

Assessment of Housing Supply and Underlying Factors of Provision in Abuja, FCT, Nigeria

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Abstract: *This study assesses the current state of housing supply and explores the underlying factors influencing housing provision in urban Abuja, Federal Capital Territory (FCT), Nigeria. As Abuja experiences rapid population growth and urbanisation, the demand for adequate and affordable housing has intensified. Using a quantitative research design, data were collected from 206 housing providers across Phases 2 and 3 of the city through structured questionnaires. The findings reveal that the organised private sector dominates housing supply (82.9%), while public-private partnerships and federal government initiatives contribute significantly less. Providers' discretion emerged as the most influential factor (44.2%) in housing design and delivery, followed by economic considerations (28.2%), with limited regard for residents' preferences or affordability. These dynamics point to a supply-driven housing market that prioritises profitability over user needs, contributing to a growing disconnect between housing provision and socio-cultural realities. The study calls for inclusive, evidence-based housing policies that integrate user preferences, discourage speculative development, and promote culturally responsive urban planning in Abuja's housing sector.*

Keywords: housing supply, urban Abuja, affordability, culturally responsive planning, Nigeria

INTRODUCTION

Housing is widely recognised as a fundamental human need and an essential component of sustainable urban development. Beyond serving as physical shelter, housing plays a crucial role in promoting the physical, social, and economic well-being of individuals and communities. According to UN-Habitat (2023), housing encompasses the quality, affordability, and accessibility of dwellings, along with access to essential services such as water, sanitation, and energy, all within a framework that ensures equity and sustainability. Scholars have emphasised that housing should

not be seen merely as buildings or physical structures, but as a multidimensional concept that reflects living conditions, socio-economic status, and quality of life (Lekwot *et al.*, 2012; Ihuah *et al.*, 2014).

Globally, the housing crisis remains a persistent challenge, but it is particularly severe in less developed countries, especially across Africa (Olotuah and Bobadoye, 2009). Nigeria, the most populous country in Africa, continues to struggle with an alarming housing deficit. Historical estimates show a rising trend from 7 million units in 1991 to over 28 million units by 2024 (Friedman and Rosen, 2018; Federal Mortgage Bank, 2024). The Federal Mortgage Bank estimates that over ₦21 trillion would be required to close the current housing gap, signaling the need for collaborative efforts between the government and private sector stakeholders.

Abuja, the Federal Capital Territory (FCT) of Nigeria, exemplifies these national trends, with the city witnessing a dramatic rise in housing demand. The population has surged from 2.3 million to over 4.2 million, positioning it among Africa's fastest-growing urban centers (Macrotrends, 2024). This explosive growth has exerted significant pressure on housing supply and urban infrastructure, leading to the proliferation of informal settlements and increased competition for land. While approximately 20% of the FCT's population resides in the city center, the majority live in peri-urban and satellite towns such as Gwagwalada, Lugbe, and Nyanya (National Bureau of Statistics, 2018). These peripheral zones have attracted much of the research attention due to their visible housing challenges and rapid development dynamics. In contrast, limited scholarly attention has been given to housing supply within the urban core of Abuja, particularly in light of recent population increases and formal housing interventions. Yet, urban Abuja remains the administrative and economic center of the FCT, shaping regional housing policies, infrastructure, and land-use patterns. The city experiences the highest development pressure per square kilometer and hosts a concentration of formal housing supply efforts by both government and private developers. Despite its central role, there is a scarcity of empirical evidence addressing how housing is supplied in the urban core, who the suppliers are, and what socio-cultural factors shape the underlying factors of housing delivered.

Moreover, housing in Nigeria frequently fails to reflect the socio-cultural identities and preferences of its diverse population. Every society has an identity informed by its cultural values, and housing serves as both a functional necessity and a symbol of that identity (Adedayo, 2010). However, in many Nigerian cities, especially Abuja, housing supply often overlooks these cultural dimensions, resulting in a disconnect between housing designs and residents' preferences and lifestyles (Agbola, 2001; Odunjo, 2015; Jayeoba and Asojo, 2020). This raises critical questions about the responsiveness of current housing delivery systems to the needs of an ethnically diverse and rapidly growing population.

This study seeks to assess housing supply in urban Abuja and identify the underlying factors influencing housing delivery in the area. Understanding these factors is vital for informing evidence-based housing policies and interventions that can effectively address the unique challenges facing the urban core of the Federal Capital Territory.

The Study Area: Abuja

Abuja became the new administrative capital of Nigeria on 12th December, 1991. Abuja city is located in the central part of Nigeria, north of the confluence of the Niger and Benue Rivers and lies at latitude 9° 07' N and longitude 7° 48' E. It was established when it was discovered that Lagos, the Nigerian capital since 1914, could no longer serve the dual role of both the state and federal capital. The problems experienced with Lagos include acute housing shortage, traffic congestion and overstressed infrastructure (Imam *et al.* 2008.). In order to solve the enumerated problems of Lagos, a new Federal Territory, with Abuja as the Federal Capital City, was created. The Abuja Master Plan's projections (with a target year of 2000) envisaged a population of 3.2 million residents (Ukoje and Kanu, 2014). However, the population of the city exploded even before its development is completed. As the capital of the sixth largest oil producing country in the world, Abuja has witnessed a massive influx of people into the city due to social, economic, and political factors. According to, Imam *et al.*, (2008), less than 50% of the planned development was achieved, the population of Abuja is estimated at 6 million. Within a span of twenty-one years (1991-2012), the city has grown from a population of 387, 671 in 1991 to projected figures of 2,245,000 in 2012 (Abdullahi, and Wan, 2010). This population makes it the fourth largest city in Nigeria only surpassed by Lagos, Kano and Ibadan (Tangaza, 2013). With an estimated growth rate of 9.3%, (Elaiwu, 2009). Abuja city is facing an acute housing shortage. This acute shortage was compelled by the spontaneous relocation of federal employees without adequate provision for their accommodation (Ikejiofo, 1999), and the constant influx of people since 1991 (Abubakar, 2014).

Focus: Urban Abuja

For ease and co-ordination of developmental efforts, the city was divided into 'Phases' by its planners, with the city's development taking a concentric Abuja form with Phase 1. The city's phase one districts are: Abuja Central, which is the city's principal business zone and includes the National Assembly, the city hall, national cultural institutes, and other government-related offices, Garki, Wuse, Maitama, Guzape, Central Area, which is exclusive and is the location of European embassies, and Asokoro. Phase two districts are: Apo Dutse, Dakibiyu, Duboyi, Durumi, Gaduwa, Games Village, Kaura, Gudu, Jahi, Kado, Katampe, Kukwaba, Mabushi, Utako, Wuye and Jabi. Phase three districts are: Galadimawa, Gwaripa, Kabusa, Karmo, Life camp, Lokogoma, Nbora. There are also suburban satellite districts, which are phase four and five. Phase four districts are: Idu and Karsana, while phase five districts are: Dawaki, Kubwa, Kuje, Lugbe and Mpape. However, phase 1 to 3 constitute urban Abuja and therefore, shall constitute the study area for the study (Figure 1) (Abuja, 2021).

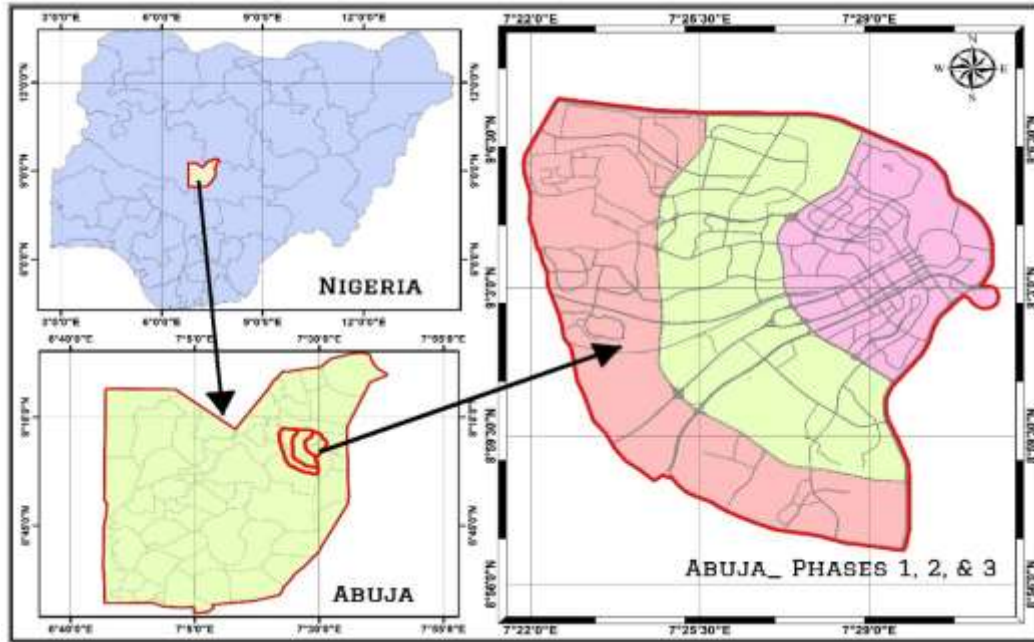


Figure 1: Geographical Context of the Study Area: Nigeria, Abuja and Urban Abuja
Source: AGIS, 2023

LITERATURE REVIEW

Housing supply in rapidly urbanising cities has become a major concern in developing countries, particularly where demographic growth and economic disparities outpace policy interventions (UN-Habitat, 2020). In Nigeria, the urban housing sector is largely shaped by private developers, whose decisions are often influenced by profitability, market demand, and land speculation, rather than residents' preferences or cultural values (Aribigbola, 2011; Ibem and Azuh, 2011). This has resulted in a supply-demand mismatch, where available housing is often unaffordable or misaligned with users' preferences and socio-cultural conditions (Olotuah and Bobadoye, 2009).

Existing studies have explored housing provision mechanisms in Abuja (Jibril *et al.*, 2012; Abubakar, 2021; Adeagbo, Sani and Sani, 2023), but few have comprehensively analysed the underlying drivers behind what is supplied, particularly from the providers' perspective. Developers often prioritise land value and return on investment, while urban planning regulations have done little to guide them toward inclusive or user-centered housing outcomes (Obialo and Owei, 2018).

This review underscores the need for research that interrogates the underlying factors of housing provision and the values of urban residents. Such evidence is vital for developing responsive housing strategies that reflect not just supply-side efficiency, but also social equity and cultural relevance.

METHODOLOGY

This study employed a quantitative research design and utilised a multistage sampling technique to effectively capture data on housing supply within urban Abuja. The research focused on suppliers of mass housing schemes, making use of structured questionnaires as the primary instrument for data collection.

This study adopted a multistage sampling technique to select respondents. In the first stage, Abuja was stratified into urban and fringe areas. The urban areas, comprising Phases 1 to 3, however, Phase 1 was excluded because it serves an administrative function, is fully developed, and is recognised as the most luxurious part of the city, hosting many parastatals and multinational corporate offices. Phases 2 and 3 were purposively selected because they host most public residential housing developments. This purposive selection aligns with study objectives and ensures substantive representation of formal housing supply.

In the second stage, a reconnaissance survey identified 1,026 mass housing schemes across urban Abuja, out of which eight hundred and five (805) (Table 1) schemes located in Phases 2 and 3 formed the sampling frame. In the third stage, 30% of the identified mass housing schemes were randomly selected for questionnaire administration. This proportion was determined due to limited accessibility and willingness to provide data. A total of two hundred and forty-two (242) sampling size were surveyed, and structured questionnaires were administered to either the supplier of the houses or their representative.

Table 1: Sampling Frame

| S/N | Phase | District | Private | PPP | Public |
|--------------|---------|---------------|------------|-----------|-----------|
| 1 | Phase 2 | Kukwaba | 20 | 2 | - |
| 2 | Phase 2 | Apo Duste | 54 | 6 | 2 |
| 3 | Phase 2 | Utako | 23 | 1 | - |
| 4 | Phase 2 | Gaduwa | 7 | 2 | - |
| 5 | Phase 2 | Kaura | 13 | - | 1 |
| 6 | Phase 2 | Kado | 20 | - | 1 |
| 7 | Phase 2 | Dakibiyu | 25 | 1 | - |
| 8 | Phase 2 | Games Village | 3 | - | - |
| 9 | Phase 2 | Wuye | 44 | - | - |
| 10 | Phase 2 | Gudu | 56 | - | - |
| 11 | Phase 2 | Jahi | 30 | - | 1 |
| 12 | Phase 2 | Duboyi | 56 | 4 | - |
| 13 | Phase 2 | Durumi | 28 | 1 | 2 |
| 14 | Phase 2 | Jabi | 55 | 1 | - |
| 15 | Phase 2 | Katampe | 33 | 1 | - |
| 16 | Phase 2 | Mabushi | 48 | - | 1 |
| 17 | Phase 3 | Galadimawa | 25 | 2 | - |
| 18 | Phase 3 | Mbora | 31 | - | 1 |
| 19 | Phase 3 | Kabusa | 19 | 1 | 1 |
| 20 | Phase 3 | Gwarimpa | 39 | 6 | 2 |
| 21 | Phase 3 | Karmo | 48 | - | 1 |
| 22 | Phase 3 | Life Camp | 39 | 2 | - |
| 23 | Phase 3 | Lokogoma | 38 | 5 | 3 |
| Total | | | 754 | 35 | 16 |

Source: Author's Field Survey (2023)

RESULTS AND DISCUSSIONS

Housing supply in Nigeria is limited by the weak governance system and deficiency of people resources, and by the regulation and institutions which are lacking in capacity, poorly informed or obsolete (UN-Habitat, 2015). As a result, private investors complemented Nigerian government efforts in the delivery of housing to residents in Urban Abuja. This implies that housing delivery to Nigerians is not the sole responsibility of government, since variations exist in the management and provision of housing across mass housing schemes in Urban Abuja.

Housing suppliers, viewed as the instruments involved in the delivery of decent and affordable housing to the people are basically categorised into two (public and private). However, in this study; three categories of housing supplier (organised private sector, public-private partnership and federal government) were identified across the housing schemes. Out of a set of two hundred and forty-two (242) questionnaires administered to them, only two hundred and six (206) questionnaires were retrieved back making 85.1%. This is however considered valid for measuring the situation under study. Hierarchically, organised private sector (82.9%) ranked highest; followed by public-private partnership (10.8%) and federal government (6.3%) as presented in Figure 1.1.

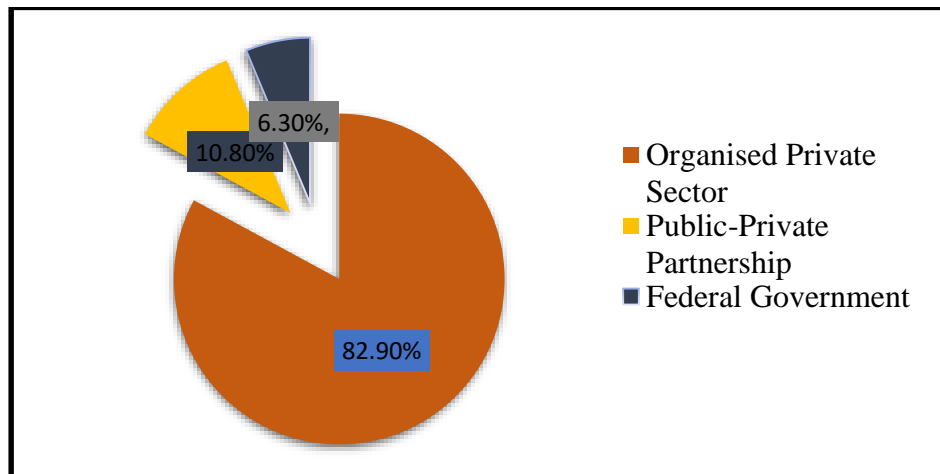


Figure 2: Housing Suppliers in the Study Area
Source: Author's Field Survey (2024)

However, more than three-quarter (82.9%) of the housing schemes within urban Abuja were owned by organised private sector. Less than one-quarter (10.8%) of housing schemes were managed by public-private partnership while insignificant (6.3%) proportion was coordinated by federal government agencies (Fig. 1.1). The fact that more housing schemes in the sampled districts were owned by organised private sector than any of the two identified housing suppliers corroborates the submissions of Agbola (2001) that private sector accounts for three-quarter of housing provision in the country. It also supports the submission of Bakare (2022) and Oladimeji (2023) that private sector is the major provider of mass housing schemes in Ilorin metropolis.

Underlying Factors of Housing Provision by Providers in the Study Area

Having examined the different housing suppliers in the districts and mass housing schemes in the preceding section, the major thrust in this section is to examine the underlying factors responsible for mass housing provision in the study area. Analysis of the underlying factors is a key to understanding the situation of housing provision in Urban Abuja and this is fundamental to developing informed policy that will address affordable housing within the Federal Capital Territory of Nigeria (FCT) in future.

The Profile of the Suppliers or their Representatives in the Study Area

The profile of the suppliers or their representatives, as presented in Table 1.2, shows a male-dominated workforce (79.4% male and 20.6% female). The age distribution reveals that the majority (31.2%) fall within the age range of 36 to 45 years. Additionally, 72.6% of suppliers/representatives possess an HND, Bachelor's degree, or higher qualification, while 23.7% hold an NCE/OND. Most (86.5%) are employed by organised private providers, while 8.8% work in public-private partnerships. Regarding experience, 70.6% of the suppliers/representatives had less than 10 years of experience, while 29.4% had over 10 years of experience.

These findings suggest that the building construction sector is largely male-dominated, due to the physical demand and safety concerns of the industry. However, there is a growing focus on improving gender inclusion and addressing these issues requires systemic changes, including policy reforms, cultural shifts within organisations, and the implementation of support systems tailored to women's needs in the construction workforce, as opined by Ben (2024). The workforce is relatively well-educated, which contributes to professionalism and quality service delivery aligning with the global trend of requiring technical knowledge and management skills. Additionally, the workforce is predominantly young, particularly in urban areas like Abuja; this trend, especially in urban construction hubs, indicates an evolving industry driven by fresh ideas and innovation from younger workers. The dominance of the private sector in the workforce reflects a competitive environment where private companies drive innovation and efficiency. Public-private partnerships (PPPs) are growing in importance, indicating a trend towards collaboration in infrastructure development, consistent with global construction trends.

Table 2: Socio-economic Characteristics of the Suppliers of Housing in urban Abuja

| S/N | Variable | Socio-Economic Characteristics | |
|-----|--|--------------------------------|--------------|
| | | Frequency | Percentage % |
| 1. | Gender | | |
| | (i) Male | 164 | 79.4 |
| | (ii) Female | 42 | 20.6 |
| | Total | 206 | 100.0 |
| 2. | Age | | |
| | (i) 16 – 25 years | 26 | 12.7 |
| | (ii) 26-35yrs | 44 | 21.3 |
| | (iii) 36-45yrs | 64 | 31.2 |
| | (iv) 46-55yrs | 34 | 16.5 |
| | (v) Above 55 | 38 | 18.3 |
| | Total | 206 | 100.0 |
| 3 | Educational level | | |
| | (i) No formal education | 0.0 | 0.0 |
| | (ii) Primary School | 01 | 0.3 |
| | (iii) Secondary School | 07 | 3.4 |
| | (iv) NCE/OND | 48 | 23.7 |
| | (v)HND/Bachelors and Above | 150 | 72.6 |
| | Total | 206 | 100.0 |
| 4. | Type of provider/ Who do you work for | | |
| | (i) Private Sector | 179 | 86.5 |
| | (ii) Public-Private Partnership | 27 | 8.8 |
| | (iv) Public | 206 | 4.7 |
| | Total | | 100.0 |
| 5 | Year of experience | | |
| | (i) Below 10years | 146 | 70.6 |
| | (ii) Above 10years | 60 | 29.4 |
| | Total | 206 | 100.0 |

Source: Author's Field Survey (2024)

In this study, some of the factors of housing provision are taste and preferences, affordability, client discretion, architect discretion as well as economy.

Result of Analysis in Table 1.3 shows that Providers' discretion (44.2%) has the highest value as determinant factor of housing provided in Urban Abuja and was followed by economy (28.2%). Taste and preferences, affordability as well as architects' discretion accounted for 14.5%, 9.3% and 3.8% respectively. The inference drawn is that providers' discretion is the major determinant of housing provided in urban Abuja and therefore, providers take charge of the design and

construction of the houses without inputting the users' preferences into consideration. Thus, providers' discretion is a dominant factor in influencing housing provision, with developers prioritising factors such as profitability, land value, and market trends over the values and socio-cultural preferences of the users. This, therefore, supports the submission of Agbola (2001), Sulaimon and Adedayo (2019) as well as Ogunba and Adedeji (2021) that developers often make housing decisions that maximise returns, rather than tailoring designs to meet users' need.

Table 3 : Underlying Factors influencing Housing Provision by Providers' in Urban Abuja

| Underlying Factors of Housing Provided | Frequency Count (N) | Percentage (%) |
|---|----------------------------|-----------------------|
| Taste and preferences | 30 | 14.5 |
| Affordability | 19 | 9.3 |
| Providers' discretion | 91 | 44.2 |
| Economy | 58 | 28.2 |
| Architects' discretion | 08 | 3.8 |
| Total | 206 | 100.0 |

Source: Author's Field Survey (2024)

CONCLUSION AND RECOMMENDATION

The dominance of the organised private sector in housing provision across the sampled districts highlights a supply landscape driven primarily by profit motives, land value considerations, and market dynamics. This trend revealed a significant disconnect between the priorities of housing providers and the users' values, preferences, and affordability needs. To effectively address the unique challenges facing the urban core of the Federal Capital Territory, there is an urgent need for evidence-based housing policies that promote inclusive planning, discourage speculative development, and support the delivery of housing that reflects the cultural, lifestyle, and economic realities of residents.

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