



Urban Justice and State-led Housing Policies for Low-Income Earners in Abuja, Nigeria

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Abstract

Urban justice in housing remains a central concern in contemporary urban theory, particularly in African contexts where rapid urbanisation exacerbates socio-spatial inequalities. This paper interrogates how state-led housing policies in Abuja, Nigeria, shape access to affordable housing for low-income earners through the lens of urban justice. Drawing on qualitative and quantitative data, including policy document reviews, stakeholder interviews, and household surveys, the study examines how state interventions mediate the relationship between policy intent and lived experience. Findings indicate that institutional fragmentation, bureaucratic inertia, and market-driven housing approaches undermine equitable access to housing, perpetuating spatial and economic exclusion. Despite policy rhetoric on inclusivity, state-led programmes continue to privilege middle- and upper-income groups. The paper argues for a justice-oriented framework that foregrounds distributive equity, participatory governance, and socially responsive planning in housing delivery. By situating Abuja within global debates on the “just city,” this study contributes to theoretical and empirical understandings of state power, inequality, and justice in African urban contexts.

Keywords

Abuja, Housing policy, Low-income earners, State-led housing provision, Urban justice

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1. Introduction

Urban justice has re-emerged as a critical framework for understanding how cities distribute resources, rights, and opportunities among different socio-economic groups. Rooted in the intersection of distributive and procedural justice, it examines how institutional arrangements and governance processes shape inclusion and exclusion in urban development (Fainstein, 2010a; Harvey, 2012; Lefebvre, 1991). In recent years, scholars have expanded this debate to engage with the realities of the Global South, where informality, state fragility, and uneven urbanisation complicate notions of fairness and equity (De Satge & Watson, 2018; Nygren & Quesada, 2020; Pieterse et al., 2018).

Within this broader discourse, housing occupies a central position. Access to adequate, affordable, and well-located housing reflects the distributive ethics of urban policy and the city's inclusiveness. Housing is not simply a commodity; it embodies citizenship, belonging, and the right to urban life (Alhassan, 2025; Morange & Spire, 2019; UN-Habitat, 2021). In many African cities, however, the rapid pace of urbanisation has widened the gap between housing demand and supply, deepening

social exclusion and spatial inequality (Obeng-Odoom, 2020; Tola, 2023).

In Nigeria, and particularly in Abuja, the nation's purpose-built capital, these contradictions are sharply visible. Conceived in the late 1970s as a symbol of national unity and modern planning, Abuja was expected to model equity and spatial balance. Instead, its urban trajectory reflects persistent structural inequality. Planned neighbourhoods serve elites and the political class, while informal settlements accommodate the majority of the urban poor (Makinde, 2014; Oduwaye, 2013). The resulting urban form reproduces what Fainstein (2010b) termed “the unjust city,” where spatial privilege mirrors economic hierarchy and access to infrastructure is mediated by income and power.

Despite multiple housing policies, the 2012 National Housing Policy, the National Housing Fund, and several Federal Capital Territory Administration (FCTA) -led initiatives, the housing gap continues to expand. Studies attribute this failure to weak institutional coordination, corruption, land speculation, and exclusionary finance models (Lawal & Adekunle, 2018; Umana et al., 2024).

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Consequently, state-led housing provision, intended to correct market failures, often reinforces inequality by privileging middle- and upper-income groups.

Globally, other regions provide contrasting experiences. Singapore's Housing and Development Board (HDB) demonstrates how strong governance, integrated finance, and spatial planning can sustain large-scale housing equity (Yuen, 2009). In Brazil, *Minha Casa Minha Vida* (MCMV) expanded housing access but simultaneously deepened peripheralization and segregation (Biderman et al., 2018). Rwanda's *Imidugudu* initiative underscores the significance of community participation and spatial integration in post-conflict housing strategies (Kanai & Schindler, 2022). These comparative models highlight that while state intervention remains vital, its justice outcomes depend on transparency, inclusivity, and adaptability to local contexts.

This study situates Abuja within these global and regional debates on urban justice and state-led housing. It interrogates how current housing policies and governance frameworks shape low-income earners' experiences in accessing formal housing opportunities. By linking theoretical insights from Fainstein's "just city" model with the empirical realities of Nigerian urban governance, the paper seeks to determine whether Abuja's housing interventions advance or undermine the pursuit of justice. The ultimate aim is to contribute to the theorisation of urban justice from an African perspective, foregrounding the interplay between state power, socio-economic inequality, and spatial transformation.

2. Literature Underpinning the Study

2.1 Theorising Urban Justice

Urban justice extends beyond equitable access to housing; it represents the moral and institutional imperative that urban systems function fairly for all citizens. Early contributions by Lefebvre (1991) introduced the right to the city as a collective claim to urban space, foregrounding participation and inclusivity as hallmarks of justice. Harvey (2012) expanded this notion, situating justice within the political economy of urbanisation, where capital accumulation and state power produce spatial inequality. Building on these foundations, Fainstein (2010) proposed the concept of the "just city," linking justice to three interrelated values: equity, democracy, and diversity.

Contemporary urban theorists have reinterpreted these ideas to address the realities of the Global South. Pieterse et al. (2018) and Geyer (2024) highlight how African urbanism is shaped by informality, state fragmentation, and socio-economic precarity. In this context, justice cannot be confined to distributive fairness alone. However, it must encompass recognition and procedural inclusion, ensuring that marginalised groups are meaningfully engaged in shaping the urban future (Alhassan, 2025).

2.2 Housing, Inequality, and State Intervention

Housing represents one of the most tangible manifestations of urban justice. The availability, location, and affordability of housing determine how individuals access livelihoods, education, and services. In both theory and practice, state-led housing has historically been conceived as a tool to correct market failures and promote social equity (Adebayo, 2021; Boelhouwer, 2020). Yet, as recent studies show, many such initiatives in the Global South reproduce exclusionary patterns due to elite capture and poor governance Obeng-Odoom, (2010).

In Nigeria, the failure of successive housing schemes reveals the disjuncture between policy formulation and execution. Lawal & Adekunle (2018) found that federal housing programmes largely cater to middle-income earners, while the poor remain confined to informal settlements. The National Housing Policy (2012) and the Federal Mortgage Bank's initiatives have been criticised for bureaucratic rigidity and affordability gaps (Umana et al., 2024). Li et al. (2024) further argue that corruption in land allocation undermines the social objectives of state-led housing.

Emerging evidence from other African nations suggests that policy innovation and institutional reform can recalibrate state intervention. Rwanda's *Imidugudu* model demonstrates how planned settlement can enhance both equity and social cohesion when supported by community participation (Kanai & Schindler, 2022). Similarly, Ethiopia's Integrated Housing Development Programme (IHDP) has shown that mass housing can succeed when aligned with inclusive finance and spatial integration (Tola, 2023). However, without continuous monitoring and adaptive governance, such schemes risk producing peripheral settlements disconnected from employment and services.

2.3 Global Lessons on the Just City

Comparative literature from Asia and Latin America offers valuable insights into aligning housing policy with justice-oriented planning. Singapore's Housing and Development Board (HDB) model continues to exemplify strong state capacity in providing affordable housing across social classes, combining efficient finance, design quality, and accessibility (Yuen, 2009). Conversely, Brazil's Minha Casa Minha Vida initiative, despite delivering millions of housing units, has been criticised for siting developments on peripheral lands, reinforcing segregation (Bideman et al. 2018; Müller, 2022). Research has highlighted the importance of institutional accountability and participatory governance in achieving housing justice (De Satgé & Watson, 2018; UN-Habitat, 2014). Scholars such as Moroni (2020) and Nygren and Quesada (2020) emphasise that justice-oriented planning requires balancing redistributive measures with democratic participation, ensuring that planning processes reflect diverse urban realities rather than technocratic prescriptions.

2.4 Gaps in Knowledge

While the theoretical corpus on urban justice is rich, there remains limited empirical engagement with how state-led housing policies operate in African capitals under conditions of rapid urbanisation. In Nigeria, most studies emphasise affordability and access but rarely integrate these within justice frameworks that foreground rights, participation, and equity (Oduwaye, 2013; Reuter, 2019). This study, therefore, contributes to filling this gap by situating Abuja's housing experience within the evolving discourse on the just city. It explores how policy rhetoric of inclusivity interacts with institutional practice, revealing the structural barriers that sustain inequality.

3. Methodology

This study employed a convergent mixed-methods design to investigate how state-led housing policies in Abuja influence access to affordable housing for low-income earners. The mixed-methods approach enabled the integration of quantitative and qualitative evidence, providing both statistical and experiential insights into the dynamics of housing justice. The combination of survey data, interviews, focus group discussions, and field observations allowed for a multidimensional understanding of

affordability, accessibility, and institutional performance in the housing sector.

The research was conducted in the Abuja Municipal Area Council (AMAC), the administrative and commercial heart of Nigeria's Federal Capital Territory. AMAC encompasses diverse residential areas, ranging from formal estates to informal settlements, making it an ideal setting to study inequality and policy outcomes within a single urban space. Given the heterogeneity of Abuja's housing market, the study adopted a stratified random sampling strategy to ensure inclusion across different income levels and residential contexts. The sample comprised 220 adult respondents (aged 18 and above) drawn from both formal and informal communities. The stratification process considered variables such as location, income category, and tenure type, thus ensuring representativeness of Abuja's varied housing realities.

Data collection involved the use of four complementary instruments. A structured questionnaire captured socio-demographic information, income, rent, tenure status, access to services, and awareness of government housing schemes. The instrument was pre-tested for clarity and reliability before being administered through face-to-face interviews in English and local languages. To enrich the survey data, five focus group discussions were conducted across different communities. Each group comprised six to eight participants representing a balance of gender, occupation, and tenure type. The discussions explored perceptions of fairness in housing allocation, affordability challenges, and lived experiences of inequality in accessing formal housing.

In-depth semi-structured interviews were held with 25 key stakeholders, including officials from the Federal Capital Development Authority, the Federal Mortgage Bank of Nigeria, urban planners, private developers, and civil society representatives. These interviews provided institutional perspectives on the implementation of housing policies, governance bottlenecks, and strategies for expanding access to low-income housing. In addition, participant observation was conducted in selected formal and informal settlements to document physical conditions, infrastructure availability, and neighbourhood characteristics. Field observations offered direct evidence of the contrast between planned and unplanned

environments, complementing the perceptions gathered from respondents.

Quantitative data from the survey were coded and analysed using the Statistical Package for the Social Sciences (SPSS, version 23). Descriptive statistics such as frequencies, means, and percentages summarised respondent characteristics and housing patterns. Inferential analysis, including correlation tests, examined the relationship between income levels, rent expenditure, and daily transport costs as indicators of affordability and spatial equity. These tests provided an empirical basis for evaluating the extent to which income determines access to formal housing and urban opportunities.

Qualitative data from focus groups and interviews were transcribed and analysed thematically with the aid of the Atlas.ti 24 software. Coding combined both deductive and inductive approaches, guided by concepts of urban justice and emerging themes from participants' narratives. Patterns relating to affordability barriers, bureaucratic inefficiencies, corruption, and perceptions of fairness were systematically identified and compared across participant categories. The integration of quantitative and qualitative findings enhanced the study's validity by revealing how numerical patterns of inequality correspond with the lived realities of low-income residents.

To ensure credibility and reliability, the instruments were carefully piloted, data were cross-checked for consistency, and triangulation was maintained across all methods. Field notes, transcripts, and survey datasets were systematically verified to minimise error and bias. Ethical approval for the research was obtained from the University of Lagos Institutional Review Board, and informed consent was secured from all participants. Respondents were informed of their right to withdraw at any stage, and anonymity was maintained through the use of pseudonyms.

While the study's cross-sectional design provides only a snapshot of housing conditions, the methodological triangulation strengthens the robustness of its conclusions. Self-reported income and rent data may involve minor recall bias, but including multiple data sources mitigates this limitation. Overall, the research design provided a sound empirical foundation for assessing how state-led housing interventions shape access, affordability, and justice outcomes in Abuja's evolving urban landscape.

4. Findings and Discussion

The findings of this study provide an empirical and interpretive understanding of how income, rent, transport costs, and state-led housing initiatives interact to shape urban justice outcomes in Abuja, Nigeria. The results reveal a structural disjunction between policy intent and lived realities, exposing both distributive and procedural inequalities in the city's housing system. By linking statistical evidence with qualitative insights, the analysis highlights how economic, spatial, and institutional factors converge to perpetuate housing injustice despite state interventions.

4.1.1 Weak Correlation between Income and Rent

The quantitative analysis revealed a weak positive correlation between income and rent expenditure, with an R^2 Value of 0.1326. This suggests that only 13.26% of rent variation can be explained by differences in income levels. Rent prices are thus poorly aligned with residents' earning capacities, especially those in low-income brackets.

The data indicate that low-income earners spend well above 100% of their income on rent annually, confirming that Abuja's rental market is unaffordable for most residents. Qualitative evidence supports this pattern: respondents from informal settlements reported that rent payments often consumed all available income, leaving little for food, healthcare, or education. Such findings align with Boelhouwer (2020) and Obeng-Odoom (2021), who emphasise that unregulated housing markets in African cities often reproduce inequality and exclusion.

Focus group participants described housing insecurity as a constant threat. Many cited experiences of "rent shock," arbitrary increases, and eviction pressures. These dynamics illustrate distributive injustice, where housing access depends not on social need but on the ability to withstand market exploitation.

4.1.2 Spatial and Economic Dimensions of Urban Inequality

The weak correlation between income and rent reflects broader spatial inequality across Abuja's urban landscape. Originally planned as an egalitarian capital, Abuja has evolved into a dual city, with well-serviced central districts for elites and under-serviced peripheral zones for low-income earners.

Table 1: Relationship Between Annual Income and Annual Rent in Abuja (N = 220)

Income Bracket (₦)	Mean Annual Rent (₦)	Rent-to-Income Ratio (%)	Respondent Category (%)
Below 400,000	687,500	148	26.4
400,001–800,000	970,000	121	33.6
800,001–1,200,000	1,350,000	104	21.8
1,200,001 and above	1,900,000	73	18.2
Overall mean	1,213,125	112	100

Source: Authors' field survey, 2025

Table 2: Residential Area and Housing Condition of Respondents

Residential Zone	Type of Settlement	% of Total Respondents	Average Monthly Rent (₦)	Access to Water & Electricity (%)	Perceived Housing Adequacy (%)
Maitama/Wuse/Garki	Formal	14.5	250,000	98	91
Kubwa/Dutse/Bwari	Semi-formal	26.8	150,000	74	61
Lugbe/Nyanya/Karshi/Kuje	Informal/Peri-urban	58.7	65,000	49	36
Total (N = 220)		100	130,000	62	54

Source: Authors' field survey 2025

Note: "Perceived Housing Adequacy" is measured by respondents' self-assessment of space, quality, and safety (Likert scale, 1–5).

This distribution clearly shows that nearly 60% of respondents live in informal or peri-urban settlements with inadequate services. Only 36% of these residents rate their housing as adequate, compared to 91% in the high-income formal zones. These disparities demonstrate how spatial injustice manifests through unequal access to infrastructure and to quality of life.

The findings echo De Satgé & Watson (2018) and Moroni (2020), who argue that spatial inequities in African cities result from the interplay between market-driven planning and institutional exclusion. Interviews with government officials further revealed that public housing projects are often captured by middle- and high-income earners. One FCDA planner observed, "Lists of beneficiaries often arrive from political offices before selection is finalised." Such statements confirm procedural injustice, in which state mechanisms intended to promote equity are undermined by political interference.

4.2 Transport Costs and the Burden of Spatial Exclusion

The study also revealed a weak correlation ($R^2 = 0.0974$) between income and daily transport costs, indicating that commuting expenses are almost uniform across income levels.

The uniformity of transport costs across income levels indicates that mobility is a regressive burden. Low-income earners spend up to 43% of their income on transportation, often commuting from distant settlements. These results correspond with studies by Cervero (2013) and Nygren & Quesada (2020), who note that inadequate public transport systems disproportionately affect poorer populations, reinforcing spatial marginalisation. Respondents recounted long daily commutes and limited transport options. As one low-income worker explained, "I leave home at 5:30 a.m. to reach work by seven; to avoid the traffic, if I am stuck in traffic, my body scent changes when I reach the office due to the tightness in the car and the pollution from the cars." Such accounts reveal how the spatial mismatch between affordable housing and employment hubs perpetuates social exclusion.

4.2.1 Policy Inefficiency and Market Capture

Despite successive housing interventions, including the Federal Integrated Staff Housing (FISH) scheme, the National Housing Fund (NHF), and the Abuja Mass Housing Programme, affordability gaps persist. The study found that these programmes have limited reach and are often captured by elites. Table 4 highlights the disparity between intended and actual beneficiaries.

Table 3: Average Daily Transport Cost and Monthly Income

Monthly Income (₦) (₦)	Mean Daily Transport Cost (₦)	% of Income Spent on Transport	Mean Commute Time (Minutes)
Below 50,000	1,800	43	125
50,001–100,000	2,100	28	108
100,001–200,000	2,500	19	87
Above 200,000	2,700	11	62
Overall Mean	2,275	25	96

Source: Field survey, 2025

Note: Commute time represents the average round-trip duration

Table 4: Access to State-Led Housing Initiatives Among Respondents

Housing Scheme	Awareness (%)	Applied (%)	Benefited (%)	Main Reason for Non-Access (%)
Federal Integrated Staff Housing (FISH)	46.4	18.2	7.3	Income ineligibility (41.6)
National Housing Fund (NHF)	58.6	22.7	10.9	Lack of collateral (37.2)
Abuja Mass Housing Programme	39.1	11.4	5.9	Political bias (34.6)

Source: Field survey 2025

Only a small fraction of respondents (below 11%) has benefited from any form of government-led housing initiative. This aligns with findings by Umana et al. (2024), who observed that Nigerian housing finance programmes disproportionately favour salaried workers in the formal sector, thereby excluding informal earners who form the bulk of the urban poor.

The study interprets these findings as evidence of state-enabled market capture, where policy frameworks stabilise elite interests under the guise of social intervention. The Abuja housing sector thus exemplifies Harvey's (2012) notion of the entrepreneurial city, where urban planning serves private accumulation rather than public good.

Reviewed4.3 Socio-economic and Gendered Implications of Housing Injustice

The social implications of these inequities are profound. Housing insecurity generates not only economic hardship but also social alienation. Low-income respondents consistently expressed feelings of exclusion, echoing Lefebvre's (1991) idea that the "right to the city" encompasses participation and belonging.

Female-headed households emerged as particularly vulnerable, reporting higher rent-to-income ratios and limited access to mortgage or tenancy rights. This mirrors the gendered dynamics identified by Alhassan (2025), who emphasises that women in African cities face intersecting economic and cultural constraints.

Spatial segregation also perpetuates intergenerational inequality. Poorly serviced peri-

urban communities lack schools, healthcare, and reliable transport, producing what Mitlin and Satterthwaite (2013) describe as "urban poverty traps." Abuja's peripheral zones thus serve as containment areas for the city's working poor, preserving a façade of order at the expense of inclusion.

4.4 Urban Justice in Practice

Viewed through Fainstein's (2010) Just City framework, the Abuja housing system exhibits deficits in equity, democracy, and diversity. Equity is violated by the weak link between income and housing affordability; opaque allocation systems undermine democracy; and diversity is eroded by socio-spatial segregation. De Satgé & Watson (2018) concept of formalised informality aptly describes Abuja's paradox, planning and policy mechanisms exist but function selectively to benefit elites. Similarly, Harvey's (2012) idea of accumulation by dispossession explains how housing policy becomes a vehicle for capital accumulation rather than redistribution.

The Abuja case, therefore, confirms Lefebvre's (1991) proposition that access to urban space without participatory rights constitutes a hollow form of citizenship. The city's low-income residents inhabit the physical space of the capital but remain excluded from the decision-making processes that shape it.

The evidence demonstrates that urban injustice in Abuja stems from the intersection of market forces, institutional weakness, and spatial segregation.

Income fails to determine access to decent housing, governance processes fail to uphold fairness, and planning systems fail to integrate housing with mobility and opportunity. Abuja thus epitomises the contradictions of postcolonial modernity: a city conceived as a national symbol of equity but functioning as a mechanism of exclusion. Consistent with Fainstein (2010) and Harvey (2012), this study concludes that without structural reform, urban development in Abuja will continue to reproduce rather than reduce inequality. Nonetheless, Abuja's institutional resources, planning history, and emerging policy reforms present a foundation for transition toward a more equitable housing system. Integrating affordability, accessibility, and participation into urban governance remains the central pathway toward achieving the just city in Abuja and Nigeria.

The study's objectives were fourfold: (1) to assess the relationship between income and rent affordability; (2) to evaluate how transport costs and housing location affect urban accessibility; (3) to interrogate the inclusiveness of state-led housing programmes; and (4) to interpret Abuja's experience through the theoretical lens of urban justice. These objectives have been systematically achieved. The quantitative analysis demonstrated a weak correlation between income and rent, revealing that rent prices in Abuja are detached from earnings and driven primarily by speculative market behaviour. Low-income earners spend more than 100% of their annual income on rent, confirming severe affordability gaps. Qualitative evidence from interviews and focus groups indicated that state-led housing schemes, such as the Federal Integrated Staff Housing (FISH) programme and the Abuja Mass Housing Project, have failed to reach their intended beneficiaries. The majority of respondents cited political bias, income ineligibility, and procedural inefficiency as barriers to access. The relationship between housing location and transport cost revealed an equally profound injustice. Transport expenses are nearly uniform across income groups but represent a far greater burden on the poor, accounting for up to 43% of monthly earnings. The resulting "time-cost trap" confines low-income earners to long commutes and peripheral settlements, reinforcing their economic and spatial marginalisation.

Theoretically, these findings affirm the relevance of Fainstein's (2010) Just City framework, which

identifies equity, democracy, and diversity as the core components of urban justice. Abuja's housing system fails across all three dimensions. The principle of equity is undermined by the disjunction between income and housing cost; democracy is compromised by opaque policy implementation and elite capture; and diversity is eroded by spatial segregation that confines low-income populations to poorly serviced peripheries.

4.4.1 Synthesis of Empirical and Theoretical Insights

Abuja's experience illustrates a broader paradox of postcolonial urbanism: a city conceived as a symbol of modern planning but constrained by structural and political forces that perpetuate inequality. The data show that the problem is not the absence of housing policy, but the disjunction between policy design and implementation.

This disjunction can be understood through three interrelated mechanisms:

- i. Market distortion and speculative urbanism. The commodification of land and housing has transformed Abuja into a rent-driven economy. Land allocation and development are often speculative, leading to oversupply in luxury housing and undersupply of affordable units.
- ii. Institutional weakness and procedural injustice. State-led programmes fail to deliver equitable outcomes due to fragmented institutional structures, political interference, and limited transparency.
- iii. Spatial segregation and the erosion of accessibility. The physical geography of Abuja entrenches inequality. Low-income communities are concentrated in peripheral areas with inadequate transport, water, and electricity.

The findings reaffirm that urban justice is not an abstract ideal, but a set of actionable principles embedded in governance, planning, and everyday urban life. As Fainstein (2010) and Lefebvre (1991) argue, achieving justice in the city requires both distributive fairness and participatory agency, the right to access urban space and to influence its production.

Abuja's case demonstrates how justice is undermined when these principles are not institutionalised. The housing market rewards speculation; the policy environment privileges elites; and spatial planning reinforces segregation. In this sense, Abuja embodies a "planned inequity", a

city shaped by modernist ideals but governed through exclusionary practices.

Nevertheless, the study also identifies opportunities for reform. Abuja's structured planning history, institutional capacity, and growing public awareness offer pathways toward transformation. Learning from both regional and international experiences, a justice-oriented housing system can be achieved through coordinated, transparent, and participatory governance.

5. Conclusion and Policy Recommendations

This study concludes that Abuja's housing challenges are not merely technical but structural, rooted in the political economy of land, governance practices, and planning ideology. The weak correlation between income, rent, and accessibility reflects the disconnection between state-led housing policy and social equity outcomes. The evidence reveals a city where the formal housing market excludes the poor, state interventions are captured by elites, and spatial planning perpetuates segregation. However, Abuja also holds the institutional and infrastructural potential to transform its trajectory. Realising a just city in Abuja requires a paradigm shift from housing provision to housing governance, where transparency, inclusion, and spatial integration define policy priorities.

This study examined the dynamics of urban justice within Abuja's housing sector by analysing how state-led housing policies, income levels, and spatial configurations shape access to affordable housing for low-income earners. The findings reveal that, despite ambitious national housing policies and large-scale state interventions, the intended goals of equity, inclusion, and affordability remain largely unachieved. Instead, Abuja's housing system reproduces inequality through weak policy implementation, market capture, and spatial segregation.

The study therefore recommends that;

- (i) Institutional Reform and Governance Transparency is the first step toward achieving housing justice in Abuja, which is comprehensive institutional reform. Current housing administration is fragmented among multiple bodies, the Federal Ministry of Works and Housing, the Federal Mortgage Bank, the Federal Capital Development Authority

(FCDA), and various private developers. This fragmentation fosters duplication and opacity.

- (ii) The current state-led housing schemes primarily cater to the salaried high-middle class. To bridge the affordability gap, future policies should explicitly target households earning less than ₦200,000 per month, the demographic most excluded from the formal housing market. Hence, a need for reorienting policy toward affordability and inclusion.
- (iii) The findings of this study emphasise that affordable housing without accessibility perpetuates injustice. Low-income households residing in peripheral areas face disproportionate transport costs and time poverty. Therefore, housing policy must be spatially integrated with transport and land-use planning.
- (iv) The urgency to enhance participatory and inclusive governance, where state actors and citizens collaboratively produce knowledge, monitor projects, and evaluate outcomes. The Federal Capital Territory Administration should institutionalise Participatory Urban Forums (PUFs) at district levels, where residents, developers, and planners co-design housing solutions.
- (v) Gender-sensitive and youth-focused policies are necessary. These can be achieved through: Microcredit access for informal sector workers, especially market women and artisans, to support rent-to-own arrangements; Legal protection against eviction and discrimination; Policies must recognise the diversity of urban vulnerability. For instance, affordable housing for low-income youth could include flexible rental units and co-living spaces near education and employment hubs. Addressing these groups' unique needs advances both equity and diversity, core tenets of the just city.

Consequently, justice in Abuja's housing sector will emerge not from the construction of more units alone, but from the creation of fairer systems, systems that recognise all residents as rightful urban citizens entitled to access, participation, and dignity. The transition from an entrepreneurial to a justice-oriented city is both a political and moral imperative. As this study demonstrates, only by embedding justice into the very logic of urban governance can Abuja evolve into the inclusive and equitable capital it was initially envisioned to be.

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