(a) when granting a statutory right of occupancy to any person ; or

(b) when any person is in occupation of land under a customary right of occupancy and applies in the prescribed manner ; or

(c) when any person is entitled to a statutory right of occupancy, to issue a certificate under his hand in evidence of such right of occupancy.

(2) Such certificate shall be termed a certificate of occupancy and there shall be paid therefor by the person in whose name it is issued, such fee (if any) as may be prescribed.

(3) If the person in whose name a certificate of occupancy is issued, without lawful excuse, refuses or neglects to accept and pay for the certificate, the Military Governor may cancel the certificate and recover from such person any expenses incidental thereto, and in the case of a certificate evidencing a statutory right of occupancy to be granted under paragraph (a) of subsection (1) the Military Governor may revoke the statutory right of occupancy.

(4) The terms and conditions of a certificate of occupancy granted under this Decree and which has been accepted by the holder shall be enforceable against the holder and his successors in title, notwithstanding that the acceptance of such terms and conditions is not evidenced by the signature of the holder or is evidenced by the signature only or, in the case of a corporation, is evidenced by the signature only of some person purporting to accept on behalf of the corporation.

10. Every certificate of occupancy shall be deemed to contain provisions to the following effect—

(a) that the holder binds himself to pay to the Military Governor the amount found to be payable in respect of any unexhausted improvements existing on the land at the date of his entering into occupancy ;

Restriction on rights of persons under age of 21.

Special contracts.

Certificates of occupancy.

Conditions and provisions implied in certificate of occupancy.

(b) that the holder binds himself to pay to the Military Governor the rent fixed by the Military Governor and any rent which may be agreed or fixed on revision in accordance with the provisions of section 16.

11. The Military Governor or any public officer duly authorised by the Military Governor in that behalf shall have the power to enter upon and inspect the land comprised in any statutory right of occupancy or any improvements effected thereon at any reasonable hours in the day time and the occupier shall permit and give free access to the Military Governor or any such officers to enter and inspect.

12.—(1) It shall be lawful for the Military Governor to grant a licence to any person to enter upon any land which is not the subject of a statutory right of occupancy or of a mining lease, mining right or exclusive prospecting licence granted under the Minerals Act or any other enactment, and remove or extract therefrom any stone, gravel, clay, sand or other similar substance (not being a mineral within the meaning assigned to that term in the Minerals Act) that may be required for building or for the manufacture of building materials.

(2) Any such licence may be granted for such period and subject to such conditions as the Military Governor may think proper or as may be prescribed.

(3) No such licence shall be granted in respect of an area exceeding 400 hectares.

(4) It shall not be lawful for any licensee to transfer his licence in any manner whatsoever without the consent of the Military Governor first had and obtained, and any such transfer effected without the consent of the Military Governor shall be null and void.

(5) The Military Governor may cancel any such licence if the licensee fails to comply with any of the conditions of the licence.

13.—(1) The occupier of a statutory right of occupancy shall at all times maintain in good and substantial repair to the satisfaction of the Military Governor, or of such public officer as the Military Governor may appoint in that behalf, all beacons or other land marks by which the boundaries of the land comprised in the statutory right of occupancy are defined and in default of his so doing the Military Governor or such public officer as aforesaid may by notice in writing require the occupier to define the boundaries in the manner and within the time specified in such notice.

(2) If the occupier of a statutory right of occupancy fails to comply with a notice served under subsection (1) of this section he shall be liable to pay the expenses (if any) incurred by the Military Governor in defining the boundaries which the occupier has neglected to define.

14. Subject to the other provisions of this Decree and of any laws relating to waivers, to prospecting for minerals or mineral oils or to mining or to oil pipelines and subject to the terms and conditions of any contract made under section 8, the occupier shall have exclusive rights to the land the subject of the statutory right of occupancy against all persons other than the Military Governor.

Power of Military Governor or public officer to enter and inspect land and improvements.

Power of Military Governor to grant licences to take building materials.

Duty of occupier of statutory right of occupancy to maintain beacons.

Exclusive rights of occupier.

The right to improve—

15. During the term of a statutory right of occupancy the holder—
(a) shall have the sole right to and absolute possession of all the improvements on the land;

(b) may, subject to the prior consent of the Military Governor, transfer, assign or mortgage any improvements on the land which have been effected pursuant to the terms and conditions of the certificate of occupancy relating to the land.

PART III—RENTS

16. In determining the amount of the original rent to be fixed for any particular land and the amount of the revised rent to be fixed on any subsequent revision of rent, the Military Governor—

(a) shall take into consideration the rent previously fixed in respect of any other like land in the immediate neighbourhood, and shall have regard to all the circumstances of the case;

(b) shall not take into consideration any value due to capital expended upon the land by the same or any previous occupier during his term or terms of occupancy, or any increase in the value of the land the rental of which is under consideration, due to the employment of such capital.

17.—(1) The Military Governor may grant a statutory right of occupancy free of rent or at a reduced rent in any case in which he is satisfied that it would be in the public interest to do so.

(2) Where a statutory right of occupancy has been granted free of rent the Military Governor may, subject to the express provisions of the certificate of occupancy, nevertheless impose a rent in respect of the land the subject of the right of occupancy if and when he may think fit.

18. Subject to the provisions of sections 20 and 21, the acceptance by or on behalf of the Military Governor of any rent shall not operate as a waiver by the Military Governor of any forfeiture accruing by reason of the breach of any covenant or condition, express or implied, in any certificate of occupancy granted under this Decree.

Power of Military Governor to grant rights of occupancy free of rent or at reduced rent.

Acceptance of rent not to operate as a waiver of forfeiture.

Penal rent.

19.—(1) When in any certificate of occupancy the holder has covenanted to develop or effect improvements on the land the subject of the certificate of occupancy and has committed a breach of such covenant the Military Governor may—

(a) at the time of such breach or at any time thereafter, so long as the breach remains unremedied, fix a penal rent which shall be payable for twelve months from the date of such breach; and

(b) on the expiration of twelve months from the date of such breach and on the expiration of every subsequent twelve months so long as the breach continues revise the penal rent to be paid.

(2) Such penal rent or any revision thereof shall be in addition to the rent reserved by the certificate of occupancy and shall be recoverable as rent:

Provided that the first penal rent fixed shall not exceed the rent so reserved and any revised penal rent shall not exceed double the penal rent payable in respect of the twelve months preceding the date of revision.

(3) If the Military Governor fixes or revises a penal rent he shall cause a notice in writing to be sent to the holder informing him of the amount thereof and the rent so fixed or revised shall commence to be payable one calendar month from the date of the receipt of such notice.

(4) If the breach for which a penal rent has been imposed is remedied before the expiration of the period for which such rent has been paid, the Military Governor may in his discretion refund such portion of the penal rent paid for such period as he may think fit.

(5) The fact that a penal rent or a revised penal rent has been imposed shall not preclude the Military Governor, in lieu of fixing a subsequent penal rent, from revoking the statutory right of occupancy:

Provided that the statutory right of occupancy shall not be revoked during the period for which a penal rent has been paid.

20.—(1) If there has been any breach of any of the provisions of section 22 or 23 the Military Governor may in lieu of revoking the statutory right of occupancy concerned demand that the holder shall pay an additional and penal rent for and in respect of each day during which the land the subject of the statutory right of occupancy or any portion thereof or any buildings or other works erected thereon shall be or remain in the possession, control or occupation of any person whomsoever other than the holder.

(2) Such additional and penal rent shall be payable upon demand and shall be recoverable as rent.

(3) The acceptance by or on behalf of the Military Governor of any such additional and penal rent shall not operate as a waiver by the Military Governor of any breach of section 22 or 23 which may continue after the date up to and in respect of which such additional and penal rent has been paid or is due and owing and the Military Governor shall accordingly be entitled to exercise in respect of any such continuing breach all or any of the powers conferred upon him by this Decree.

PART IV—ALIENATION AND SURRENDER OF RIGHTS OF OCCUPANCY

21. It shall not be lawful for any customary right of occupancy or any part thereof to be alienated by assignment, mortgage, transfer of possession, sublease or otherwise howsoever—

(a) without the consent of the Military Governor in cases where the property is to be sold by or under the order of any court under the provisions of the applicable Sheriffs and Civil Process Law; or

(b) in other cases without the approval of the appropriate Local Government.

22. It shall not be lawful for the holder of a statutory right of occupancy granted by the Military Governor to alienate his right of occupancy or any part thereof by assignment, mortgage, transfer of possession, sublease or otherwise howsoever without the consent of the Military Governor first had and obtained:

Provided that the consent of the Military Governor—

(a) shall not be required to the creation of a legal mortgage over a statutory right of occupancy in favour of a person in whose favour an equitable mortgage over the right of occupancy has already been created with the consent of the Military Governor;

(b) shall not be required to the reconveyance or release by a mortgagee to a holder or occupier of a statutory right of occupancy which that holder or occupier has mortgaged to that mortgagee with the consent of the Military Governor:

Additional
penal rent
for unlawful
alienation.

Prohibition
of alienation
of customary
right of
occupancy
except with
consent or
approval.

Prohibition
of alienation
of statutory
right of
occupancy
without
consent of
Military
Governor.

(c) to the renewal of a sub-lease shall not be presumed by reason only of his having consented to the grant of a sub-lease containing an option to renew the same.

(2) The Military Governor when giving his consent to an assignment, mortgage or sub-lease may require the holder of a statutory right of occupancy to submit an instrument executed in evidence of the assignment, mortgage or sub-lease and the holder shall when so required deliver the said instrument to the Military Governor in order that the consent given by the Military Governor under subsection (1) may be signified by endorsement thereon.

Sub-under-
leases.

23.—(1) A sub-lease of a statutory right of occupancy may, with the prior consent of the Military Governor and with the approval of the holder of the statutory right of occupancy, demise by way of sub-underlease to another person the land comprised in the sub-lease held by him or any portion of the land.

(2) The provisions of subsection (2) of section 22 shall apply *mutatis mutandis* to any transaction effected under subsection (1) of this section as if it were a sub-lease granted under section 22.

Devolution
of rights of
occupancy
on death.

24. The devolution of the rights of an occupier upon death shall—

(a) in the case of a customary right of occupancy, unless non customary law or any other customary law applies be regulated by the customary law existing in the locality in which the land is situated; and

(b) in the case of a statutory right of occupancy (unless any non customary law or other customary law applies) be regulated by the customary law of the deceased occupier at the time of his death relating to the distribution of property of like nature to a right of occupancy:

Provided that—

(a) no customary law prohibiting, restricting or regulating the devolution on death to any particular class of persons or the right to occupy any land shall operate to deprive any person of any beneficial interest in such land (other than the right to occupy the same) or in the proceeds of sale thereof to which he may be entitled under the rules of intestacy of any other customary law;

(b) a statutory right of occupancy shall not be divided into two or more parts on devolution by the death of the occupier, except with the consent of the Military Governor.

25. In the case of the devolution or transfer of rights to which any non-customary law applies, no deed or will shall operate to create any proprietary right over land except that of a plain transfer of the whole of the rights of occupation over the whole of the land.

Effect of
deed or will
where non-
customary
law applies.

26. Any transaction or any instrument which purports to confer on or vest in any person any interest or right over land other than in accordance with the provisions of this Decree shall be null and void.

Null and
void transac-
tions and
instruments.

27. The Military Governor may accept on such terms and conditions as he may think proper the surrender of any statutory right of occupancy granted under this Decree.

Surrender
of statutory
rights of
occupancy.

**PART V—REVOCATION OF RIGHTS OF OCCUPANCY
AND COMPENSATION THEREON**

22.—(1) It shall be lawful for the Military Governor to revoke a right of occupancy for overriding public interest.

(2) Overriding public interest in the case of a statutory right of occupancy means—

(a) the alienation by the occupier by assignment, mortgage, transfer of possession, sub-lease, or otherwise of any right of occupancy or part thereof contrary to the provisions of this Decree or of any regulations made thereunder ;

(b) the requirement of the land by the Government of the State or by a Local Government in the State, in either case for public purposes within the State, or the requirement of the land by the Government of the Federation for public purposes of the Federation ;

(c) the requirement of the land for mining purposes or oil pipelines or for any purpose connected therewith.

(3) Overriding public interest in the case of a customary right of occupancy means—

(a) the requirement of the land by the Government of the State or by a Local Government in the State, in either case for public purposes within the State, or the requirement of the land by the Government of the Federation for public purposes of the Federation ;

(b) the requirement of the land for mining purposes or oil pipelines or for any purpose connected therewith ;

(c) the requirement of the land for the extraction of building materials ;

(d) the alienation by the occupier by sale, assignment, mortgage, transfer of possession, sub-lease, bequest or otherwise of the right of occupancy without the requisite consent or approval.

(4) The Military Governor shall revoke a right of occupancy in the event of the issue of a notice by or on behalf of the Head of the Federal Military Government if such notice declares such land to be required by the Government for public purposes.

(5) The Military Governor may revoke a statutory right of occupancy on the ground of—

(a) a breach of any of the provisions which a certificate of occupancy is by section 10 deemed to contain ;

(b) a breach of any term contained in the certificate of occupancy or in any special contract made under section 8 ;

(c) a refusal or neglect to accept and pay for a certificate which was issued in evidence of a right of occupancy but has been cancelled by the Military Governor under subsection (3) of section 9.

(6) The revocation of a right of occupancy shall be signified under the hand of a public officer duly authorised in that behalf by the Military Governor and notice thereof shall be given to the holder.

(7) The title of the holder of a right of occupancy shall be extinguished on receipt by him of a notice given under subsection (6) or on such later date as may be stated in the notice.

Power of Military Governor to revoke rights of occupancy.

Compensation payable on revocation of right of occupancy by Military Governor in certain cases.

29.—(1) If a right of occupancy is revoked for the cause set out in paragraph (b) of subsection (2) of section 28 or in paragraph (a) or (c) of subsection (3) of the same section, the holder and the occupier shall be entitled to compensation for the value at the date of revocation of their unexhausted improvements.

(2) If a right of occupancy is revoked for the cause set out in paragraph (c) of subsection (2) of section 28 or in paragraph (b) of subsection (3) of the same section the holder and the occupier shall be entitled to compensation under the appropriate provisions of the Minerals Act or the Mineral Oils Act or any legislation replacing the same.

(3) If the holder or the occupier entitled to compensation under this section is a community the Military Governor may direct that any compensation payable to it shall be paid—

(a) to the community ; or

(b) to the chief or leader of the community to be disposed of by him for the benefit of the community in accordance with the applicable customary law ; or

(c) into some fund specified by the Military Governor for the purpose of being utilised or applied for the benefit of the community.

(4) Compensation under subsection (1) of this section shall be, as respects—

(a) the land, for an amount equal to the rent, if any, paid by the occupier during the year in which the right of occupancy was revoked ;

(b) buildings, installation or improvements thereon, for the amount of the replacement cost of the building, installation or improvement, that is to say, such cost as may be assessed on the basis of the prescribed method of assessment as determined by the appropriate officer less any depreciation, together with interest at the base rate for delayed payment of compensation and in respect of any improvements in the nature of reclamation works, being such cost thereof as may be substantiated by documentary evidence and proof to the satisfaction of the appropriate officer ;

(c) crops on land apart from any building, installation or improvement thereon, for an amount equal to the value as prescribed and determined by the appropriate officer.

(5) Where the land in respect of which a right of occupancy has been revoked forms part of a larger area the compensation payable shall be computed as in subsection (4) (a) above less a proportionate amount calculated in relation to that part of the area not affected by the revocation but of which the portion revoked forms a part and any interest payable shall be assessed and computed in the like manner.

(6) Where there is any building, installation or improvement or crops on the land to which subsection (3) applies, then compensation shall be computed as specified hereunder, that is as respects—

(a) such land, on the basis specified in that subsection ;

(b) any building, installation or improvement or crops thereon (or any combination of two or all of those things) on the basis specified in that subsection and subsection (4) above, or so much of those provisions as are applicable.

and any interest payable under those provisions shall be computed in like manner.

(7) For the purposes of this section, "installation" means any mechanical apparatus set up or put in position for use or materials set up in or on land or other equipment, but excludes any fixture in or on any building.

30. Where there arises any dispute as to the amount of compensation calculated in accordance with the provisions of section 29, such dispute shall be referred to the appropriate Land Use and Allocation Committee.

31. The provisions of the Public Lands Acquisition (Miscellaneous Provisions) Decree 1976 shall not apply in respect of any land vested in, or taken over by, the Military Governor or any Local Government pursuant to this Decree or the right of occupancy to which is revoked under the provisions of this Decree but shall continue to apply in respect of land compulsorily acquired before the commencement of this Decree.

32. The revocation of a statutory right of occupancy shall not operate to extinguish any debt due to the Government under or in respect of such right of occupancy.

33.—(1) Where a right of occupancy in respect of any developed land on which a residential building has been erected is revoked under this Decree the Military Governor or the Local Government, as the case may be, may in his or its discretion offer in lieu of compensation payable in accordance with the provisions of this Decree resettlement in any other place or area by way of a reasonable alternative accommodation (if appropriate in the circumstances).

(2) Where the value of any alternative accommodation as determined by the appropriate officer or the Land Use and Allocation Committee is higher than the compensation payable under this Decree the parties concerned may by agreement require that the excess in value in relation to the property concerned shall be treated as a loan which the person affected shall refund or repay to the Government in the prescribed manner.

(3) Where a person accepts a resettlement pursuant to subsection (1) of this section his right to compensation shall be deemed to have been duly satisfied and no further compensation shall be payable to such person.

PART VI—TRANSITIONAL AND OTHER RELATED PROVISIONS

34.—(1) The following provisions of this section shall have effect in respect of land in an urban area vested in any person immediately before the commencement of this Decree.

(2) Where the land is developed the land shall continue to be held by the person in whom it was vested immediately before the commencement of this Decree as if the holder of the land was the holder of a statutory right of occupancy issued by the Military Governor under this Decree.

(3) In respect of land to which subsection (2) of this section applies there shall be issued by the Military Governor on application to him in the prescribed form a certificate of occupancy if the Military Governor is satisfied that the land was, immediately before the commencement of this Decree, vested in that person.

(4) Where the land to which subsection (2) of this section applies was subject to any mortgage, legal or equitable, or any encumbrance or interest valid in law such land shall continue to be so subject and the certificate of occupancy issued, shall indicate that the land is so subject, unless the continued operation of the encumbrance or interest would in the opinion of the Military Governor be inconsistent with the provisions, or general intent, of this Decree.

(5) Where on the commencement of this Decree the land is undeveloped, then—

(a) one plot or portion of the land not exceeding half hectare in area shall subject to subsection (6) below, continue to be held by the person in whom the land was so vested as if the holder of the land was the holder of a statutory right of occupancy granted by the Military Governor in respect of the plot or portion as aforesaid under this Decree; and

(b) all the rights formerly vested in the holder in respect of the excess of the land shall on the commencement of this Decree be extinguished and the excess of the land shall be taken over by the Military Governor and administered as provided in this Decree.

(6) Paragraph (a) of subsection (5) above shall not apply in the case of any person who was on the commencement of this Decree also the holder of any undeveloped land elsewhere in any urban area in the State and in respect of such a person all his holdings of undeveloped land in any urban area in the State shall be considered together and out of the undeveloped land so considered together—

(a) one plot or portion not exceeding ½ hectare in area shall continue to be held by such a person as if a right of occupancy had been granted to him by the Military Governor in respect of that plot or portion; and

(b) the remainder of the land (so considered together) in excess of ½ hectare shall be taken over by the Military Governor and administered in accordance with this Decree and the rights formerly vested in the holder in respect of such land shall be extinguished.

(7) No land to which subsection (5) (a) or (6) above applies held by any person shall be further subdivided or laid out in plots and no such land shall be transferred to any person except with the prior consent in writing of the Military Governor.

(8) Any instrument purporting to transfer any undeveloped land in contravention of subsection (7) above shall be void and of no effect whatsoever in law and any party to any such instrument shall be guilty of an offence and liable on conviction to imprisonment for one year or a fine of N\$5,000.

(9) In relation to land to which subsection (5) (a) or (6) (a) applies there shall be issued by the Military Governor on application therefor in the prescribed form a certificate of occupancy if the Military Governor is satisfied that the land was immediately before the commencement of this Decree vested in that person.

35.—(1) Section 34 of this section shall have effect notwithstanding that the land in question was held under a leasehold, whether customary or otherwise, and formed part of an estate laid out by any person, group or family in whom the leasehold interest or reversion in respect of the land was vested immediately before the commencement of this Decree, so however

Compensation for improvements in urban areas.

Transitional provisions on land in urban areas.

Reference of dispute as to compensation.

Exclusion of the acquisition of the Public Lands Acquisition (Miscellaneous Provisions) Decree 1976.

Debt due to Government not extinguished by revocation.

Option to accept resettlement in case of revocation of right of occupancy.

that if there has been any improvements on the land effected by the person, group or family in whom the leasehold interest or reversion was vested as aforesaid the Military Governor shall, in respect of the improvements, pay to that person, group or family compensation computed as specified in section 29 of this Decree.

(2) There shall be deducted from the compensation payable under subsection (1) of this section any levy by way of development or similar charges payable in respect of the improvements on the land by the lessee to the person, group or family in whom the leasehold interest or reversion was vested and the amount to be deducted shall be determined by the Military Governor taking into consideration all the circumstances of the case.

36.—(1) The following provisions of this section shall have effect in respect of land not in an urban area which was immediately before the commencement of this Decree held or occupied by any person.

(2) Any occupier or holder of such land, whether under customary rights or otherwise howsoever, shall if that land was on the commencement of this Decree being used for agricultural purposes continue to be entitled to possession of the land for use for agricultural purposes as if a customary right of occupancy had been granted to the occupier or holder thereof by the appropriate Local Government and the reference in this subsection to land being used for agricultural purposes includes land which is, in accordance with the customary law of the locality concerned, allowed to lie fallow for purposes of recuperation of the soil.

(3) On the production to the Local Government by the occupier of such land, at his discretion, of a sketch or diagram or other sufficient description of the land in question and on application therefor in the prescribed form the Local Government shall if satisfied that the occupier or holder was entitled to the possession of such land whether under customary rights or otherwise howsoever, and that the land was being used for agricultural purposes at the commencement of this Decree register the holder or occupier as one to whom a customary right of occupancy had been issued in respect of the land in question.

(4) Where the land is developed, the land shall continue to be held by the person whom it was vested immediately before the commencement of this Decree as if the holder of the land was the holder of a customary right of occupancy issued by the Local Government, and if the holder or occupier of such developed land, at his discretion, produces a sketch or diagram showing the area of the land so developed the Local Government shall if satisfied that that person immediately before the commencement of this Decree has the land vested in him register the holder or occupier as one in respect of whom a customary right of occupancy has been granted by the Local Government.

(5) No land to which this section applies shall be sub-divided or laid out in plots and no such land shall be transferred to any person by the person in whom the land was vested as aforesaid.

(6) Any instrument purporting to transfer any land to which this section applies shall be void and of no effect whatsoever in law and every party to any such instrument shall be guilty of an offence and shall on conviction be liable to a fine of ₦5,000 or to imprisonment for 1 year.

Penalty for false claims, etc. in respect of land.

37. If any person other than one in whom any land was lawfully vested immediately before the commencement of this Decree enters any land in purported exercise of any right in relation to possession of the land or makes any false claim in respect of the land to the Military Governor or any Local Government for any purpose under this section, he shall be guilty of an offence and liable on conviction to an imprisonment for one year or to a fine of ₦5,000.

Preservation of power of Military Governor to revoke rights of occupancy.

38. Nothing in this Part shall be construed as precluding the exercise by the Military Governor or as the case may be the Local Government concerned of the powers to revoke, in accordance with the applicable provisions of this Decree, rights of occupancy, whether statutory or customary, in respect to any land to which this Part relates.

Jurisdiction of High Courts.

PART VII—JURISDICTION OF HIGH COURTS AND OTHER COURTS

39.—(1) The High Court shall have exclusive original jurisdiction in respect of the following proceedings:—

(a) proceedings in respect of any land the subject of a statutory right of occupancy granted by the Military Governor or deemed to be granted by him under this Decree; and for the purposes of this paragraph proceedings includes proceedings for a declaration of title to a statutory right of occupancy;

(b) proceedings to determine any question as to the persons entitled to compensation payable for improvements on land under this Decree.

(2) All laws, including rules of court, regulating the practice and procedure of the High Court shall apply in respect of proceedings to which this section relates and the laws shall have effect with such modifications as would enable effect to be given to the provisions of this section.

Special provisions in respect of pending proceedings.

40. Where on the commencement of this Decree proceedings had been commenced or were pending in any court or tribunal (whether at first instance or on appeal) in respect of any question concerning title to any land or interest therein such proceedings may be continued and be finally disposed of by the court concerned but any order or decision of the court shall only be as respects the entitlement of either of the parties to the proceedings to a right of occupancy, whether statutory or customary, in respect of such land as provided in this Decree.

Jurisdiction of area courts or customary courts, etc.

41. An area court or customary court or other court of equivalent jurisdiction in a State shall have jurisdiction in respect of proceedings in respect of a customary right of occupancy granted by a Local Government under this Decree; and for the purposes of this paragraph proceedings includes proceedings for a declaration of title to a customary right of occupancy and all laws including rules of court regulating practice and procedure of such courts shall have effect with such modifications as would enable effect to be given to this section.

Proceedings for recovery of rent in respect of certificate of occupancy, etc.

42.—(1) Proceedings for the recovery of rent payable in respect of any certificate of occupancy may be taken before a Magistrates Court of competent jurisdiction by and in the name of the Chief Lands Officer or by and in the name of any other officer appointed by the Military Governor in that behalf.

(2) Proceedings for the recovery of rent payable in respect of any customary right of occupancy may be taken by and in the name of the Local Government concerned in the area court or customary court or any court of equivalent jurisdiction.

PART VIII—SUPPLEMENTAL

43.—(1) Save as permitted under section 34 of this Decree, as from the commencement of this Decree no person shall in an urban area—

- (a) erect any building, wall, fence or other structure upon; or
- (b) enclose, obstruct, cultivate or do any act on or in relation to,

any land which is not the subject of a right of occupancy or licence law fully held by him or in respect of which he has not received the permission of the Military Governor to enter and erect improvements prior to the grant to him of a right of occupancy.

(2) Any person who contravenes any of the provisions of subsection (1) shall on being required by the Military Governor so to do and within the period of time fixed by the Military Governor, remove any building, wall, fence, obstruction, structure or thing which he may have caused to be placed on the land and he shall put the land in the same condition as nearly as may be in which it was before such contravention.

(3) Any person who contravenes any of the provisions of subsection (1) shall be guilty of an offence and liable on conviction to imprisonment for one year or to a fine of ₦5,000.

(4) Any person who fails or refuses to comply with a requirement made by the Military Governor under subsection (2) shall be guilty of an offence and liable on conviction to a fine of ₦100 for each day during which he makes default in complying with the requirement of the Military Governor.

44. Any notice required by this Decree to be served on any person shall be effectively served on him—

- (a) by delivering it to the person to whom it is to be served; or
- (b) by leaving it at the usual or last known place of abode of that person; or
- (c) by sending it in a prepaid registered letter addressed to that person at his usual or last known place of abode; or
- (d) in the case of an incorporated company or body, by delivering it to the secretary or clerk of the company or body at its registered or principal office or sending it in a prepaid registered letter addressed to the secretary or clerk of the company or body at that office; or
- (e) if it is not practicable after reasonable inquiry to ascertain the name or address of a holder or occupier of land on whom it should be served, by addressing it to him by the description of "holder" or "occupier" of the premises (naming them) to which it relates, and by delivering it to some person on the premises or, if there is no person on the premises to whom it can be delivered, by affixing it, or a copy of it, to some conspicuous part of the premises.

45.—(1) The Military Governor may delegate to the State Commissioner all or any of the powers conferred on the Military Governor by this Decree, subject to such restrictions, conditions and qualifications, not being inconsistent with the provisions, or general intent, of this Decree as the Military Governor may specify.

Prohibition of and penalties for unauthorised use of land.

Service of notices.

Delegation of powers.

(2) Where the power to grant certificates has been delegated to the State Commissioner such certificates shall be expressed to be granted on behalf of the Military Governor.

46.—(1) The National Council of States may make regulations for the purpose of carrying this Decree into effect and particularly with regard to the following matters—

- (a) the transfer by assignment or otherwise by whoever of any rights of occupancy, whether statutory or customary, including the conditions applicable to the transfer of such rights to persons who are not Nigerians;
- (b) the terms and conditions upon which special contracts may be made under section 8;
- (c) the grant of certificates of occupancy under section 9;
- (d) the grant of temporary rights of occupancy;
- (e) the method of assessment of compensation for the purposes of section 29 of this Decree.

(2) The Military Governor may, subject to subsection (1) make regulations with regard to the following matters:—

- (a) the method of application for any licence or permit and the terms and conditions under which licences may be granted;
- (b) the procedure to be observed in revising rents;
- (c) the fees to be paid for any matter or thing done under this Decree;
- (d) the forms to be used for any document or purpose.

47.—(1) This Decree shall have effect notwithstanding anything to the contrary in any law or rule of law including the Constitution of the Federation or of a State and, without prejudice to the generality of the foregoing, no court shall have jurisdiction to inquire into:—

- (a) any question concerning or pertaining to the vesting of all land in the Military Governor in accordance with the provisions of this Decree; or
 - (b) any question concerning or pertaining to the right of the Military Governor to grant a statutory right of occupancy in accordance with the provisions of this Decree; or
 - (c) any question concerning or pertaining to the right of a Local Government to grant a customary right of occupancy under this Decree.
- (2) No court shall have jurisdiction to inquire into any question concerning or pertaining to the amount or adequacy of any compensation paid or to be paid under this Decree.

Exclusion of certain proceedings.

Modification of existing laws.

48. All existing law relating to the registration of title to, or interest in, land or the transfer of title to or any interest in land shall have effect subject to such modifications (whether by way of addition, alteration or omission) as will bring those laws into conformity with this Decree or its general intent.

Exemption with respect to Federal Government lands, etc.

49.—(1) Nothing in this Decree shall affect any title to land whether developed or undeveloped held by the Federal Government or any agency of the Federal Government at the commencement of this Decree and, accordingly, any such land shall continue to vest in the Federal Government or the agency concerned.

(2) In this section, "agency" includes any statutory corporation or any other statutory body (whether corporate or unincorporate) or any company wholly-owned by the Federal Government.

50.—(1) In this Decree, unless the context otherwise requires:—

"agricultural purposes" includes the planting of any crops of economic value;

"appropriate officer" means the Chief Lands officer of a State and in the case of the Federal Capital Territory means the Chief Federal Lands Officer;

"customary right of occupancy" means the right of a person or community lawfully using or occupying land in accordance with customary law and includes a customary right of occupancy granted by a Local Government under this Decree;

"developed land" means land where there exists any physical improvement in the nature of road development services, water, electricity, drainage, building, structure or such improvement that may enhance the value of the land for industrial, agricultural or residential purposes;

"easement" means a right annexed to land to utilize other land in different holding in a particular manner (not involving the taking of any part of the natural produce of that land or of any part of its soil) or to prevent the holder of the other land from utilizing his land in a particular manner;

"Government" means the Government of the Federation or the Government of a State;

"grazing purposes" includes only such agricultural operations as are required for growing fodder for livestock on the grazing area;

"High Court" means the High Court of the State concerned;

"holder" in relation to a right of occupancy, means a person entitled to a right of occupancy and includes any person to whom a right of occupancy has been validly assigned or has validly passed on the death of a holder but does not include any person to whom a right of occupancy has been sold or transferred without a valid assignment, nor a mortgagee, sub-lessee or sub-underlessee;

"improvements" or "unexhausted improvements" means anything of any quality permanently attached to the land, directly resulting from the expenditure of capital or labour by an occupier or any person acting on his behalf, and increasing the productive capacity, the utility or the amenity thereof and includes buildings, fixtures of long-lived crops or trees, fencing, wells, roads and irrigation or reclamation works, but does not include the result of ordinary cultivation other than growing produce;

"interest at the bank rate" means a simple interest payable at the rate per cent per annum at which the Central Bank of Nigeria will rediscount bills of exchange;

"Local Government" means the appropriate Local Government or any other body having or exercising the powers of a Local Government as provided by law in respect of the area where the land in question is situated;

"Military Governor" means the Military Governor of the State concerned;

"mortgage" includes a second and subsequent mortgage and equitable mortgage;

Interpretation.

"occupier" means any person lawfully occupying land under customary law and a person using or occupying land in accordance with customary law and includes the sub-lessee or sub-underlessee of a holder;

"public purposes" includes—

(a) for exclusive Government use or for general public use;

(b) for use by any body corporate directly established by law or by any body corporate registered under the Companies Decree 1968 as respects which the Government owns shares, stocks or debentures;

(c) for or in connection with sanitary improvements of any land;

(d) for obtaining control over land contiguous to any part or over land the value of which will be enhanced by the construction of any railway, road or other public work or convenience about to be undertaken or provided by the Government;

(e) for obtaining control over land required for or in connection with development of telecommunications or provision of electricity;

(f) for obtaining control over land required for or in connection with mining purposes;

(g) for obtaining control over land required for or in connection with planned urban or rural development or settlement;

(h) for obtaining control over land required for or in connection with economic, industrial or agricultural development;

(i) for educational and other social services;

"statutory right of occupancy" means a right of occupancy granted by the Military Governor under this Decree;

"urban area" means such area of the State as may be designated as such by the Military Governor pursuant to section 3 of this Decree;

"sub-lease" includes a sub-underlessee.

(2) The powers of a Military Governor under this Decree shall, in respect of land comprised in the Federal Capital Territory or any land held or vested in the Federal Government in any State, be exercisable by the Head of the Federal Military Government or any Federal Commissioner designated by him in that behalf and references in this Decree to Military Governor shall be construed accordingly.

Citation.

51. This Decree may be cited as the Land Use Decree 1978.

MADE at Lagos this 29th day of March 1978.

LT-GENERAL O. ORASANYO,
Head of the Federal Military Government,
Commander-in-Chief of the Armed Forces,
Federal Republic of Nigeria

THE FEDERAL CAPITAL TERRITORY DECREE OF 1976

Supplement to Official Gazette Extraordinary No. 7, Vol. 63, 5th February, 1976—Part A

FEDERAL CAPITAL TERRITORY DECREE 1976



ARRANGEMENT OF SECTIONS

| | |
|--|---|
| Section | |
| 1. Creation of Federal Capital Territory for Nigeria. | 9. Offences and penalty therefore. |
| 2. Boundaries to be better defined. | 10. Offences by bodies corporate. |
| 3. Establishment of Federal Capital Development Authority. | 11. Accounts and audit. |
| 4. Functions and powers of the Authority. | 12. Annual reports to Supreme Military Council. |
| 5. Executive Secretary and other staff of the Authority. | 13. Transitional provisions as to administration of laws. |
| 6. Compensation payable. | 14. Regulations. |
| 7. Development without Authority's approval prohibited. | 15. Interpretation. |
| 8. Power to enter premises and obtain information. | 16. Citation. |

Decree No. 6

[4th February 1976] Commencement

THE FEDERAL MILITARY GOVERNMENT hereby decrees as follows:—

- 1.—(1) There is hereby established a capital territory in and for the Federal Republic of Nigeria to be designated as the Federal Capital Territory.
- (2) The Capital Territory shall consist of the area described in the Schedule to this Decree.
- (3) The area contained in the Capital Territory shall, as from the commencement of this Decree, cease to be a portion of the states concerned and shall thenceforth be governed and administered by or under the control of the Government of the Federation to the exclusion of any other person or authority whatsoever and the ownership of the lands comprised in the Capital Territory shall likewise vest absolutely in the Government of the Federation.

A 16 1976 No. 6 Federal Capital Territory

Boundaries to be better defined.

2.—(1) The boundaries of the Capital Territory shall be accurately surveyed and demarcated as soon as may be after the commencement of this Decree by or on behalf of the Federal Capital Development Authority and such boundaries shall correspond as closely as possible in detail to the boundaries of the area described in the aforementioned Schedule.

(2) The Head of the Federal Military Government shall by order published in the Gazette define the boundaries of the Capital Territory by reference to the limits, distances and bearings demarcated by the Authority which shall have carried out or caused to be carried out the survey referred to in subsection (1) above, and forthwith thereafter, references in this Decree to the area described in the Schedule thereto shall be construed as references to the area defined in the order.

Establishment of Federal Capital Development Authority.

3.—(1) There shall be established an authority to be known as the Federal Capital Development Authority which shall consist of a Chairman and eight other members to be appointed by the Supreme Military Council.

(2) The Authority shall be a body corporate with perpetual succession and a common seal.

Functions and powers of the Authority.

4.—(1) Subject to and in accordance with this Decree, the Authority shall be charged with the responsibility for—

- (a) the choice of site for the location of the Capital city within the Capital Territory;
- (b) the preparation of a master-plan for the Capital city and of land use with respect to town and country planning within the rest of the Capital Territory;
- (c) the provision of municipal services within the Capital Territory;
- (d) the establishment of infrastructural services in accordance with the master-plan referred to above; and
- (e) the co-ordination of the activities of all ministries, departments and agencies of the Government of the Federation within the Capital Territory.

(2) Subject to the other provisions of this Decree, the Authority shall have power to do anything which in its opinion is calculated to facilitate the carrying on of its activities including, without prejudice to the generality of the foregoing, power—

- (a) to sue and be sued in its corporate name;
- (b) to hold and manage movable and immovable property;
- (c) to construct and maintain such roads, railways, sidings, tramways, bridges, reservoirs, water courses, buildings, plant and machinery and such other works as may be necessary for, or conducive to, the discharge of its functions under this Decree;
- (d) to purchase or otherwise acquire or take over any asset, business, property, privilege, contract, right, obligation and liability of any person or body (whether corporate or unincorporate) in furtherance of its activities;
- (e) to enter into contracts or partnerships with any person or body (whether corporate or unincorporate) which in the opinion of the Authority will facilitate the discharge of its functions under this Decree;
- (f) to train managerial and technical staff for the purpose of the discharge of functions conferred on it by or in pursuance of this Decree;

(4) No claim for compensation shall be entertained by the Authority unless a written notice of the claim in accordance with subsection (3) above is served on the Authority within the period specified in the said subsection.

Development without Authority's approval prohibited.

7.—(1) As from the commencement of this Decree, no person or body shall within the Capital Territory carry out any development within the meaning of this Decree unless the written approval of the Authority has been obtained by such person or body:

Provided that the Authority may make a general order with respect to the interim development of land within the Capital Territory and may make special orders with respect to the interim development of any portion of land within any particular area.

(2) The Authority shall have power to require every person who, otherwise than in pursuance of an approval granted or order made under subsection (1) above, proceeds with or does any work within the Capital Territory to remove any work performed and reinstate the land or, where applicable, the building in the condition in which it was before the commencement of such work, and in the event of any failure on the part of any such person to comply with any such requirement, the Authority shall cause the necessary work to be carried out, and may recover the expenses thereof from such person as a debt.

(3) In this section—

“development” means the carrying out of any building, engineering, mining or other operations in, on, over or under land or water, or the making of any material change in the use of any land or buildings thereon or of any stretch of water whatsoever;

“interim development” means such temporary development as may be authorised by the Authority of any land comprised in the Capital Territory between the date of commencement of this Decree and the coming into operation of any of the Authority's schemes of development for the particular portion of land.

Power to enter premises and obtain information.

8.—(1) For the purpose of the efficient discharge of the responsibilities of the Authority under this Decree, the Executive Secretary or any other officer or servant of the Authority authorised in that behalf—

(a) shall have a right of access at all times to any land or building within the Capital Territory for the purpose of ascertaining that the provisions of this Decree are not being contravened;

(b) may issue a notice calling upon any person whom he has reason to believe is able to give any information respecting the ownership, possession or the boundaries of land within the Capital Territory or any part thereof, or in whose possession or power any document relating to any such matter is alleged to be, to attend before him and give such information or produce such document or a true and at a place mentioned in the notice;

(c) may, by notice in writing served on any person carrying on an industrial, commercial, educational or any other undertaking whatsoever, require that person to furnish in such form as he may direct information on such matters as may be specified by him.

(2) Any person required to furnish information pursuant to subsection (1) above shall within one month from the date of the notice comply with the notice.

(g) to undertake such research as may be necessary for the performance of its functions under this Decree;

(h) to exercise such other powers as are necessary or expedient for giving full effect to the provisions of this Decree.

(3) Except with the general or special approval of the Head of the Federal Military Government and as otherwise prescribed by this Decree, the Authority shall not have power to borrow money or to dispose of any property.

5.—(1) There shall be appointed by the Supreme Military Council an Executive Secretary to the Authority who shall be the chief executive officer of the Authority and shall be responsible for the day to day running of the affairs of the Authority.

Executive Secretary and other staff of the Authority.

(2) The Executive Secretary shall hold office on such terms as to emoluments and otherwise as may be specified in his instrument of appointment.

(3) The Authority may appoint such other persons to be officers and servants of the Authority as it may deem fit.

(4) The remuneration and tenure of office of the officers (other than the Executive Secretary) and servants of the Authority shall be determined by the Authority after consultation with the Federal Commissioner for Establishments.

Compensation payable.

6.—(1) Notwithstanding anything to the contrary in the Constitution of the Federation or of a state or of any other enactment or of any rule of law, compensation payable in respect of any land comprised in the Capital Territory shall be assessed and computed in accordance with the provisions of this Decree.

(2) In computing compensation payable under this Decree, account shall be taken of any building or crops on the land acquired for the purpose of this Decree, so however that any compensation payable shall be, as respects—

(a) land affected by this Decree, for an amount equal to the total rent paid by the lessee over the period between the date of the execution of the lease and the date of its determination by the Authority together with interest at the bank rate between the last-mentioned date and the date of payment of compensation;

(b) building on such land, for the amount of the actual cost of construction of the building (less any depreciation) together with interest at the bank rate over the period between the date of the acquisition of such building and the date of payment of compensation;

(c) crops on such land, for an amount equal to the fair market value of such crops; and the cost mentioned in the foregoing provisions of this subsection shall be such as may be determined by the Authority.

(3) Any person who claims any right or interest in any land comprised in the Capital Territory shall submit in writing particulars of his claims to the Executive Secretary on or before the expiration of a period of twelve months from the date of commencement of the order made under section 2 of this Decree or such longer period as the Head of the Federal Military Government may, either generally or in relation to any particular claim or claims, prescribe by notice published in the Gazette.

15. In this Decree, unless the context otherwise requires—
 "the Authority" means the Federal Capital Development Authority established by section 3 of this Decree;

"building" includes any structure whatsoever on land;

"Capital Territory" means the Federal Capital Territory as described in sections 1 and 2 of this Decree.

16. This Decree may be cited as the Federal Capital Territory Decree 1976.

Citation.

SCHEDULE

THE BOUNDARIES OF THE FEDERAL CAPITAL TERRITORY SHALL (SUBJECT TO SECTION 2) BE AS FOLLOWS, THAT IS:—

Starting from the village called Izom on 7° E Longitude and 9° 15' Latitude, project a straight line westwards to a point just north of Lehu on the Kemi River; then project a line along 6° 47' E southwards passing close to the villages called Samasi, Zui and Bissa down to a place a little west of Ibagi in Kwara State; thence project a line along parallel 9° 27' N Latitude to Ahinza village 7° 6' E (on the Karama River); thence project a straight line to Buga village on 8° 30' N Latitude and 7° 20' E Longitude; thence draw a line northwards joining the villages of Odu, Karshu and Karu. From Karu the line should proceed along the boundary between the North-West and Benue-Plateau States as far as Karu; thence the line should proceed along the boundary between North-Central and North-Western States up to a point just north of Bwan village; thence the line goes straight to Zuba village and thence straight to Izom.

MADE at Lagos this 4th day of February 1976.

GENERAL M. R. MUHAMMAD,
 Head of the Federal Military Government,
 Commander-in-Chief of the Armed Forces,
 Federal Republic of Nigeria

EXPLANATORY NOTE

(This note does not form part of the above Decree but is intended to explain its purpose)

The Decree establishes for Nigeria a Federal Capital Territory comprising the area described in the Schedule to the Decree and provides for the constitution of a Federal Capital Development Authority which are the to exercise the various powers set out in the Decree among which are the choice of the site of the location of the Capital City within the Capital Territory and the preparation of a master-plan for the Capital City and of land use with respect to town and country planning within the rest of the Federal Capital Territory.

PUBLISHED BY AUTHORITY OF THE FEDERAL MILITARY GOVERNMENT OF NIGERIA AND PRINTED BY THE MINISTRY OF INFORMATION, PRINTING DIVISION, LAGOS

9.—(1) If any person required to furnish information pursuant to section 3 of this Decree fails to furnish the information as required under this Decree, he shall be guilty of an offence.

(2) If a person in purported compliance with a requirement to furnish information as aforesaid knowingly or recklessly makes any statement in the return which is false in a material particular, he shall be guilty of an offence.

(3) Any person who wilfully obstructs, interferes with, assaults or resists any officer or servant of the Authority in the execution of his duty under this Decree or who aids, incites, induces or abets any other person so to do, shall be guilty of an offence.

(4) Any person found guilty of an offence under this Decree shall be liable on conviction to a fine of N500 or to imprisonment for six months or to both such fine and imprisonment.

10. Where an offence under this Decree which has been committed by a body corporate is proved to have been committed with the consent or connivance of, or to be attributable to any neglect on the part of, any director, manager, secretary or other official of the body corporate, or any person purporting to act in any such capacity, he as well as the body corporate shall be deemed to be guilty of that offence and shall be liable to be proceeded against and punished accordingly.

11.—(1) The Authority shall keep proper accounts and proper records in relation thereto and shall prepare in respect of each financial year a statement of accounts in such form as it may direct.

(2) The Authority shall as soon as may be after the end of the financial year to which the accounts relate cause its accounts to be audited by auditors approved by the Federal Commissioner for Finance.

(3) The auditors shall on completion of the audit of the accounts of the Authority for each financial year prepare and submit to the Authority the following two reports, that is to say—

(a) a general report setting out the observations and recommendations of the auditors on the financial affairs of the Authority generally for that year and on any important matters which the auditors may consider necessary to bring to the notice of the Authority; and

(b) a detailed report containing the observations and recommendations of the auditors in detail on all aspects of the operations and recommendations for that year.

12. The Authority shall prepare and submit to the Supreme Military Council not later than 31st June in each financial year a report in such form as the Supreme Military Council may direct on the activities of the Authority during the immediately preceding financial year, and shall include in the report a copy of the audited accounts of the Authority for that year and of the reports mentioned in section 11 (3) of this Decree.

13. It is hereby declared that all laws applicable in the Capital Territory immediately before the commencement of this Decree shall continue to apply in the Capital Territory and all persons or authorities concerned with the administration of such laws shall continue to administer them until other provision is made in that behalf by the Government of the Federation.

14. The Head of the Federal Military Government may make regulations generally for carrying into effect the provisions of this Decree.

Interpretation.

Citation.

Offences by bodies corporate.

Accounts and audit.

Annual reports to Supreme Military Council.

Transitional provisions as to administration of laws.

Regulations.

APPENDIX 4

FCT CONTROL STANDARDS AND DEVELOPMENT GUIDELINES FOR PRIVATE DEVELOPERS

SECTION ONE:

GENERAL PROCEDURE AND SUBMISSIONS

All private developers wishing to commence on the development of plots allocated to them within Abuja and other parts of the FCT, are to submit the following, when submitting their building plans for approval:

- 1.01 A formal letter of application addressed to the FCDA, attention Director of Planning and Surveys, requesting for the approval of their building plans.
- 1.02 Photocopies of all documents of the plot/site allocation:
 - (a) Letter of Plot Allocation or Certificate of Occupancy.
 - (b) Letter of Acceptance of Allocation.
 - (c) Copy of the Cadastral Map and Site Plan.
- 1.03 Five (5) copies of Site Plan in scale 1:500 or 1:200 showing the layout of the building(s) and other infrastructures within the plot (prepared on contour maps), all access roads, parking lots, drainage ect.
- 1.04 Five (5) copies of Site Plan in scale 1:200 or 1:100 showing the position of gutters, rooflines and waste disposal provisions.
- 1.05 Five (5) copies of building plans in scale 1:50 or 1:100 showing details of all the buildings.
- 1.06 Five (5) copies of Electrical Plans in scale 1:100 or 1:50 showing fittings and appliances, including sizes of cables ratings, load demand and balance analysis for all the building(s).
- 1.07 Five (5) copies of Structural Plans (for storey buildings where applicable) in scale 1:50 or 1:100 with all relevant details in scale 1:20 or 1:10.
- 1.08 Five (5) copies of Mechanical Plans in scale 1:50 or 1:100 showing details of sanitary fittings location, sewage, plumbing layouts and other details for all the building(s).
- 1.09 Five (5) copies of Elevations and Sections (on existing ground levels) for all the buildings.
- 1.10 Five (5) copies of necessary details in scale 1:20 or 1:10 (where applicable) viz staircases, concrete gutters, fascias ect.
- 1.11 Five (5) copies of Septic Tank and Soakaway Pit(s) details, if buildings are to be located where the Central Sewage is not provided already.
- 1.12 Fencing details and all finishing materials.
- 1.13 Any other information that may help explain the submission
- 1.14 Assessment Rates Payable as Private Building Plans Processing Fees:
The rates chargeable for processing for approval of private building plans within Abuja Capital Territory shall be based on cubic meters occupied by the main buildings. Such fees shall vary with the proposed landuse type and its area location. The rates below shall be applied in the estimation of private plans processing fees:-

| S/N | Landuse | Urban Area Rates Abuja, Karu & Gwagwalada | Rural Area Rates Other Development Areas |
|-----|-------------|---|--|
| 1. | Residential | 5k/m ³ | 2k/m ³ |
| 2. | Commercial | 10k/m ³ | 5k/m ³ |

| | | | |
|----|---------------------------------|----------------------|----------------------|
| 3. | Industrial | 11k/m ³ | 6k/m ³ |
| 4. | Educational Institution | 2k/m ³ | 1k/m ³ |
| 5. | Medical Clinic/Hospital | 8k/m ³ | 4k/m ³ |
| 6. | Churches/Mosques | - | - |
| 7. | Temporary Kiosks/Canteens | 2k/m ³ | 1k/m ³ |
| 8. | Alterations to Approved Designs | 25% of original fees | 25% of original fees |
| 9. | Renewal of Approved Designs | 25% of original fees | 25% of original fees |

- 1.15 Where more than one building is erected on a residential plot, only the main building shall be used for Plan Processing Fees assessment. In the case of housing estates, commercial and other institutional buildings, the fees chargeable shall be twice the estimated fees for each building type proposed.
- 1.16 On submission of applications and building plans for processing, developers should ensure that they obtain an acknowledgement letter from the Development Control Division. Such letters should also include the assessment fees payable as per rates tabulated in clause 1.14 and such assessment must be approved by the Head of the Development Control Division through the Director of Planning and Surveys.
- 1.17 Final letters of conveyance of building plans approval shall not be issued to applicants until they submit copies of their Certificate of Occupancy and receipts for payment of processing fees to the FCDA.
- 1.18 The FCDA reserves the right to revise the rates as per 1.14 above without notice at any time it deems necessary.

SECTION TWO:

PLANNING AND SITE REQUIREMENTS

Planning and Designing Standards in terms of maximum site coverage and minimum set-backs shall be as contained in the below:-

| Category of Plot (Residential) | Maximum Plot Coverage (%) | Minimum Set-back (m) | | |
|--------------------------------|---------------------------|----------------------|------|-------|
| | | Front | Back | Sides |
| Low Density | 35 | 6.0 | 3.5 | 3.0 |
| Medium Density | 45 | 5.0 | 3.0 | 3.0 |
| High Density | 50 | 4.5 | 2.5 | 3.0 |

- 2.01 No structure such as porch, verandah, steps etc, shall project beyond the approved building lines.
- 2.02 Where two or more buildings are being built on the same plot/site, the distance or space between the two buildings shall not be more than the mean of the heights of the two buildings.
- 2.03 Under no circumstances should beacons be removed or covered from view or buried during the process of construction or thereafter.
- 2.04 Set-back
a. The set-back shall be the distance from the property line (beacon) to the

proposed building line

b. Minimum set-backs allowed are:-

| Commercial/ Employment Area (m) | Industrial and Institutional (m) |
|------------------------------------|-------------------------------------|
| Front 8 | 8 |
| Sides 4 | 6 |
| Back 4 | 6 |

c. Where two or more buildings are erected on the same plot, the minimum set-back between the adjacent walls shall not be less than the mean of height of the two buildings. In the case of industrial sites, in addition to the minimum requirements, the set-backs may be increased depending on the activities taking place within the premises.

2.05 Height of Building

a. A maximum height of 11.5m from the natural ground level to the roof level is allowed, i.e. between 3-4 floors as maximum number of floors.

2.06 Parking Standards

- There shall be enough soace for parking to avoid traffic congestion.
- Parking provision shall be proportionate to the total floor space.
- At least one (1) car parking space per 75m² floor space is recommended or more for specialised uses.

SECTION THREE:

BUILDING AND ARCHITECTURAL REQUIREMENTS:

- 3.01 Production of Site Plan. - The Site Plan must be attached to the complete set of drawings. Other necessary documents to prove the legal possessions of the land to be developed must be shown.
- 3.02 Production of Block Plan. - All the proposed building to be developed must be drawn in Block Plan, plotted on enlarged scale on the site plan. Here, set-backs are to be indicated.
- 3.03 Walk-ways and Verandah. - For walk-ways, minimum width should not be less than 900mm, and for verandahs not less than 1200mm.
- 3.04 Production of Cross and Longitudinal Lines of Levels across the site. - To erect building free of floor, swampy places, the structural ground floor level of the proposed building must be at a height recommended to be safe. Therefore, cross and longitudinal lines of levels must be produced by a surveyor. The levels sports must not be less than 5000mm intervals.
- 3.05 Corridors, Passages and Lobbies. - For single usage where there are doors only on one side of the corridor, the width should not be less than 1000mm minimum, for double usage where there are doors on both sides of the corridor, the width should be from 1500mm to 2000mm.
- 3.06 Toilet Spaces - For W.C. spaces the minimum width between walls should be 900mm, for W.C. with wash hand basin minimum length between walls should be 1800mm.
- 3.07 Bath Room Spaces. - Minimum spaces required for bathrooms should not be less than 1500mm in width and 1800mm in length between walls or the composition of area of both.

- 3.08 Store Spaces. - While store spaces could be as large as required, the minimum spaces required should not be less than 1200mm for width and not less than 2100mm for length or the composition of the area of both.
- 3.09 Main Staircases. - In every residential building above two floors, there must be main staircases and escape staircases, the number should depend on the size of building. Width of main staircase should not be less than 1000mm but should be more if desired. Width of escape staircase should not be less than 900mm. Treads shall not be less than 230mm and risers not less than 150mm.
- 3.10 Car Parking Spaces and Covered Garages. - Adequate car parking spaces and/or covered garages should be provided for each residential building.
- 3.11 Car Ports. - Height of car ports should not be less than 2400mm from structural floor level.
- 3.12 External Doors. - All external doors shall be solid or glazed metal doors and in cases of flush doors to be solid cored with water-proof finishes, and provide weather bars with throatings. Width of doors should not be less than 900mm, height not less than 2000mm.
- 3.13 Doors to main rooms and habitable areas. - All doors to main living areas should not be less than 900mm in width and 2000mm in height.
- 3.14 Doors to stores and toilets. - All doors to bathrooms, stores and toilets should not be less than 750mm width and 2000mm in height.
- 3.15 External windows and ventilators. - High level windows must be provided in places where cross ventilation seems inadequate. All window openings must comply with standard specifications.
- 3.16 Windows, verandah, passages and corridors. - Verandah/passage windows must be free of obstructions, louvres and centrepivoted windows are recommended, except otherwise specified.
- 3.17 Sizes of external walls. - Except otherwise specified by a structural engineer, all external walls must not be less than 225mm thick.
- 3.18 Sizes of internal walls. - Sizes of internal walls and partition walls can vary from 100mm to 150mm thick for block walls. Other variations, according to materials used, can be specified but they must comply with approved standards.
- 3.19 Height of structural ground levels. - This would vary according to the level diagnosed on site. However it is recommended that the structural ground level of proposed buildings must not be less than 300mm minimum above the centre of road or above the highest point on site indicated by levels given by a surveyor.
- 3.20 Minimum height of habitable areas. - For all main and allied living areas, height from floor to ceiling level must not be less than 2800mm minimum.
- 3.21 Minimum height of windows above DPC. - This vary from 686mm to 900mm above DPC/floor levels, and 300mm for low windows.

- 3.22 Thickness and sizes of Lintels over doors/windows. - All these vary and would depend on structural engineer's specifications. Generally, all reinforced concrete lintels of doors/windows and other openings must comply with approved sizes of specifications.
- 3.23 Ceiling types and materials. - Ceiling must be provided to all roofs. Quality and specifications must be of approved standard. Thickness of ceiling materials must not be less than 6mm.
- 3.24 Ceiling Vents. - Ceiling must be adequately ventilated. Sizes of vents must follow the required minimum sizes.
- 3.25 Roofing members and materials. - All steel members must comply with structural engineer's specifications. All timber roof members must be approved sawn timbers and painted with anti-termite paints. Approved sizes of roof members must be used.
- 3.26 Roof sheets and materials. - Roof sheets must be of approved standards e.g. Aluminium, Metal sheets, Copper, Zinc etc.
- 3.27 Roof lights and Roof vents. - For roofs covering large areas, roof vents and roof lights must be provided.
- 3.28 Eaves projections and Vents. - Eaves projection to roofs must not be less than 300mm in any case.
- 3.29 Parapet walls and Copings. - All parapet walls must be weatherproofed with coping and flashing provided at junction of roof to wall.
- 3.30 Roof flashings. - Roof flashing must be made with high grade cement mixture of 1:1 mix, or lead, aluminium, or other approved material.
- 3.31 Kitchen vents and heat extractions. - Where kitchen is poorly ventilated, extract vents must be provided.
- 3.32 Roof fascial material. - Material and quality of roof fascia must be of approved standards. Fascial materials could be sawn timber high quality plywood all of which must be between 13mm to 25mm thick. Metal fascias must be of approved quality and thickness also.
- 3.33 Bedroom sizes. - Minimum sizes of bedrooms must not be less than 3000mm x 4000mm. Whatever the size used, the total must not be less than the composition of the areas of the figures above. Living rooms for main buildings shall be 3000mm x 6000mm minimum.
- 3.34 Kitchen sizes. - Minimum size of kitchen area must not be less than 2000mm x 3000mm, or the composition of the areas of both figures given.
- 3.35 Additional space for cupboards and cabinets. - Spaces for cupboards and built-in concrete cabinets can be provided, but these areas should be treated as additional and exclusive of the area already allowed for bedrooms and living areas.
- 3.36 Electrical installations. - All surface wiring must be align with wall corners and ceiling corners and can only be on wall surface at the point of switches and socket outlets. All conduit wiring must have at least 25mm cement cover. Approved materials must be used.

- 3.37 Concrete roof finishes, gutters and spouts. - All concrete roof must be provided with standard and approved roof finishes and must be constructed with suitable gradients to outlets and spouts. Approved roofing felts, high grade cement mixtures or other approved materials can be used.
- 3.38 Balconies, rails, spouts, floor finishes and levels/falls. - All balconies must be provided with metal or other approved railing materials. This must be properly detailed and secured, and its approved floor finish also made to fall.
- 3.39 Ventilation generally i.e. screen walls, etc. - Enclosed places must be ventilated by provision of screen walls. All other wall partitions and other structures that disturb ventilation must be perforated or grilled.
- 3.40 Staircase mezzanine and head-room. - All staircase treads must have a minimum of 230mm and 150mm risers. Staircases with mezzanine floors must have not less than 2200mm headroom. Hand rail heights must not be less than 950mm.
- 3.41 Fire/safety Equipment. - All fire/safety equipment must be provided on houses and must comply with fire safety regulations for housing.
- 3.42 Gates. - Gates must be provided at main entrances. Heights of gates must not be less than 2100mm.
- 3.43 Fencing and materials. - All fencing material must be in metal, concrete or block walls. Heights must be less than 2000mm from ground floor level to top of fence.
- 3.44 Water supply main and materials. - Where there is no water supply, water tanks must be provided at a height to flow into houses. Where public water supply exists, main supply pipes must be connected to the main.
- 3.45 Internal plastering and external rendering. - All internal and external renderings must not be less than 13mm cement or other approved plastering materials.
- 3.46 Internal and external painting. - Oil and gloss paints must be applied on all woodwork externally and all metalworks. Emulsion paints or other approved paints must be applied on walls with no less than three (3) coatings.

APPLICATION FORM FOR STATUTORY RIGHT OF OCCUPANCY IN THE FCT

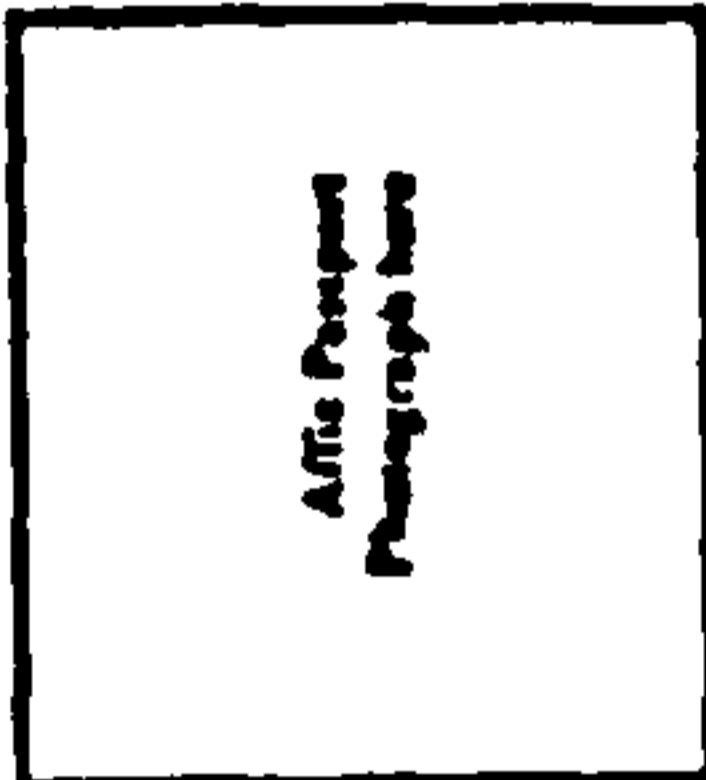


FEDERAL REPUBLIC OF NIGERIA

FORM FCD/ALA 1

APPLICATION FOR STATUTORY RIGHT OF OCCUPANCY URBAN/RURAL LAND WITHIN THE FEDERAL CAPITAL TERRITORY

The Permanent Secretary, Ministry of Federal Capital Territory, Plot 14, Phase 1, Wuse 2, Abuja.



PART I - TO BE COMPLETED BY THE APPLICANT

- 1. Applicant's full name and age...
2. Nationality (If Nigerian, insert State of Origin and complete Annex I attached)...
3. Occupation and post held (where applicable)...
4. Status (whether married or single)...
5. Applicant's current Address in Nigeria...
6. If a company or other organization, state whether registered in Nigeria as a company or partnership...
7. Registrations details of paragraph 6 as applicable...
8. Name and address of Agent or Registrar particulars, Power of Attorney (if any)...
9. Do you, your wife or company of which you are a Director already hold undeveloped plot(s) under Statutory Right of Occupancy within the Federal Capital Territory?
10. If Yes, describe exact location and use of plot(s)...
11. Specific purpose for which land is required...
12. Sufficient description of land including use of plot required...
13. Is the land developed? If so, give details including estimated value of improvement...
14. If undeveloped, state estimated value of improvements offered and laws required for erection...
15. If land is required in connection with mining, give mining leases to be served and dates of expiry of each...
16. Length of term required (in years)...
17. Particulars of approved building plans (where applicable)...
18. Any other information...

- Notes: (a) Four copies of this form and any attachments should be submitted to the Permanent Secretary, F.C.D.A., Department of Estates, P.M.B. 24, Selesha.
(b) Information supplied on this form is treated as strictly confidential.
(c) Applicants for INDUSTRIAL PLOTS should, in addition, attach a letter of clearance from the Federal Ministry of Commerce.
(d) Two copies of recent photograph (in passport size) of the applicant must be attached to this application.
(e) Layout fees (for preliminary) payable per plot within Government Layouts are as follows:
(i) Plots of 10 acres/Agriculture/Schools etc. 9,250 00
(ii) Mining Quarry 15,000 00
(iii) Residential Area
(a) Low Density Area 91,000 00
(b) Medium Density Area 87,500 00
(c) High Density Area 9,500 00
(iv) Commercial Area
(a) District and Service Centres 92,500 00
(b) Central Area 85,000 00
(c) Industrial Area 85,000 00
(d) Light Industry 85,000 00
(e) Heavy Industry 92,500 00

- (f) A maximum of two years is allowed for completion of improvements.
(g) It is an offence to make a false statement or claim on this form and that any certificate of occupancy obtained through such false claim is fraudulent and may result in its nullification.
(h) The Ministry accepts no responsibility for an application form not completed properly and for which reason such an application may be rejected.
19. I enclose herewith an application fee of 9,250 00 (residential) 9,500 00 (commercial, industrial, plot of 10 acres etc).
I agree to forfeit fifty per cent (50%) of the fee (where applicable) subsequently paid if I withdraw my application for reasons other than death, bankruptcy or other extenuating circumstances which occur between acceptance of offer/allocation and issue date of the Certificate of Occupancy.

20. I hereby declare that all answers to the questions listed above and facts given by me in this form and the enclosures hereto are true and complete.

Date: _____ Signature of Applicant or Agent/Attorney

PART II - FOR OFFICIAL USE ONLY

- (a) File Reference...
(b) Application fee paid...
(c) Application No...

(a) R.V. No.
(b) T.R. No.

(a) Date Received...
(b) Comments by Action Officer...

Date as appropriate

APPENDIX 6

NUMBER OF PLOTS APPROVED FOR RESIDENTIAL AND OTHER USES IN THE FCT

: Application for Residential Plots/States

| S/No. | State Applications | No. of Applications | No. of Approvals |
|-------|--------------------|---------------------|------------------|
| (a) | Anambra | 2320 | 122 |
| (b) | Bauchi | 331 | 163 |
| (c) | Bendel | 1185 | 121 |
| (d) | Benue | 533 | 175 |
| (e) | Borno | 439 | 119 |
| (f) | Cross River | 504 | 110 |
| (g) | Gongola | 359 | 220 |
| (h) | Imo | 1376 | 101 |
| (i) | Kaduna | 930 | 240 |
| (j) | Kano | 992 | 197 |
| (k) | Kwara | 617 | 144 |
| (l) | Lagos | 446 | 93 |
| (m) | Niger | 367 | 134 |
| (n) | Ogun | 493 | 140 |
| (o) | Ondo | 307 | 125 |
| (p) | Oyo | 619 | 143 |
| (q) | Plateau | 281 | 158 |
| (r) | Rivers | 384 | 95 |
| (s) | Sokoto | 511 | 135 |
| (t) | ACT | 38 | 12 |

- Other Uses

| | No. of App. | No of Approvals |
|---------------------------------|-------------|-----------------|
| 1. Clinic/Hospital | 20 | 8 |
| 2. Agric. | 36 | 6 |
| 3. Schools | 15 | 9 |
| 4. Petrol Filling Station | 36 | 15 |
| 5. Places of Worship | 120 | 21 |
| 6. Hotel | 50 | 21 |
| 7. Housing Estate & Residential | 105 | 56 |
| 8. Industrial | 165 | 115 |

SOURCE: FCDA 1988

APPENDIX 7

APPLICATION FORM FOR THE PURCHASE OF FEDERAL GOVERNMENT LOW-COST HOUSES IN THE FCT



FEDERAL CAPITAL TERRITORY
ONLY

FEDERAL REPUBLIC OF NIGERIA

FEDERAL MINISTRY OF HOUSING AND ENVIRONMENT

P. M. S. 12000, LAGOS

APPLICANTS FOR PURCHASE OF FEDERAL GOVERNMENT LOW-COST HOMES

SEE PAGE 6 OF APPLICATION FORM

PART ONE

- (a) The applicant must be a citizen of Nigeria.
- (b) The applicant should not be less than 18 years of age.
- (c) The applicant must be an aborigine of the State of residence of the property of which he has applied.
- (d) He must be not less than 3 years continuously preceding the date of his application.
- (e) The applicant must show evidence of having paid tax or tax income tax for three years immediately preceding the date of the submission of evidence of qualification by him.
- (f) The annual income of applicants for the houses should not exceed N20,000.
- (g) The rate of interest is 6% per annum.
- (h) The maximum period of repayment is 25 years.
- (i) Monthly repayment should not be more than 25% of the monthly income.
- (j) **EXEMPTION**
- (k) The principal amount of a one-off-payment loan should not be less than N10,000 and the monthly instalment of a two-off-payment loan should not be less than N1,000. These amounts should form part of the mortgage price of the property.
- (l) Preference should be given to applicants who do not own a house elsewhere in Nigeria.
- (m) The names and addresses of household members to be included in the application should be stated.
- (n) Preferred forms which are free of charge must be returned with a non-refundable fee of N5.00 for the one-off-payment loan and N10.00 for the two-off-payment loan at the time of application.
- (o) Postal Orders made payable to the Federal Mortgage Bank of Nigeria at Lagos High Street, Lagos.
- (p) The form must be submitted, returned, completed and accompanied by two recent passport photographs of the applicant to the Federal Ministry of Housing and Environment, Capital Territory, Federal Capital Territory not later than 31st August 1982.
- (q) The one-off-payment loan will be paid at N10,000 with the two-off-payment loan should be N15,000.00 each covering the rest of interest.

Part Two

The Agreement for the use of the house shall be made between the Federal Mortgage Bank and the purchaser. The Federal Mortgage Bank of Nigeria (hereinafter called the bank) shall have the right and responsibility to prepare requirements and conditions of the houses in accordance with applicable regulations.

PART TWO

Applicant's name
Present address

FOR OFFICIAL USE ONLY
Reg. No.
Application No.
Date of Birth
Sex

1. PARTICULARS OF APPLICANT

- (a) Full Name in full name
- (b) Marital Status
- (c) Maiden Name if Female
- (d) Residential Address (in case of apartment)
- (e) Full Postal Address
- (f) Place of Birth
- (g) Age
- (h) State of Origin
- (i) Length of time in Nigeria
- (j) No. of persons in your family
- (k) Employment of applicant if owner-occupied
- (l) Name of Employer
- (m) Address for postal orders and present place of employment (in case of apartment, please give flat no.)
- (n) Annual Salary in Naira
- (o) Tax Code No.
- (p) CERTIFICATION OF EMPLOYMENT AND SALARY
- (q) Signature
- (r) Name and Address of Employer
- (s) Signature of Employer

In the event of any change of address, the applicant shall immediately advise the bank in writing. The bank shall have the right to vary the terms of the agreement and to terminate the same if the applicant fails to comply with the conditions of the agreement.

Signature of Applicant

- (a) If self-employed, state
- (b) Name of Business/Trade
- (c) Address (including name of Business/Trade) post the Street, District, Town and State
- (d) Hours of Business/Trade
- (e) Annual Profitable Income
- (f) How you bought any house built by Government before
- (g) "Yes" supply the following particulars
- (h) The State and Local Government from which the property is mortgaged
- (i) Date of Purchase
- (j) Who built the Property - Federal, State or Local Government

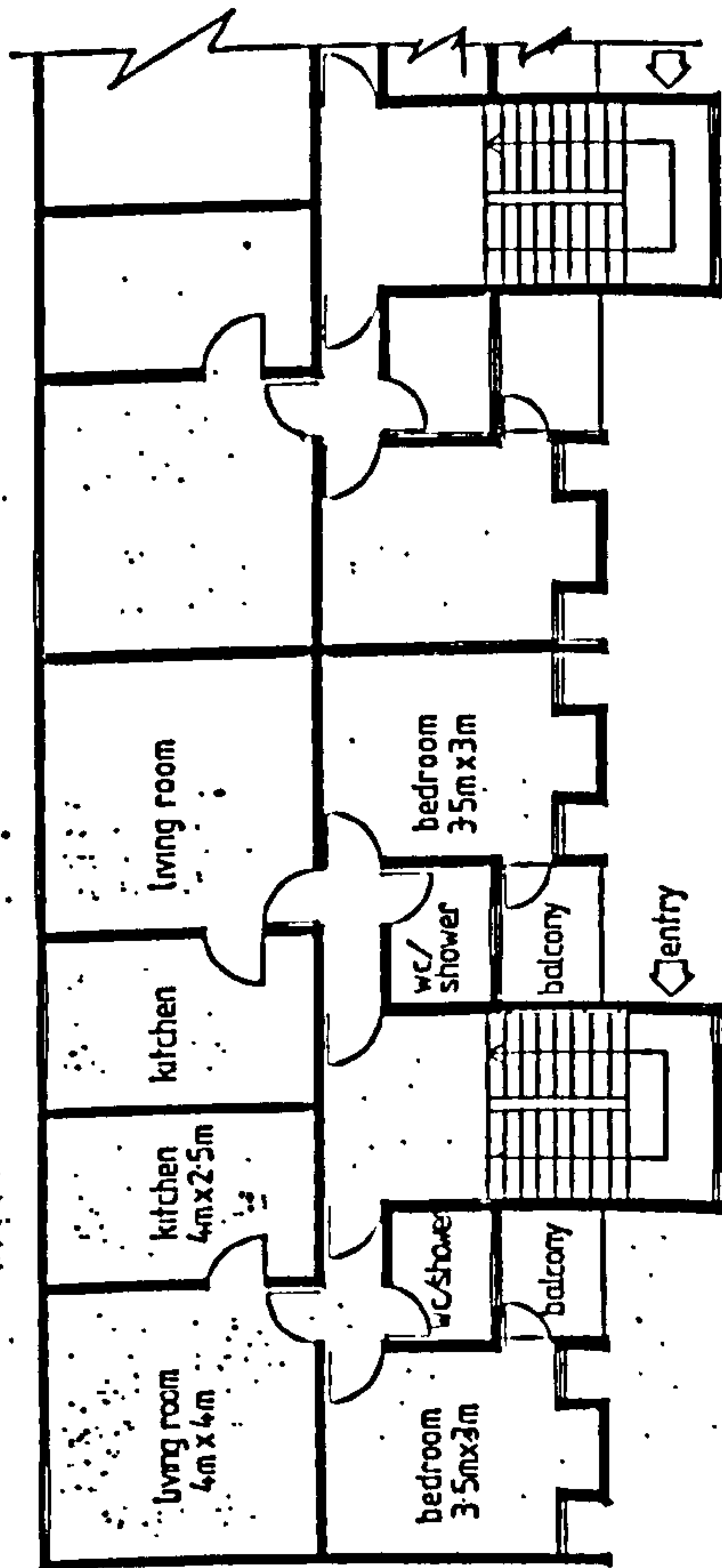
NOTE

A Non-Aborigine Applicant (hereinafter called the applicant) must accompany the completed application form, for a one-off-payment loan and N10.00 for a two-off-payment loan and provide a Federal Mortgage Bank and the Applicant to complete attached to the application form, the applicant's salary & photographs.

APPENDIX 8

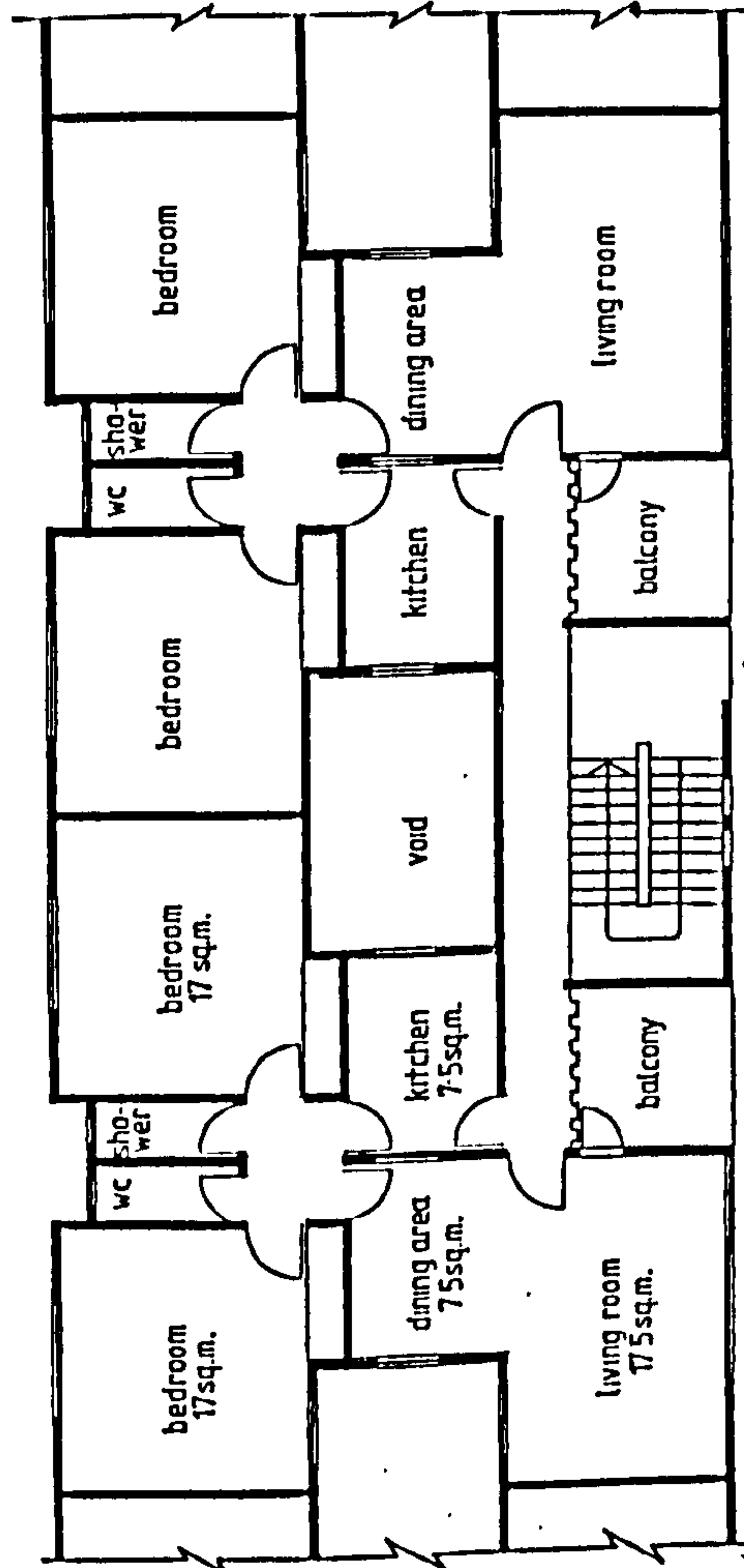
TYPICAL FLOOR PLANS OF PUBLICLY PROVIDED HOUSES IN THE FCT

1BEDROOM 4 STOREY WALK-UP FLATS



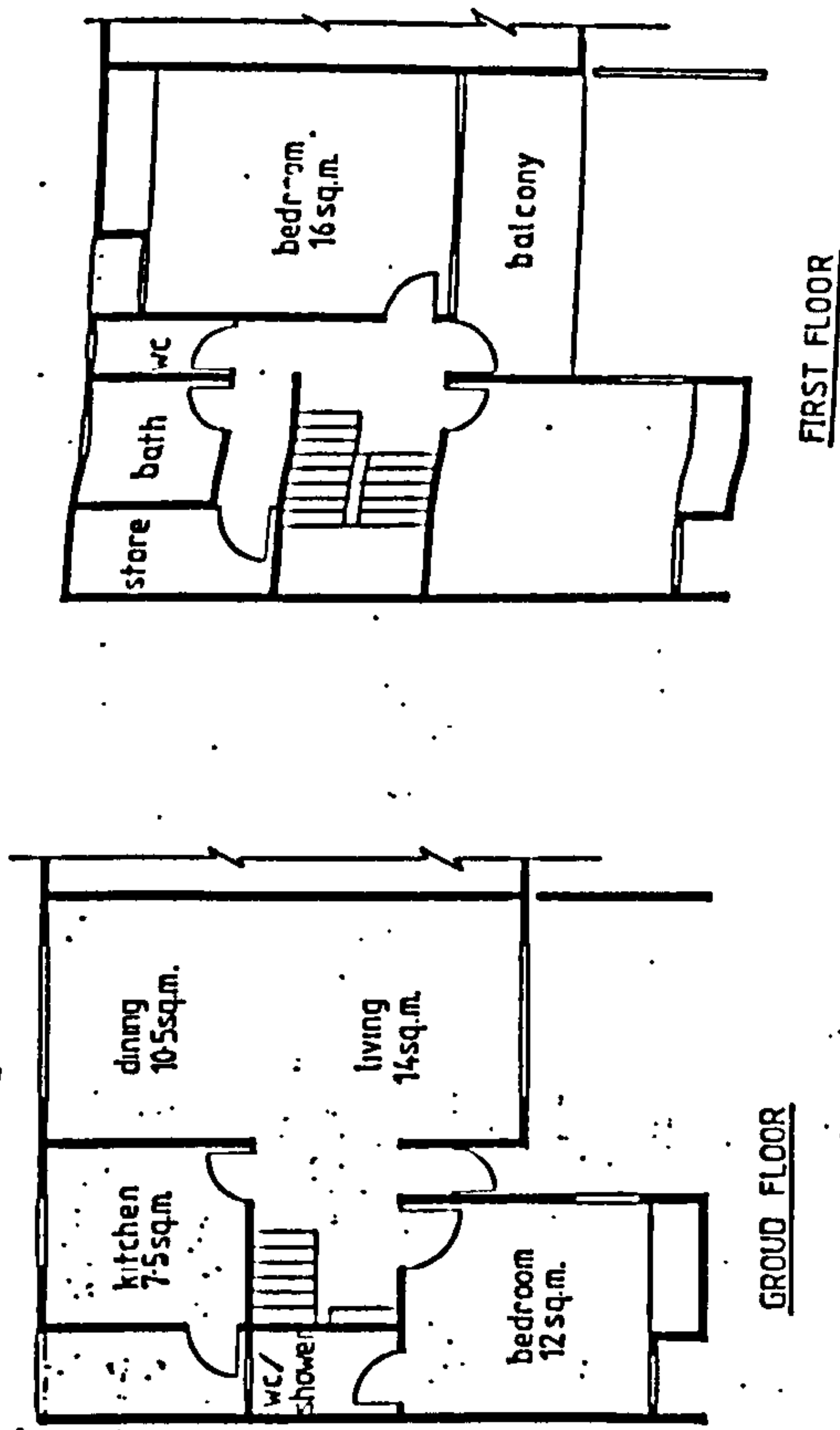
TYPICAL FLOOR PLAN

2BEDROOM 4 STOREY WALK-UP FLATS

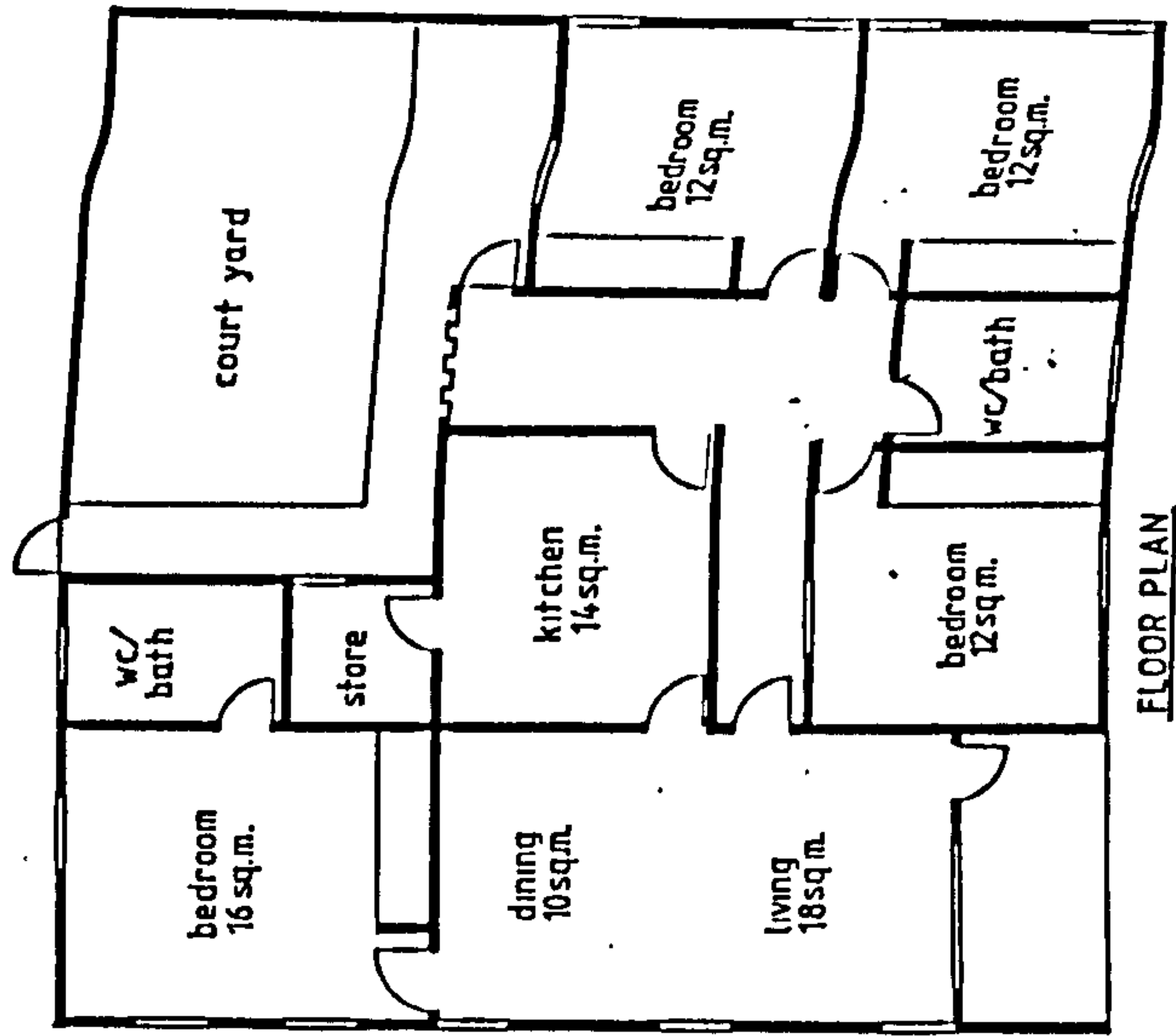


TYPICAL FLOOR PLAN

3BEDROOM SEMI-DETACHED



4BEDROOM BUNGALOW



APPENDIX 9

POPULATION FORECASTS OF THE FCT 1981 - 2000

Incremental Growth of the New Federal Capital (1981-2000)

| Category | Employment | | | | |
|---------------------------------|---------------|----------------|----------------|------------------|------------------|
| | 1981 | 1986 | 1990 | 1995 | 2000 |
| 1. Public Sector: | | | | | |
| Federal Civil Service | 500 | 11,300 | 30,100 | 45,600 | 60,300 |
| Federal Corporation | — | 8,800 | 33,600 | 55,700 | 65,000 |
| City Administration & Police | — | 1,000 | 6,100 | 14,600 | 21,900 |
| Military | 500 | 3,000 | 5,600 | 9,100 | 12,500 |
| State Government Liaison | — | 1,800 | 3,000 | 5,800 | 7,600 |
| International/Diplomatic Corps | — | 700 | 3,000 | 4,000 | 4,000 |
| Subtotal | 1,000 | 26,600 | 81,400 | 134,800 | 171,300 |
| 2. Industrial Sector | | | | | |
| Manufacturing | — | 3,600 | 6,500 | 22,200 | 43,700 |
| Construction | 25,000 | 40,500 | 40,500 | 40,500 | 40,500 |
| Subtotal | 25,000 | 44,100 | 47,000 | 62,700 | 84,200 |
| 3. Services Sector | | | | | |
| Transport and Communications | 1,500 | 4,300 | 11,400 | 16,300 | 24,000 |
| Wholesale/Retail Trade | 3,000 | 12,000 | 28,300 | 53,500 | 88,300 |
| Finance, Insurance, Real Estate | — | 3,600 | 8,200 | 21,300 | 28,900 |
| Services, Other | — | 8,200 | 21,000 | 59,180 | 100,650 |
| Subtotal | 4,500 | 28,100 | 68,900 | 150,280 | 241,850 |
| Total Formal Employment | 30,500 | 98,800 | 197,300 | 347,780 | 497,350 |
| Informal Employment | 3,200 | 11,100 | 118,380 | 235,600 | 361,000 |
| Total Labor Force | 33,700 | 109,900 | 315,680 | 583,380 | 858,350 |
| % of Total Population | 85% | 70% | 65% | 58% | 52% |
| TOTAL POPULATION | 39,050 | 157,750 | 485,660 | 1,005,800 | 1,642,100 |

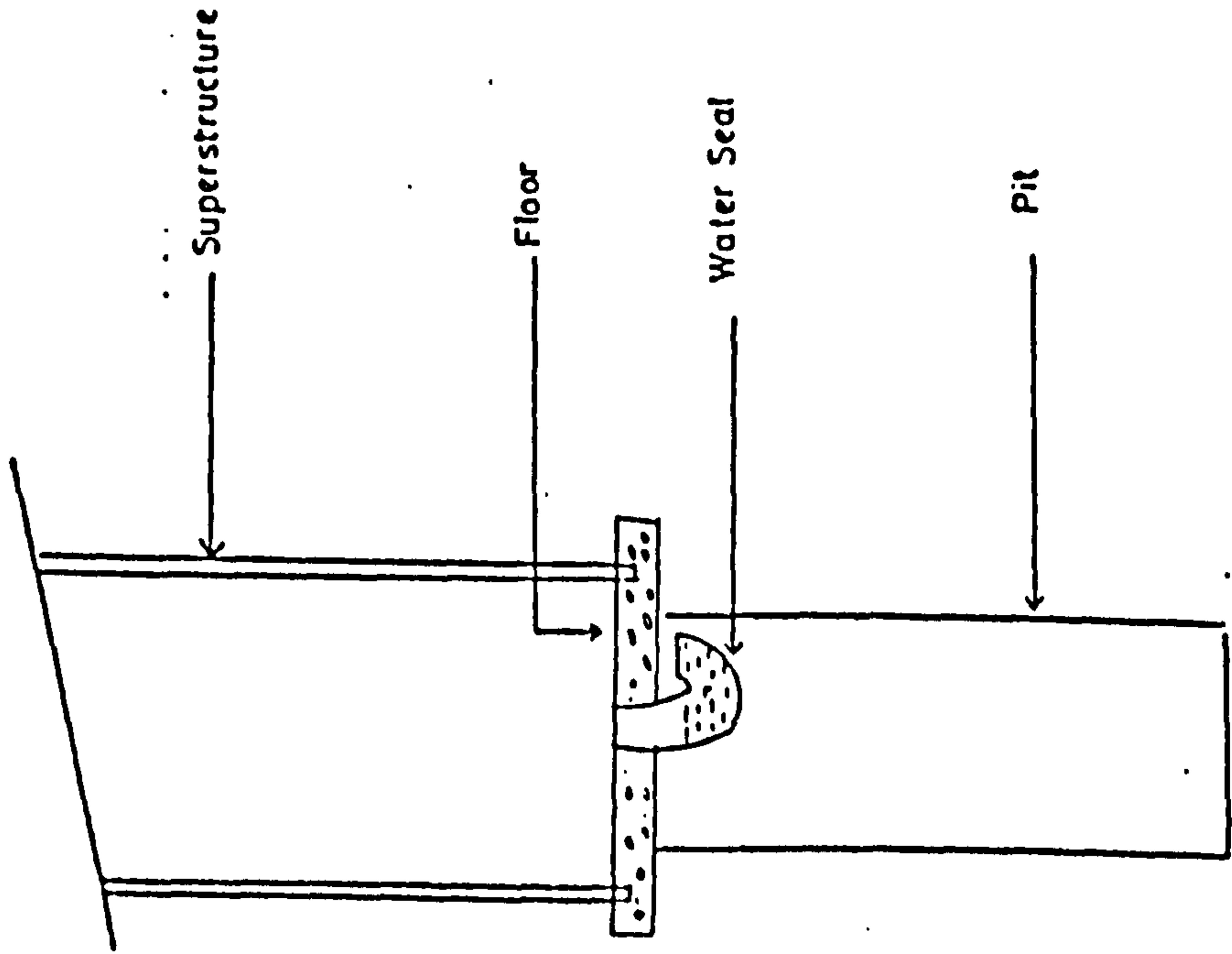
Note: Percentages may not add to indicate total, due to rounding errors.

SOURCE: The Master Plan for Abuja

APPENDIX 10

THE PIT LATRINE AND THE AQUA PRIVY SYSTEM

WATER-SEAL PIT LATRINE



AQUA PRIVY SYSTEM

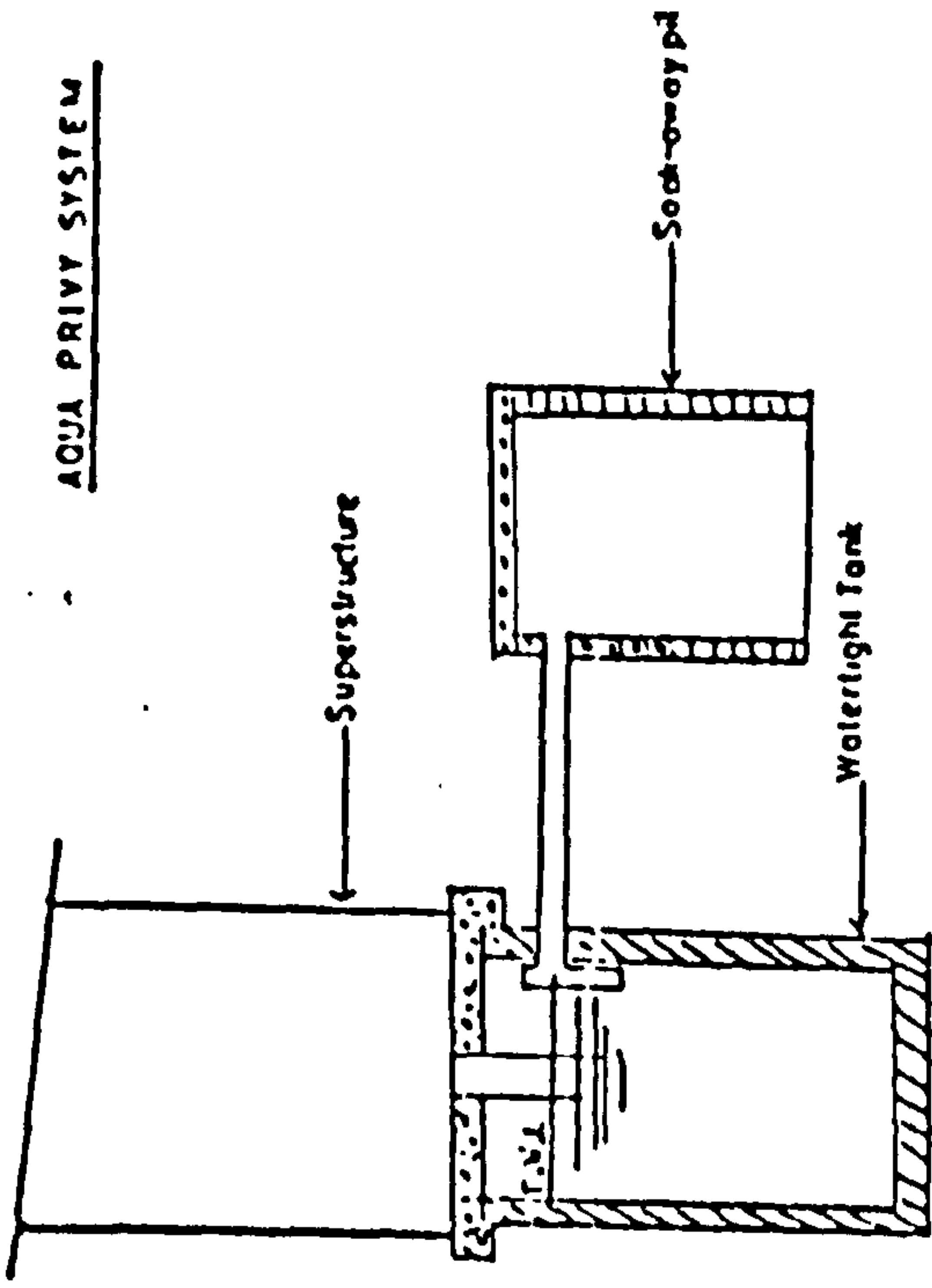
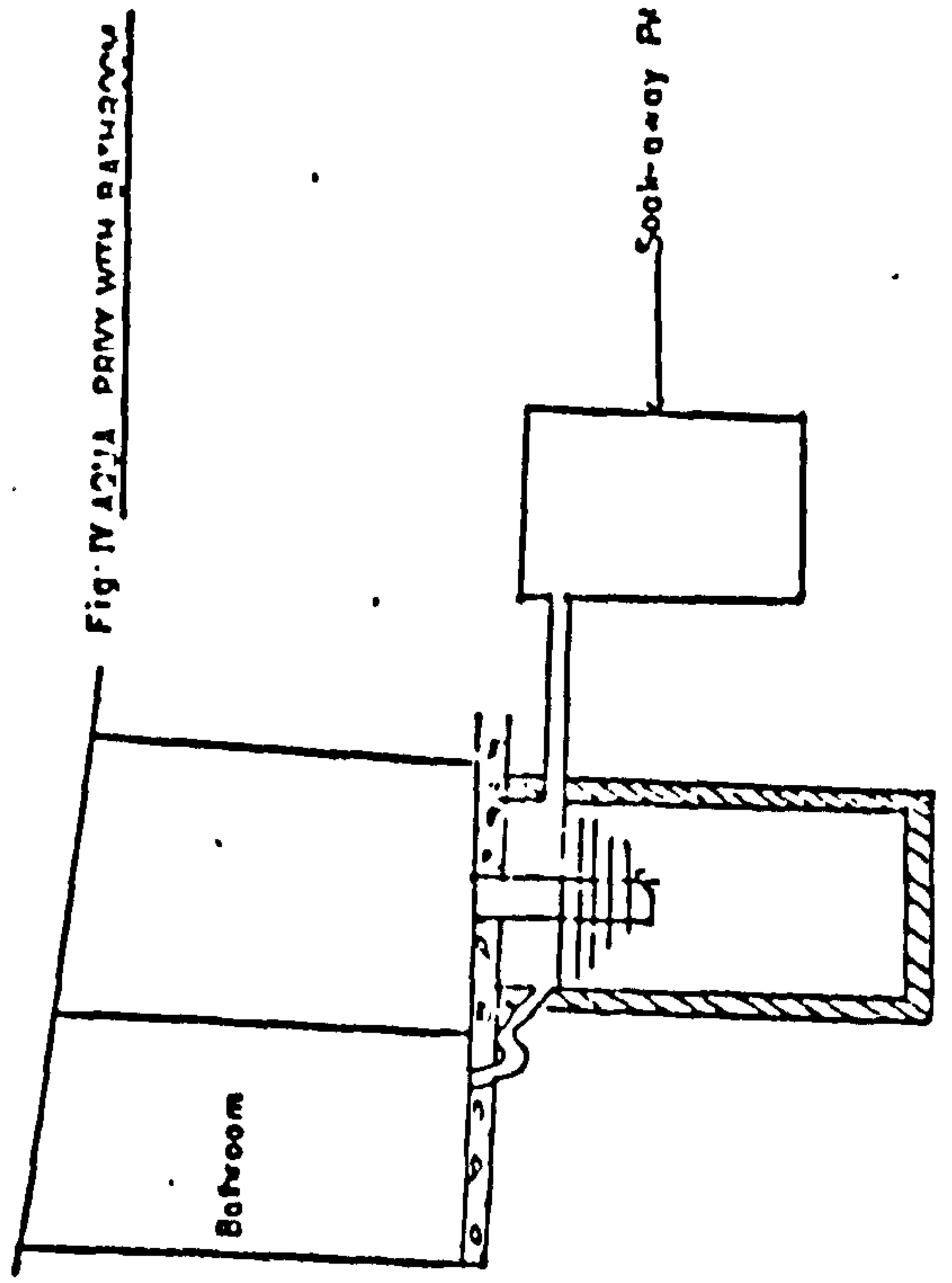


Fig. IV AQUA PRIVY WITH BATHROOM



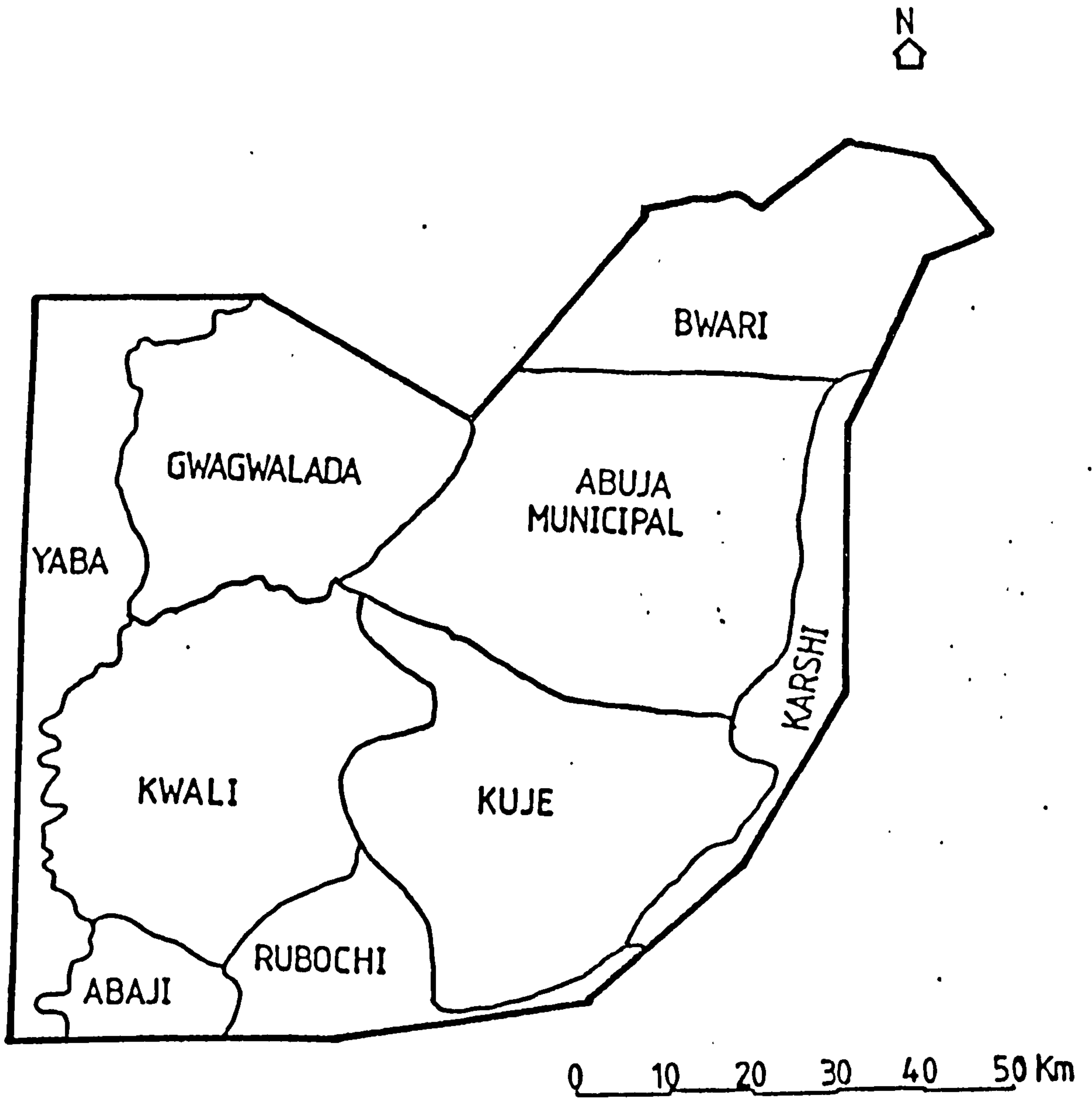
APPENDIX 11
 TYPES OF DWELLING UNITS APPROVED BY LPAS IN NIGERIA (BY STATES) DURING 1970 - 1982 (PERCENTAGES)

| STATE | CATEGORIES | 1970 | 1971 | 1972 | 1973 | 1974 | 1975 | 1976 | 1977 | 1978 | 1979 | 1980 | 1981 | 1982 |
|---------|------------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| BENDEL | Rooming | 58.5 | 54.1 | 54.8 | 52.4 | 47.8 | 44.8 | 45.1 | 43.4 | 43.6 | 39.3 | 40.0 | 37.2 | 34.2 |
| | Flats | 38.4 | 35.7 | 41.6 | 39.8 | 47.5 | 49.3 | 48.5 | 50.0 | 51.9 | 54.5 | 55.1 | 56.9 | 60.5 |
| | Duplex | 1.2 | 1.4 | 1.4 | 1.6 | 1.7 | 1.9 | 1.7 | 2.0 | 2.8 | 3.2 | 1.3 | 2.2 | 1.5 |
| | Others | 5.3 | 16.5 | 5.2 | 10.9 | 6.3 | 7.1 | 8.0 | 9.0 | 4.8 | 6.1 | 6.1 | 5.5 | 5.7 |
| OYO | Rooming | | | | | 96.4 | 97.8 | 94.2 | 90.7 | 90.7 | 91.7 | 90.8 | 89.0 | 78.2 |
| | Flats | | | | | 2.3 | 1.2 | 3.0 | 8.5 | 7.3 | 5.8 | 7.1 | 8.4 | 10.6 |
| | Duplex | | | | | 0.6 | 0.5 | 1.6 | 1.7 | 1.7 | 0.6 | 0.4 | 1.3 | 1.2 |
| | Others | | | | | 0.8 | 0.5 | 2.3 | 1.9 | 1.9 | 2.6 | 1.9 | 2.4 | 2.3 |
| ONDO | Rooming | | | | | | | | | | 98.7 | 83.6 | 80.2 | 77.9 |
| | Flats | | | | | | | | | | 0.1 | 15.8 | 12.8 | 21.2 |
| | Duplex | | | | | | | | | | 1.8 | 1.7 | 1.2 | 1.9 |
| | Others | | | | | | | | | | 0.0 | 0.0 | 0.0 | 0.0 |
| SOKOTO | Rooming | | | | | 75.4 | 84.7 | 86.3 | 70.9 | 83.2 | 91.6 | 75.2 | 76.0 | 58.5 |
| | Flats | | | 75.0 | 84.6 | 16.9 | 13.6 | 6.3 | 21.5 | 8.4 | 6.5 | 16.8 | 12.7 | 10.1 |
| | Duplex | | | 0.0 | 5.1 | 0.0 | 3.7 | 7.6 | 8.4 | 1.9 | 6.2 | 1.7 | 9.3 | 16.1 |
| | Others | | | 25.0 | 7.7 | 0.0 | 1.7 | 3.7 | 0.0 | 0.0 | 0.0 | 1.8 | 9.1 | 15.3 |
| ANAMBRA | Rooming | | | | | | | | | 60.0 | 20.9 | 43.0 | 20.0 | 10.3 |
| | Flats | | | | | | | | | 20.0 | 55.8 | 51.3 | 68.1 | 77.6 |
| | Duplex | | | | | | | | | 0.0 | 12.2 | 4.9 | 9.5 | 15.0 |
| | Others | | | | | | | | | 20.0 | 17.3 | 11.1 | 8.5 | 6.1 |
| IMO | Rooming | | | | | | | | | 38.8 | 38.4 | 46.6 | 46.5 | 39.2 |
| | Flats | | | | | | | | | 44.7 | 43.6 | 60.9 | 40.5 | 53.3 |
| | Duplex | | | | | | | | | 33.0 | 30.9 | 21.5 | 27.5 | 22.2 |
| | Others | | | | | | | | | 0.5 | 5.3 | 2.6 | 11.5 | 0.0 |

SOURCE: NISER 1985.

APPENDIX 12

LOCAL GOVERNMENT AREAS IN THE FCT 1987



The Nine Local Government Areas in the FCT

APPENDIX 13

ACTIVITIES AND ASSUMPTIONS FOR THE FCT EMPLOYMENT FORECASTS

| (A) ACTIVITIES | (B) UNFAVOURABLE | (C) FAVOURABLE |
|---|--|---|
| <p>PRIMARY:</p> <p>1(i) Number of civil servants transferred.</p> <p>2(i) Industrial Growth.</p> <p>DEPENDENT:</p> <p>1(ii) Civil servants affected by 1(i).</p> <p>1(iii) Civil servants.</p> <p>2(ii) Construction.</p> <p>3(i) Private services.</p> | <p>The number of federal civil servants transferred will be at a rate of one ministry in every two years due to reduced level of physical facilitative provisions.</p> <p>The low rate/negative shifts in manufacturing industries experienced during 1973-78 by states neighbouring states the FCT will continue and make it impossible for any form of industrial manufacturing employment in the FCT.</p> <p>The number of civil servants dependent on transferred civil servants will be proportional to the level of increase in 1(i)B above.</p> <p>The slow rate of transfer of ministries resulting from reduced level of physical infrastructures will affect employment chances in Abuja.</p> <p>The current level of capital investment in urban growth will decline in value thus a reduction in construction employment.</p> <p>The insignificant increase in civil servants transfer & non-existence of manufacturing related employment may discourage the expansion of private services beyond present private services level.</p> | <p>The transfer of civil servants will stabilize to an average of one per year up to 1990.</p> <p>Through some form of direct government intervention in industrial development & investment incentives $\frac{1}{3}$ of 1986 proposed manufacturing employment targets may be achieved by 1990</p> <p>The assumed level of growth of civil service in 1(i)C above will have a corresponding effect on this category of civil servants.</p> <p>Employment generation will continue to expand at a ratio proportional to the present calculated rate in 1(i)C and 1(ii)C above.</p> <p>Capital investment will increase by 150% in real and aggregate terms up to 1990 to provide for the next civilian political regime to take off in the Abuja. Hence an associated increase in construction related employment.</p> <p>Growth experienced in the public & industrial sectors may induce a growth rate at a ratio of 1:45 (i.e. present ratio of 1(i), 2(i) & 3(i) above).</p> |

| (A) ACTIVITIES | (B) UNFAVOURABLE | (C) FAVOURABLE |
|--------------------------|---|---|
| 3(ii) Private services. | The low rate of regional population growth (through ministry transfer) may be proportional to level of demand for private services (1:25 - using 1985 FCDA survey). | An assumed level of public & industrial sector activities will lead to a proportional growth in the region's population, with demand for services & eventual expansion of employment opportunities. |
| 3(iii) Private services. | Low living standards may affect the ability to afford such goods & services even though the level of services may remain unchanged. | Increased living standards will induce demand for more services thereby increasing private services employment. |
| 4(i) Informal services. | An overall slow regional population growth may marginally affect demand for for informal services and employment. | Regional population growth rate will be above the national average thus, leading to an expansion in the informal service sector employment. |

Explanation of the Assumptions

The growth of Abuja is dependent on movement of federal civil servants from Lagos. This movement depends on a number of factors - provision of offices, housing and other facilitative infrastructures. The rate of constructional activities may indicate a possible number of ministries to be transferred. Assumption 1(i) are based on the fact that given the non-development of permanent sites for ministries in the Phase 1 area and the low completion of housing units, will reduce movement of federal civil servants to about one ministry in every two years. Conversely, if construction work is stepped up then at least one federal ministry will be moved each year. Based on Gigya (forthcoming), each ministry has an average employee population of 2500.

Assumptions 2(i) imply that the FCT employment in manufacturing activities is negligible if not non-existent. Following Oyebanji's argument that net manufacturing increase all over Nigeria was 150K+ between 1968-1973 and 27K+ during 1973-78, movement of industry is substantially intra-state rather than inter-state. The period of 1973-78 experienced greater economic growth than the 1968-73 period, but had lesser aggregate manufacturing employment growth. It is also feared that the downturn in the Nigerian economy has increased the uncertainty of any substantial investment in Abuja (FCDA 1988). Thus, in the worse case there will be no manufacturing employment in Abuja though over 100 industrial plots have already been allocated to intending developers (see Appendix 6). On the other hand, a moderate rate of growth will be experienced, probably achieving less than half of the 1986 proposed estimates by the Master Plan.

Calculations for assumptions 1(ii) relate to transferred civil servants employed by both Federal Government Boards and Corporations and State Government Liaison offices. The transfer of these establishments relate proportionally to 1(i), in the ratio of 1:17 (see Gigya forthcoming).

Similarly, assumption 1(iii) relates to other locally generated employment

like the FCDA/MFCT which operate mainly as an agency for the planning and development of the NFCC and LGAs within the FCT. Employment expansion experienced by the FCDA and the LGAs depends to a large extent on the volume of capital projects under construction or to be contracted, at a rate of 0.51% up to 1990.

Assumptions regarding 2(ii) are based on the current level of construction activities which has slowed down since 1986 when only N30M was earmarked for for capital projects. This low level of construction activities is likely to to continue up to 1990. Conversely, due to political pressure for speedy transfer of the federak seat of government to Abuja, more capital will be voted to finance projects in the NFCC, which in turn will have a knock-on effect on construction related jobs.

Assumptions 3(i) focuses on those private services that serve both public and non-public businesses such as insurance, real estate services etc. The level of financial operations depends on the volume of both public and private activities especially investment related operations in the NFCC. The induced employment growth rate in relation to 1 and 2 is 1:45.

Assumptions 3(ii) dwell on such services like private medical services, legal services, commercial services in neighbourhood and district centres. Based on the population survey figures conducted by FCDA in 1985, a calculated ratio of this subdivision in relation to the 1985 total employee population is 1:25. If we apply the ratio to the forecasted figures, it should give us the forecasts for this category of employment in NFCC.

Supportive services that are less directly related to the primary activities but tend to cater for social, recreational and leisure facilities. The rate of expansion of these services is closely associated with both public and private business activities as well as probably high level of disposable income in NFCC and it's region. An increase in the regional population may induce demand for such services. Assumptions 3(iii) relate to this expected level of services which will generate employment in the ratio of 1:23 (using 1985 population survey figures) applicable to both assumptions.

The subdivision of informal services has been carried out along the cause basis principle employed in 3(i-iii) above. However, the major distinguishable features upon which the categorization is fuzzy and less clear. Due to the difficulty of deriving a clear cut criteria of classification we resolved to using a geographic scale perspective. Similar to private sector, the growth of informal services depend to some extent on volume of paid formal employment activities, population size and possible disposable income required to enhance the provision of these services. Assumption 4(i) relates to services resulting from primary activities in Abuja which is calculated to be in the ratio of 1:8.

BIBLIOGRAPHY

ABRAMS, C., et al., 1956

Report on Housing in the Gold Coast. New York, United Nations.

ADELEYE, R.A., 1971.

Hausaland and Bornu 1600-1800, in Ajayi, J.F.A. and Crowder, M., (eds), History of West Africa. London, Longman.

ADENIYI, E.O., 1972.

Housing in Nigerian National Development. The Nigerian Journal of Economic and Social Studies, Vol.xiv, No.3, pp315-326.

AGARWAL, A., 1981.

Mud - The potential of earth-based materials for Third World housing. Earthscan Publication, London.

AGBOLA, T., 1985.

An Inquiry into the Roles of Agents in the House Building Process in Nigeria. Staff Seminar Paper, CURP, University of Ibadan, Nigeria.

AGWU, E.I.C., 1983.

The Institutional Context of New Towns - Planning in Uncertainty. The Case of Abuja. Ph.D. Thesis, University of Strathclyde, Glasgow.

AKINJO, T., 1984.

Nigerian Land Policies: Implications for Housing and Physical Planning. Seminar paper, CURP, University of Ibadan, Nigeria.

AMADI, E., 1982.

Ethics in Nigerian Culture. Ibadan, Heinemann.

ANGEL, S., and BENJAMIN, S., 1976.

Sventeen reasons why the squatter problem can't be solved, in OKPALA 1978, Housing standards: a constraint on urban housing production in Nigeria, Ekistics 270, pp.241-256.

ARADEON, D., 1978.

Regional Assessment of Human Settlements Policies in Nigeria. Habitat International, Vol.3, pp331-342.

ARENS, W., 1979.

On Frontier of Changes, Mto Wa Mbu, Tanzania. University of Michigan Press, Ann Arbor.

ARMSTRONG, S., 1988.

Pied a Terra. New Scientist, No.1603, March, pp60-64.

ATKINSON, G.A., 1961.

Mass Housing in Rapidly Developing Areas. Town Planning Review, vol.3, pp.116-122.

AWOTONA, A.A., 1978.

Housing space standards: their relevance and irrelevance to the Nigerian Situation. M.Phil. Dissertation, University of Newcastle Upon Tyne, England.

BARTH, H., 1857-8.

The Travels and Discoveries of North and Central Africa, vol.II. London, Longman.

BASCOM, W., 1969.

The Yoruba of Southwestern Nigeria. Holt, Rinehart and Winston, London.

BASDEN, G.T., 1966.

Among the Ibos of Nigeria. Frank Cass, London.

BAUER, C., 1951.

Social questions in housing and community planning. Journal of Social Issues. vol. 7, Nos.1 and 2.

BHOOSHAN, B.S., 1975.

Official standards and norms in India in Mysore 1975, Shelter in Asia, conference paper, Institute of Development Studies, University of Mysore, India.

BLITZER, S., et al., 1982.

Shelter: peoples needs and government response. Ekistics 286, Jan / Feb., pp.4-13.

BURGESS, R., 1979.

Petty Commodity Housing or Dweller Control? A Critique of John Turner's Views on Housing Policy. In BROMLEY, R. (ed), The Urban Informal Sector: Critical Perspectives on Employment and Housing Policies. Oxford. Pergamon Press.

BURNS, L.S., and GREBLER, L., 1977.

The Housing of Nations: Analysis and Policy in a Comparative Framework. London, Macmillan.

CAMERON, A., et al., 1982.

Local Authority Aid to Industry: An Evaluation of Tyne and Wear. Inner Cities Research Report No. 7, HMSO.

CAGLE, L.T. and DEUTSCHER, I., 1970.
Housing aspirations and housing achievements: the
relocation of poor families. Social Problems 18,
pp.243-256.

CENTRE FOR PUBLIC HEALTH ENGINEERING RESEARCH, 1969.
Low Cost Waste Treatment, a Symposium Report, vols.1-3,
Nagpur, India.

CHADWICK, E., 1842.
Report on the sanitary conditions of the labouring
population of Great Britain in FLINN M.W. (ed) 1964,
Edinburg University Press.

CHENERY, H., et al., 1974.
Redistribution with Growth. Brighton and London. Institute
of Development Studies and Oxford University Press.

CHOMBAT de LAUWE, P.H., 1965.
Des hommes et des villes, in ARTMAN et al.,1980 (eds),
Human Behaviour and the Enviroment. Plenum Press.

COHEN, A., 1981.
The Politics of Elite Culture: Explorations in the
Dramaturgy of Power in Modern African Society. University
of Califonia Press, Berkely.

COLE, C.W., 1952.
Report on Land Tenure, Zaria Province. Gaskiya Press,
Zaria.

DAS, G., 1983.
Manpower Needs for Housing Developments in Nigeria.
M.Phil. Dissertation, University of Newcastle Upon Tyne.

DAVIDSON, B., 1984.
Africa - History and Achievement. Commonwealth Institute,
London.

DEVELOPMENT ADMINISTRATION GROUP, 1980.
Summary of Discussions. Birmingham, Workshop on the
Management of Squatter Upgrading Programmes, Sept. 21-26,
Institute of Local Government Studies, University of
Birmingham.

DOEBELE, W.A., 1978.
Selected issues in urban land tenure. In World Bank, Urban
Land Polcy Issues and Opportunities, vol.1., Washington
D.C, World Bank Staff Working Paper No.283.

EATON, R., (Trns.) 1982.

Mud Architecture: an old idea, a new future: Down to Earth, London, Thames and Hudson.

EKWUEME, A.I., 1978.

Nigerian Housing Policy: Some Aspects of Non-subsidised Public Housing. Ph.D. Thesis, University of Strathclyde.

ELIAS, T., 1961.

Law in a Developing Society. Inaugural lecture, University of Lagos, Nigeria.

ELKAN, W., 1976.

Is a proletariat emerging in Nairobi? Economic Development and Cultural Change, vol.24, pp.695-706.

FAFUNWA, B., 1987.

In Search of a Lingua Franca for Nigeria. West Africa, 3 March.

FALEGAN, S.B., 1980.

Housing Finance in Nigeria. B.Sc. Dissertation, Dept. of Estate Management, University of Ife, Nigeria.

FITZGERALD, M.R. and DURANT, R.F., 1980.

Citizen evaluation and urban management: service delivery in an area of protest. Public Administration Review 40, pp.585-594.

FOYLE, A.M., 1953.

Some Aspects of Nigerian Architecture. Man, vol.53, pp.1-3.

FRY, E.M., and DREW, J.B., 1945.

Draft Town Planning Scheme for Kumasi: Report of the Town Planning Adviser to the Resident Minister, West Africa.

FYFE, C., AND JONES, E., (eds) 1968.

Freetown: A Symposium. Sierra Leone University Press, Freetown.

GALTUNG, J., 1967.

Theories and Methods of Social Research. Methuen, London.

GIGYA, J.A., 1982.

Implementation Constraints of the Committee for the Resettlement of Displaced Persons' Scheme of Plateau State of Nigeria. M.Sc. Thesis, University of Strathclyde, Glasgow.

GIGYA, J.A., Forthcoming.

Implementation in Development Planning: with Reference to Employment Analysis of Abuja. Ph.D. Thesis, University of Strathclyde, Glasgow.

GILBERT, A., & J. GUGLER, 1982.

Cities, Poverty and Development: urbanisation in the Third World. London, Oxford University Press.

GOTIP, G., 1982.

Alternative Proposals Considering User's Participation for Low Income Housing in Jos (Nigeria), M.Phil. Dissertation University of Newcastle Upon Tyne, England.

GREENBERG, J., 1946.

The Influence of Islam on a Sudanese Religion. New York, J.J. Augustine.

GROMOSOV, M.S., 1968.

The Physiological Basis Health Standards for dwellings, WHO, Geneva.

GYUSE, T., 1977.

Cultural Principles for Tiv Housing Form in Settlement Context. MDP Thesis, University of Calgary, Canada.

GYUSE, T., 1978.

Planning and Design Implications of the Relationship Between Culture and the Built Environment in Ajaegbu and Mogan (eds.) Geographers and Planners in Nigeria. Heineman, Ibadan.

GYUSE, T., 1980A.

Culture and Housing Form Among the Tiv. Savanna vol. 9.

GYUSE, T., 1980.

Shendam: The Quality of Housing Environment in a Spontaneous Traditional Nigerian Settlement; A Field Study Report. 23rd Annual Conference of the Nigerian Geographical Association, University of Calabar, Nigeria.

GYUSE, T., 1980b.

Environmental Regulations for Nigerian Settlements. 12th Annual Conference of the Nigerian Institute of Town Planners, Jos, Nigeria.

GYUSE, T., 1981.

Socio-Cultural Dimensions of Public Housing in the Eighties. NITP 13th Annual Conference, 19-21 Nov., Abeokuta, Nigeria.

HAILEY, B.M. 1965.

An African Survey. Oxford University Press, London.

HAMPEL, D.J., and TURKER, L.R., 1979.

Citizen preferences for housing as community social indicators. Environment and Behaviour 11, pp.339-428.

HARBESTON, J.F., 1926.

The Study of Architectural Design. New York, Pencil Points Press.

HARDOY, J.E., et al., 1979.

Aid for Human Settlements in Latin America. I.I.E.D., London.

HARMS, H., 1976.

Limitations of self-help. Architectural Design, 46, pp.230-1.

HARMS, H., 1982.

Historical perspectives on the practice and purpose of self-help housing, in WARD, P.M. (ed.), 1982, Self-Help Housing: A Critique. London, Mansell.

HARTMAN, C.W., 1963.

Social values and housing orientations. Journal of Social Issues, pp.113-131.

HICKEY, D., 1985.

Hausa - More than a Vernacular. West Africa, 25 May.

HILL, P., 1974.

Big Houses in Kano Emirate. Journal of the International African Institute, vol.xliv, No.2, pp.117-135.

HOINVILLE, G., 1970.

Economic Evaluation of Community Priorities. Paper given at the Research for Social Policy Seminar, February.

HORTON, P.B., and R. HUNT, 1964.

Sociology of Culture and Personality. New York, McGraw Hill.

HOWARD, E., 1945.

The Garden Cities of Tomorrow. Faber and Faber, London.

IBRAHIM, A., 1981.

Housing in Urban Nigeria, Strategies for Development. M.Sc. Thesis, University of Wales, Swansea.

INTERNATIONAL COUNCIL FOR SCIENTIFIC UNIONS (ICSU), 1976.
Environmental Aspects of Human Settlements. Wiley,
Chichester.

INTERNATIONAL PLANNING ASSOCIATES, 1979.
The Master Plan for Abuja the New Federal Capital of
Nigeria. IPA.

INTERNATIONAL UNION OF LOCAL AUTHORITIES (IULA, undated).
Making Land Available for Urban Purposes. Planning and
Administration, vol.3, No.1.

ITA, N.O., 1971.
Bibliography of Nigeria. Frank Cass, London.

IZEOGU, C., 1985.
Impacts of the Development Programmes on the Urban Poor: A
Case Study of Port Harcourt. The Environment, September.

JIBIR, S.D., 1985.
Housing Provision and Housing Need in Abuja, Nigeria.
M.Phil. Dissertatation, University of Newcastle Upon Tyne.
England.

JOHNSON, S., 1960.
The History of the Yorubas. Government Printer, Lagos.

KARSHI, S.S., 1981.
Towards an Effective Refuse Collection and Disposal in
Jos. Symposium on Urban Environmental Management,
University of Jos, April.

KROEBER, A.L., and C. KLUCKHOHN, 1952.
Culture: A Critical Review of Concepts and Definitions.
Cambridge, Havard University.

LAND, K.C., 1970.
Social Indicators, in R.B. Smith (ed.) Social Science
Methods, New York, Macmillan.

LEA, J.P., 1979.
Self-help and autonomy in housing: theoretical critics and
empirical investigations, In MURRISON, H.S., and LEA,
J.P., (eds.), Housing in Third World Countries,
perspectives in policy and practice, London, Macmillan.

LEWIS, W.A., 1966.
Development Planning. Harper and Row, New York.

LLOYD, P.C., et al, (eds) 1967.
The City of Ibadan. Cambridge University Press, Cambridge.

- LOCKWOOD, S.C., 1984.
Abuja: Planning the New Capital of Nigeria - Unique Symbol or Urban Prototype. In BLAIR, T.L. (ed.), 1984, Urban Enovation Abroad, New York and London, Plenum Press.
- MABOGUNJE, A.L., 1978.
Ecological Survey of the Federal Capital; The Environment.
- MARCUSE, P., 1971.
Social indicators and housing policy. Urban Affairs Quarterly 7, pp.193-217.
- MARRIS, P., 1961.
Family and Social Change in an African City. Routledge and Kegan Paul, London.
- MARRIS, P., 1975.
Slum Clearnce in Lagos. Development Digest 13, pp.46-104.
- MARTIN, R.J., 1974.
One Architecture of Underdevelopment, or the Route to Self Determination in Design. Architectural Design, No.10, pp626-634.
- MARTIN, R.J., 1977.
Upgrading: an enabling process. In Situ, December, pp28-34. Lusaka.
- MARTIN, R.J., 1978.
The Lusaka Upgrading Project: Experiments in Innovation. Report of Proceedings. Town and Country Plnning Summer School, St. Andrews.
- MAY, R., 1984.
Dodoma: provision for cultural preservation and development in urban planning in Tanzania. In BLAIR, T.L. (ed.) 1984, Urban Enovation Abroad, New York and London, Plenum Press.
- MAZRUI, A.A., 1986.
The Africans: A Tripple Heritage. BBC Publications, London.
- MBITI, J., 1977.
African Religions and Philosophy. London, Heinemann.
- MEEK, C.K., 1957.
Land Tenure and Land Administration in Nigeria and the Camerouns. London, Oxford University Press.

MONGE, C., 1953.

Biological Basis of Human Behaviour, in KROEBER et al (eds), Anthropology Today, Chicago, University of Chicago.

MOORE, J., 1984.

The Political History of Nigeria's New Capital. The Journal of Modern African Studies, 22, Vol.1, pp167-175.

MORTIMORE, M.J., 1967.

Land and Population Pressure in Kano Close-Settled Zone, Northern Nigeria. Advancement of Science, vol.23, pp.677-686.

MOUGHTIN, J.C., 1964.

The Traditional Settlements of the Hausa People. Town Planning Review, vol.35, No.1, pp.21-34.

MOUGHTIN, J.C., 1985.

Hausa Architecture, Ethnographica, London.

NYERERE, J.K., 1977.

The Arusha Declaration: Ten Years After. Dar el Salam, Tanzania Publishing House.

NELSON, J.M. 1976.

Sojourners versus permanent new urbanites: causes and consequences of temporary versus permanent cityward migration in developing countries. Economic Development and Cultural Change, No.24, pp.721-57.

NICOLAS, G., AND HILL, P., 1977.

Population, Prosperity and Poverty: Rural Kano 1900-1970. Cambridge University Press, London.

NWAKA, C.A., 1979.

The Nigerian Land Use Decree: Antecedents and Prospects. Third World Planning Review, vol.1, No.2.

O'CONNOR, A., 1983.

The African City. Hutchinson, London.

OKPALA, D.C.I., 1977.

The Potentials and Pevils of Public Urban Ownership and Management: A Case Study of the Lagos Executive Development Board 1928-1972. Ph.D. Dissertation, M.I.T., Cambridge, MA

OKPALA, D.C.I., 1977.

Urban Housing Supplies and Problems of Rent Control, in OKPALA, 1978, Housing standards: a constraint on urban housing production in Nigeria. Ekistics 270, pp.241-256.

ONIBOKUN, A.G., 1974.

Evaluating consumers' satisfaction with housing: an application of systems approach. Journal of American Institute of Planners 40, pp.189-200.

ONIBOKUN, A.G., 1975.

Environmental Sanitation in Nigeria; Direction for Future Research. Journal of the Society for Health, (Nigeria) vol.xi, No.1.

ONIBOKUN, P., 1982.

In Search of Solutions. NISER, Ibadan.

ONIBOKUN, P.O., (ed) 1985.

Housing in Urban Nigeria: Draft Final Report. Ibadan, NISER.

OYEBANJI, J.O., 1982.

Regional Shifts in Nigerian Manufacturing Industries. Urban Studies, 19, pp361-375.

OYETUNJI, M.O., 1981.

Development Control in a Housing Estate. The Builder, vol.3, No.1.

OZO, A., 1986.

Public housing Policies and the Urban Poor in the Third World. Third World Planning Review 8. No.1,

PASTEUR, D., 1979.

The Management of Squatter Upgrading, A Case Study of Organization, Procedures and Participation. Farnborough, Gower Publishing Co. Ltd.

PARRINDER, G., 1956.

The Story of Kefu, an Ancient Yoruba Kingdom. Government Printer, Lagos.

PARRINDER, E.G., 1974.

African Traditional Religion. London, Sheldon Press.

PASTEUR, D., 1979.

The Management of Squatter Upgrading, A Case Study of Organisation, Procedures and Participation. Farnborough, Gower Publishing Co. Ltd.

PEEL, J.D.Y., 1968.

Aladura: A Religious Movement Among the Yoruba. Heinemann, London.

- PEIL, M., 1976.
African squatter settlements - a comparative study. Urban Studies Vol.13., No.1., pp155-166.
- PEIL, M., 1984.
How Abuja Measures Up. West Africa, 21 May, pp.1066-7.
- PEIL, M., 1975.
Interethnic Contacts in Nigerian Cities. Africa, vol.45, No.2, pp.107-121.
- PEIL, M., AND SADA, P.O., 1984.
African Urban Society. John Wiley and Sons, Chichester.
- PLOTNICOV, L. 1965.
Going Home Again - Nigerians: the dream is unfulfilled. Transaction, vol.3, No.1, pp.18-22.
- PRADT, L.A., 1971.
Some Recent Developments in Nightsoil Treatment. Water Reseach, vol.5, No.8.
- PRUSSIN, L., 1974.
An Introduction to Indigenous African Architecture. Society of Architectural Historians Journal, vol.33, Oct., pp.182-205.
- POTTS, D., 1984.
The Development of Malawi's New Capital at Lilongwe: A Comparison with other New African Capitals. Comparative Urban Research, 10, pp216-221.
- RAPOPORT, A., 1968.
The Personal Element in Housing: An Argument for Open-ended Design. RIBA Journal, July, pp.300-307.
- RAPOPORT, A., 1969.
House Form and Culture. Englewood Cliffs, N.J., Prentice-Hall.
- RATTRAY, R.S., 1927.
Religion and Art in Ashanti. London, Oxford University Press.
- RAVEN, J., 1967.
Sociological Evidence on Housing 1: Space in the Home. Architectural Review, vol.142, July, pp.
- RITTEL, H.W.J., AND M.M. WEBBER, 1973.
Dilemmas in a General Theory of Planning. Policy Sciences, 4, pp155-169.

- SADA, P.O., 1975.
Urban Housing and Spatial Pattern of Modernization.
Journal of the Nigerian Geographical Association, vol.18,
No.1, June. pp.39-55.
- SALAU, A.T., 1979.
Towards a reappraisal of social indicators for housing in
developing nations. Social Indicators Research 6,
pp.293-299.
- SANYAL, B., 1986.
Learning Before Doing: A Critical Evaluation of the
Privatization Concept in Shelter Policies of International
Institutions. Open House International, Vol.11, No.4,
pp13-21.
- SAYER, A., AND K. MORGAN., 1985.
A Modern Industry in a Declining Region: Links Between
Method, Theory and Policy, in MASSEY, D., AND R.A. MEEGAN
(eds), The Politics of Methods, Methuen, London.
- SCHEIDER, M., 1976.
The quality of life and social indicators research. Public
Administration Review 36, pp.297-305.
- SCHWERDTFEGER, F.W., 1982.
Traditional Housing in African Cities. Chichester, John
Wiley and Sons.
- SCHRECKENBERG, H., 1982.
Construction Technology for a Tropical Developing Country.
Eschborn, Germany, Duetsche Gesellochaft fur Technische
Zusammenarbeit Gmbtt.
- SCOTT, J.A., 1953.
In Design and Operation of Septic Tanks, WHO, Geneva.
- SELLTIZ, C., et al., 1965.
Research Methods in Social Relations. London, Methuen.
- SEON, D., 1981.
Habitability - occupants needs and dwelling satisfaction.
Ekistics 275, Mar / Apr, pp.129-134.
- SHANKLAND COX PARTNERSHIP, 1977.
Third World Housing, Aspiration, Resources, Programmes,
Projects. London, Shankland Cox Partnership.
- SHELDON, E.B. and LAND, K.C. 1972.
Social Reporting for the 1970s. Policy Science 3,
pp.137-151.

SMITH, A., 1970.

Some Considerations Relating to the Formation of Status in Hausa Land. Journal of the Historical Society of Nigeria, vol.v, No.3, pp.332-349.

SMITH, A., 1971.

The Early States of Central Sudan in Ajayi, J.F.A. and Crowder, M., (eds) History of West Africa. London, Longman.

SMITH, M.G., 1955.

The Economy of the Hausa Communities of Zaria. London, H.M.S.O. Colonial Research Study No.16.

SMITH, M.G., 1965.

Hausa Inheritance and Succession. In Studies in the Laws of Succession in Nigeria by Darrett, J.D.M. et al., London, Oxford University Press.

SMITH, M.G., 1965.

The Hausa: Markets in a Peasant Economy. Information, vol.xi, pp.1-20.

STEVENS, P.H.M., 1960.

Densities in Housing Areas. Tropical Building Series, No.1, HMSO.

STRASSMAN, W.P., 1980.

Housing Improvement in an Opportune Setting: Cartagena, Colombia. Land Economics, 56, May, pp155-168.

STREN, R., 1975.

Urban Inequality and Housing Policy in Tanzania. Berkeley, LA., Institute for International Studies.

THE NATIONAL SWEDISH INSTITUTE FOR BUILDING RESEARCH, 1967.

Quality of Dwellings and Housing Areas. Report 27.

TIPPLE, A.G., 1976a.

The Low-cost Housing Market in Kitwe, Zambia. Ekistics 244, March, pp.148-158.

TIPPLE, A.G., 1976b.

Self Help Housing Policies in a Zambian Mining Town. Urban Studies Vol.13, No.2., pp167-169.

TIPPLE A.G., 1979.

Low cost housing policies in the Copper Towns of Northern Rhodesia/Zambia: an historical perspective. Collected

Papers, No.4., Centre for Southern African Studies, University of York.

TIPPLE, A. G., 1984A.

Towards a culturally acceptable housing strategy; the case of Kumasi, Ghana. Unpublished Ph.D Thesis, University of Newcastle Upon Tyne, England.

TIPPLE, A.G., 1984.

Household size and composition and implications for housing need in Kumasi, Ghana. Planning Outlook, vol.27, Issue No. 2.

TIPPLE, A.G., and JIBIR, S.D., 1986.

Housing Costs and Rents (in Abuja). West Africa No.3574, pp.462-465.

TRIMINGHAM, J.S., 1959.

Islam in West Africa. Oxford, Clarendon Press.

TURNER, J.C., 1967.

The Squatter Settlement: Architecture that works. Architectural Design, 14 February.

TURNER, J.C., 1968.

Housing Priorities, Settlement Patterns and Urban Development in Modernising Countries. Journal of the American Institute of Planners, November, pp354-363.

TURNER, J.F.C., 1972.

Housing Issues and the Standards Problem. Ekistics 196, March, pp. 152-8.

TURNER, J.F.C., 1976.

Housing by People. Marion Boyers, London.

TURNER, J.F.C., & R. FICHTER, (eds)., 1972.

Freedom to Build. Macmillan, London.

UCHENDU, V., 1979.

State, Land and Society in Nigeria: A Critical Assessment of the Land Use Decree (of 1978). Journal of African Studies vol.6, No.2.

UNIBADAN 1975.

Scientific rationale for standards and criteria specification in the provision of shelter in developing countries, conference paper, University of Ibadan, Nigeria.

- UNITED NATIONS., 1959.
Utilization of Space in Dwellings. UNECE, Geneva.
- UNITED NATIONS., 1975.
Concept of Land-Ownership and Regional Variations. Dept. of Economic and Social Affairs, vol.7., Global Summary.
- UNITED NATIONS., 1976.
Human Settlements in Africa. Addis Ababa, Economic Commission for Africa.
- UNITED NATIONS., 1976.
Global Review of Human Settlements. UN Conference on Human Settlements, Vancouver, A/CONF.70/A/1.
- UNITED NATIONS., 1978.
Non-Conventional Financing of Housing for Low-income Households. Dept. of Economic and Social Affairs, New York.
- UNITED NATIONS, 1979.
Problems of Shelter, Sanitation, Transportation and Air Pollution. UNEP Seminar on Alternative Patterns of Development, Bangkok.
- UNITED NATIONS, 1981.
Economic Buletin for Africa. New York, UNECA.
- URQURHART, A.W., 1977.
Planned Urban Landscapes of Northern Nigeria. Zaria, Ahmadu Bello University Press.
- VALVERDE, N., AND BAMBERGER, M., 1980.
Housing Subsidies in the Public Sector in Zambia. Lusaka.
- VAUGHAN, R.A., 1967.
Current Trends of Philosophy of Design in Modern Nigeria.
West African Builders and Architects. Vol.7, No.4.
- WAHAB, K.A., 1974.
Standards of Good Home Design in Nigeria. The Journal of the Institute of Housing Managers (of Nigeria), vol.iv, No.5.
- WAKELY, P.I., SCHMETZER, H., & B.K. MUMTAZ., 1976.
Urban Housing Strtegies: Education and Realisation. London, Pitman Publishing.
- WARD, P.M., (ed.) 1982.
Self-Help Housing, A Critique. London, Mansell.

- WILLIAMS, D., 1975.
 Jakarta's Kampung. Architectural Design, No.6,
 pp.108-111.
- WILLIS, K.G., 1984.
 Waiting Lists: Modelling the Cost of Waiting for Public
 Housing. Local Government Studies: Nov / Dec.
- WILNER, D.M., et al., 1962.
The Housing Environment and Family Life. Johns Hopking
 Press, Baltimore.
- WINBLAND, V., 1972.
 Evaluation of Waste Disposal Systems for Urban Low-income
 Communities in Africa. Scan Plan, Copenhagen.
- WINBLAND, V., et al., 1978.
Sanitation without water. SIDA, Stockholm.
- WORLD BANK., 1974.
Sites and services projects: survey and analysis of
 urbanisation standards and on-site infrastructure.
 Washington, D.C., Transportation and Urban Projects Dept.
 Mimeo.
- WORLD BANK., 1975.
Housing: Sector Policy Paper, E/CN.14/HUS/15., Washington
 D.C., World Bank.
- WORLD BANK., 1980.
Alternative Sanitation Technologies for Urban Areas in
 Africa. P.U. Report No. Res. 22, Washington D.C.
- WRIGHT, P., 1977.
Rural Latrines; Report of a Technical Advisory Group
 Meeting. Kumasi, Ghana. IDPC Ottawa, Canada.
- YEH, H.K., (Ed) 1975.
Public Housing in Singapore - A Multi-disciplinary Study.
 Singapore University Press.
- YUSUF, A.B. 1975.
 Capital Formation and Management Among the Muslim Hausa
 Traders of Kano, Nigeria. Africa, vol.45, pp.167-182.

GOVERNMENT PUBLICATIONS

ANAMBRA STATE, Government of., 1977.

The Town and Country Planning Law (cap.126): Residential Layout Planning Scheme. Gazette No.33, vol.2.

FCDA, 1977.

Report of the Ecological Survey of the FCT. UNIBADAN Consultancy Services, vol.II.

FCDA, 1980.

The Resettlement Survey of the FCT. UNIBADAN Consultancy Services.

FCDA, 1982.

Resettlement: Abuja Capital Territory. Frydrew Atkinson.

FCDA, 1983.

Regional Development Plan for the FCT, vol.2, Book 3. Doxiadis Associates.

FCDA, 1985.

Report of the Analysis of the 1985 Population Census Data for the Federal Capital City - Abuja. IACC, ABU Zaria Consultancy Services.

FCDA, 1986.

The Making of a New Capital City for Nigeria. NNN Ltd., Kaduna.

FCDA, 1986 (A).

Development Control Standards and Guidelines for Private Developers in Abuja Capital Territory.

FCDA, 1988.

The Making of a New Capital City for Nigeria. NNN Ltd., Kaduna.

FEDERAL HOUSING AUTHORITY, 1980.

National Housing Programme, FHA, Lagos.

H.M. GOVERNMENT, 1909.

Annual Report on Nigeria: Cmnel 2684-29, Col.4883.

NIGERIA, GOVERNMENT OF., (undated).

National Housing Policy. Federal Ministry of Environment, Lagos.

NIGERIA, GOVERNMENT OF., (undated).

Perspectives of Nigerian Culture. External Publicity Series 3, Department of Information.

NIGERIA, GOVERNMENT OF., 1962.
First National Development Plan. Federal Ministry of
Economic Development, Lagos.

NIGERIA, GOVERNMENT OF., 1970.
The Second National Development Plan. Federal Ministry of
Economic Development, Lagos.

NIGERIA, GOVERNMENT OF., 1975.
The Third National Development Plan 1975-80. Federal
Ministry of Economic Planning, Lagos.

NIGERIA, GOVERNMENT OF., 1976.
Report of The Committee on the Location of the Federal
Capital, FMI, Lagos.

NIGERIA, GOVERNMENT OF., 1980.
Outline of the Fourth National Development Plan. Federal
Ministry of Planning, Lagos,

NEWSPAPERS AND MAGAZINES

Concorde Weekly, 11 March 1985.

Hotline, No.11, 31 March 1987.

National Concorde, 28 May 1984.

New Nigerian, 12 April 1976.

Nigeria Voice, 6 July 1985.

This Week, Vol.5, No.1, 22 June 1987.