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Survey On The Impact Of Internal Migration On Housing Demand And Informal Settlement In Gwagwalada Municipal Abuja

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ABSTRACT
Gwagwalada Municipal faces a significant housing shortage and affordability challenge, a situation exacerbated by internal migration dynamics. Internal migration in Nigeria is driven primarily by regional disparities at the macroeconomic level and a fundamental dearth of employment opportunities, resulting in suboptimal living conditions among diverse socioeconomic strata. Urbanization in Nigeria is a pressing concern, characterized by uncontrolled growth in slums and informal settlements and a persistent inadequacy of suitable housing options. Within this context, this study examines the ramifications of internal migration on housing shortages and affordability in Gwagwalada Municipal. To comprehensively grasp the impacts of internal migration on housing, this study draws on three theoretical frameworks: the Migration-Residence (M-R) model theory, the Push-Pull-Mooring Migration Model (PPM model), and the Agglomeration Theory. It employs mixed methods that encompass both qualitative and quantitative research techniques, and analyzes secondary data using descriptive statistics. The findings highlight how internal migration significantly affects urbanization, housing demand, and sociopolitical inequalities in Gwagwalada Municipal. Multiple factors, including a robust local economy, internal migration flows, and a flourishing tourism sector, collectively contribute to this phenomenon. Furthermore, the research reveals Gwagwalada Municipal's attractiveness as a destination for internal migrants, exerting considerable strain on its infrastructure, public services, job markets, and availability of affordable housing. Considering these findings, the principal recommendation of this study pertains to the incentivization of private sector investors and developers through initiatives that support housing affordability and shortage reduction.
Keywrds: Internal Migration, Housing Demand and Informal Settlement

INTRODUCTION

Internal migration, which involves the movement of people from one location to another within the same country, has become a significant demographic phenomenon in Nigeria. Rapid urbanization, economic opportunities, educational pursuits, and the search for improved living conditions have contributed to the increasing movement of people from rural areas and smaller towns to urban centers. Abuja, the Federal Capital Territory (FCT), has experienced substantial population growth due to its administrative importance and economic attractiveness. Among the area councils within the FCT, Gwagwalada

Municipal has emerged as a major destination for migrants because of its strategic location, relatively affordable housing, and expanding socioeconomic activities.

The continuous influx of migrants into Gwagwalada has significantly influenced the demand for housing. As more people settle in the municipality, the existing housing stock often becomes insufficient to accommodate the growing population. This situation leads to increased competition for available residential units, rising rental costs, overcrowding, and pressure on housing infrastructure. The inability of formal housing development to keep pace with population growth has created challenges for both residents and urban planners seeking to provide adequate and affordable housing.

One of the major consequences of the growing housing demand is the emergence and expansion of informal settlements. Informal settlements are residential areas that develop outside official planning regulations and often lack secure land tenure, adequate infrastructure, and basic social services. In Gwagwalada, many low-income migrants and households unable to access formal housing resort to establishing or occupying informal settlements. These settlements frequently face problems such as poor sanitation, inadequate water supply, insufficient waste management systems, and vulnerability to environmental hazards.

The relationship between internal migration, housing demand, and informal settlement development presents important concerns for sustainable urban development. While migration contributes positively to economic growth, labor supply, and cultural diversity, it also creates challenges when urban infrastructure and housing provision are unable to accommodate the increasing population. Understanding the dynamics of migration and its effects on housing conditions is therefore essential for effective urban planning and policy formulation in Gwagwalada Municipal and the wider Federal Capital Territory.

This study seeks to examine the impact of internal migration on housing demand and the growth of informal settlements in Gwagwalada Municipal, Abuja. Specifically, the study aims to assess the factors driving migration into the area, evaluate the extent to which migration influences housing demand, and investigate the emergence of informal settlements as a response to housing shortages. The findings are expected to provide valuable insights for policymakers, urban planners, housing developers, and other stakeholders in developing strategies that promote sustainable housing development and improved living conditions within the municipality.

Literature Review

Conceptual review

Internal Migration

This also known as urbanization, adequate housing, and income disparity, is the key idea of this study. According to the World Bank (2016), internal migrants are those who have crossed administrative borders within a country. Internal migration is defined as "a shift from one migration-defining area to another that was made during a specific migration period and that involved a change of residence" in the United Nations guidelines for measuring internal migration. As a result, "a person who has shifted his customary place of residence from one migration- defining area to another at least once throughout the migration period" is defined as a "internal migrant". Existing literature defines an internal migrant in a variety of ways. The most typical premise is "time," where a person is classified as a migrant if they spend more time than a predetermined period away from their respective homes. However, there is no consensus regarding this timeframe (Sharma & Grote, 2019). While some studies use a month as the cutoff (Nguyen et al., 2015), others (Gröger et al., 2016) define a migrant as someone who has been away from home for at least six months.

Housing Demand

Housing demand refers to the quantity and quality of housing units that individuals or households are willing and able to acquire at a given price and within a specific period. It is influenced by several socioeconomic factors, including income levels, population growth, household size, employment opportunities, housing prices, access to credit facilities, and government policies. Housing demand differs from housing need, as demand incorporates the financial capacity of households to obtain housing, whereas need simply reflects the requirement for shelter regardless of purchasing power (O'Sullivan,

2012). According to Malpezzi and Mayo (1987), housing demand is a function of household income, housing prices, demographic characteristics, and consumer preferences. As household incomes increase, the demand for better-quality housing and homeownership tends to rise. Conversely, high housing costs and limited access to housing finance may constrain effective demand, especially among low-income households. In developing countries such as Nigeria, rapid urbanization and population growth have significantly increased housing demand, often exceeding the available housing supply. Population growth and migration are among the most important determinants of housing demand. Internal migration, particularly rural-to-urban migration, increases the population of urban centers and creates pressure on existing housing stock. According to Todaro and Smith (2020), migration contributes substantially to urban population growth, thereby increasing the demand for residential accommodation and urban services. In many Nigerian cities, the influx of migrants has resulted in increased rental costs, overcrowding, and housing shortages.

Housing demand can be categorized into effective demand and latent demand. Effective demand refers to the willingness and financial ability of households to pay for housing, while latent demand represents the desire for housing that cannot be translated into actual market demand due to financial constraints (UN-Habitat, 2011). In many developing countries, a large proportion of the population experiences latent demand because of low incomes and limited access to mortgage financing. This situation often forces households to seek accommodation in informal settlements and unplanned residential areas. In the context of Gwagwalada Municipal Area Council, housing demand has increased significantly due to the continuous inflow of migrants attracted by employment opportunities, educational institutions, and the proximity to Abuja city center. The growing population has placed pressure on available housing units, leading to increased rents and the expansion of informal settlements. Understanding the dynamics of housing demand is therefore essential for developing effective housing policies and urban planning strategies capable of addressing the challenges associated with rapid urban growth and migration.

Informal Settlement

Informal settlements refer to residential areas that are developed outside the formal planning and regulatory framework of a city. These settlements are typically characterized by inadequate housing conditions, lack of basic infrastructure and services, insecure land tenure, overcrowding, and poor environmental quality. Informal settlements often emerge when rapid population growth and urbanization exceed the capacity of governments and formal housing markets to provide adequate and affordable housing for residents (UN-Habitat, 2015). According to UN-Habitat (2003), an informal settlement is a residential area where occupants have no legal claim to the land they occupy or where housing units have been constructed without adherence to planning regulations and building standards. Such settlements are commonly found in developing countries where urban growth occurs more rapidly than the provision of housing and infrastructure. Residents of informal settlements often lack access to essential services such as potable water, sanitation facilities, electricity, drainage systems, healthcare, and quality road networks. The development of informal settlements is closely linked to poverty, housing shortages, and migration. As rural-to-urban migration increases, many migrants move to cities in search of better economic opportunities and improved living conditions. However, due to limited income and the high cost of formal housing, many are unable to secure accommodation within the formal housing sector. As a result, they settle in unplanned areas where land is relatively affordable or can be occupied without legal authorization (Davis, 2006). This phenomenon has become increasingly common in many urban centers across Africa, Asia, and Latin America.

Informal settlements have significant social, economic, and environmental implications. Socially, residents often experience poor living conditions, overcrowding, and limited access to public services. Economically, the absence of secure land tenure may discourage investment in housing improvements and restrict access to formal credit facilities. Environmentally, informal settlements are frequently located on marginal lands such as flood plains, steep slopes, and environmentally sensitive areas, increasing the vulnerability of residents to natural hazards and environmental degradation (World Bank, 2020).

Theoretical Framework

The examination and explanation of how people view and assess their living environment have been conducted using a variety of ideas and conceptual frameworks. The Mehrabian and Russell (2014) (M-R) model is one of the theories considered in this study. The M-R paradigm contends that environmental stimuli, emotional states (pleasure, arousal, and dominance), and behavioral reactions (approach or avoidance) are the three components of human response to the physical world (Mehrabian & Russell, 2014). The M-R model posits that environmental stimuli have an impact on people's emotional states (transient bodily conditions that can change significantly and quickly throughout the course of a day), which in turn drives behavioral responses. Although behavioural responses can be categorised as approach or avoidance, feeling states can be classified as the individual's emotional state is determined by feelings such as happiness, contentment, and satisfaction (pleasure), their level of alertness or readiness to act (arousal), and their sense of control or dominance over their environment.(Mehrabian & Russell, 2014). Avoidance refers to actions that are the opposite of the approach, whereas approach reaction entails the desire to remain, look about, examine the surroundings, and interact with individuals in the area (Mehrabian & Russell, 2014). This implies that a person's assessment of the quality or sufficiency of a physical environment or service is affected by the traits of the various elements of the environment or services, and the person's emotional state (Kim & Moon, 2019). Research from Russell and Pratt (2010) indicates that affective meaning and perceptual-cognitive meaning are two types of attributes that people assign to their surroundings. The affective meaning of physical space refers to the emotional significance that people attach to it through language. Additionally, affective reaction is the emotional expression conveyed through speech. Oliver (2013), another proponent of the perceptual-cognitive paradigm recognised emotions as a mediator between cognitive assessments, which include consumer perceptions of the performance of goods or services.

Empirical Review

Several studies have examined the relationship between migration, housing demand, urbanization, and informal settlement development in Nigeria and other developing countries. These studies provide valuable insights into how population mobility influences housing conditions and urban growth patterns.

Abeku, Salihu, and Kure (2016) conducted a study titled "Housing Deficit, Urban Migration and Slum Development in Abuja, Nigeria." The study adopted a survey research design and collected data from residents of selected slum settlements in Abuja, including Garki, Utako, Jabi, and Durumi. The findings revealed that rapid urban migration and population growth contributed significantly to housing shortages and slum development in the Federal Capital Territory. The study found that many low-income migrants were compelled to reside in slum settlements because decent housing was unaffordable and inaccessible. The researchers concluded that urban migration, coupled with inadequate housing provision, was a major factor responsible for the growth of informal settlements in Abuja. They recommended increased investment in affordable housing and rural development programmes to reduce migration pressure on urban centres (Abeku, Salihu & Kure, 2016).

In another study, Ibrahim, Abdulmaliq, and Abdullahi (2026) examined Migration Patterns and Urbanisation in Gwagwalada Metropolis, 2007–2020. Using historical and descriptive research methods, the researchers obtained data through interviews, census estimates, government documents, and academic literature. The study revealed that Gwagwalada experienced rapid population growth due to both rural-to-urban migration and the movement of residents from central Abuja to satellite towns. Factors such as relatively affordable housing, the presence of the University of Abuja, and other socioeconomic opportunities attracted migrants into the area. The findings further showed that the increasing migrant population contributed to the expansion of informal settlements, rising housing demand, and pressure on available infrastructure. The study concluded that migration remains a major driver of urbanization and housing challenges in Gwagwalada.

Yussuff, Alade, Agunloye, and Fadare (2023) investigated the effect of socio-economic characteristics on housing and environmental conditions in the Durumi informal settlement of Abuja. The study employed a survey design involving 290 respondents selected through random sampling techniques. Data were

analyzed using regression analysis, chi-square, and ANOVA statistical tools. The findings indicated that housing shortages, poverty, and inadequate government housing policies significantly influenced the growth of informal settlements. The researchers observed that residents of informal settlements often lacked access to adequate housing and basic urban services. The study recommended the implementation of affordable housing schemes and site-and-service programmes to address housing challenges among low-income urban residents.

Igbolo, Agbor, and Simeon (2017) examined labour migration and its impact on socioeconomic development in Gwagwalada Area Council, Abuja. The study found that migration contributed positively to economic activities and labour supply within the area. However, it also increased pressure on housing facilities and social infrastructure. The researchers observed that the rapid influx of migrants exceeded the capacity of existing housing stock, thereby contributing to overcrowding and the emergence of unplanned residential developments. The study emphasized the need for sustainable urban planning and improved housing policies to accommodate the growing population in Gwagwalada. As cited in Ibrahim et al. (2026), migration has become one of the major factors shaping settlement patterns and housing demand in the municipality.

Furthermore, Belel et al. (2019) investigated the implications of urbanization on housing conditions in Gwagwalada Town, Abuja. The study revealed that rapid urban growth had led to increased housing demand, rising rental values, overcrowding, and inadequate infrastructure. The researchers found that the inability of housing supply to keep pace with population growth resulted in declining housing quality and the expansion of informal residential areas. The study concluded that effective urban management, housing development programmes, and infrastructure expansion were necessary to improve housing conditions and control the growth of informal settlements in Gwagwalada. As cited in Ibrahim et al. (2026), the study highlights the direct relationship between urbanization, housing demand, and settlement expansion.

Summary of Empirical Gap

The reviewed studies established that internal migration contributes significantly to urbanization, increased housing demand, housing shortages, and the emergence of informal settlements in Abuja and its satellite towns. However, most of the existing studies focused on Abuja metropolis generally, Durumi informal settlement, or urbanization trends in Gwagwalada without specifically examining the combined impact of internal migration on both housing demand and informal settlement development in Gwagwalada Municipal Area Council. Therefore, this study seeks to fill this gap by providing an in-depth assessment of how internal migration influences housing demand and the growth of informal settlements in Gwagwalada Municipal, Abuja.

METHODOLOGY

This chapter examines this study's methodology, focusing on the methods used to gather data on the effect of internal migration and informal settling in Gwagwalada municipal Abuja. This chapter then explains the measures taken to enhance the validity and reliability of the research instruments. Finally, the chapter discusses the ethical principles that were followed during this research.

Research Design

Silverman (2004) described the research design as a detailed plan that outlines how the researcher collects and analyzes data for a specific study. It involves the implementation of logical procedures that help ensure the accuracy and relevance of the data for a particular research question. This study aims to address the issue of housing shortages by identifying and proposing solutions. The research design employed a descriptive and interpretive analysis of secondary quantitative methods to investigate the impact of internal migration on housing in Gwagwalada municipal Abuja.

RESEARCH METHODOLOGY

The research methodology is a structured approach to address this issue. This discipline is concerned with investigating the principles and practices involved in conducting research.

Hox and Boeije (2005) stated that secondary data were previously collected by researchers for purposes other than research to investigate the impact and relationship between internal migration and urbanization on housing inadequacy in Gwagwalada municipal Abuja. The research problem and objectives of this study require the use of secondary quantitative data.

Qualitative method

Qualitative research utilizes various empirical materials, such as case studies, personal experiences, introspects, life stories, interviews, observational studies, historical accounts, interactional data, and visual texts to explore routine and challenging situations and their associated meanings in people's lives (Denzin & Lincoln, 2005). The use of qualitative methods allows researchers to gain a thorough understanding of the historical development of a phenomenon being studied.

Qualitative research can also generate hypotheses or research questions for future studies, which can help to ensure that the findings of these studies are culturally and contextually relevant. Thus, it is more likely that any proposed solution will be effective.

Quantitative Method

The quantitative method involves gathering and evaluating structured information that can be presented in a numerical form.

Quantitative data were obtained from books, journals, newspaper articles, census reports, StatsSA reports, and government publications. The data were critically examined to obtain a well-informed report. The researcher performed a more detailed and fine-grained analysis of the collected secondary data, together with secondary figures, writing, and charts.

Data Collection Methods

The data collection process refers to the systematic and structured procedure for gathering information or data for research, analysis, or evaluation. It involves the identification of sources, selection of appropriate methods, instruments, and tools, planning and design of data collection activities, data gathering, storage, organization, and processing, and ultimately, the interpretation and reporting of findings. It is important to emphasize that this study relied solely on secondary data, which entailed the utilization of information primarily obtained from source books, journals, articles, the Internet, archived documents from government gazettes, census reports, and StatsSA reports.

Statistical information

Statistical information on internal migration and housing in Gwagwalada. The agency collects and publishes data on population trends, migration patterns, and housing conditions. By analyzing the statistical data, the researcher identified trends in internal migration and housing shortages and developed insights into the factors that contribute to these issues.

Data Analysis Techniques

According to Hatch (2002), data analysis involves a systematic search for meaning and the processing of quantitative data is used to communicate the insights learned. The data for this study were collected from multiple secondary sources, reviewed, and analyzed to arrive at a specific conclusion. The accuracy of the data analysis depended on the quality of the data collected.

Secondary data that are archived or made available can serve as a source of primary data. This underscores the significance of secondary data analysis, as it can provide additional insight into existing research on related topics. By reanalyzing the data, secondary data analysis can help address the research problem. In this study, secondary data were utilized to address the research questions and the problem. The data were thoroughly examined and re-evaluated to yield the necessary insights regarding the causes of issues related to housing shortages and internal migration in Gwagwalada.

The figures and charts were examined and analyzed in the form of descriptive statistics, such as graphs and charts, to obtain reliable results.

Reliability and Validity

Patton (2014) suggested that qualitative researchers should be mindful of the validity and reliability when designing a study, analyzing results, and evaluating the quality of the research. Therefore, the accuracy of the measuring instrument not only impacts the accuracy of the results but also the conclusions drawn and the generalizations made from the study.

The researcher used reliable sources of information to conduct this desktop research. Reliability refers to the consistency and accuracy of information in the sources. To assess the reliability of the study's sources, the researcher ensured that factors such as the author's credentials, publisher, date of publication, and whether the information was supported by other sources were adequately and sufficiently consistent and accurate.

After conducting this desktop research, the researcher evaluated the reliability and validity of the research findings through factors such as the consistency of the findings across multiple sources, the strength of the evidence supporting the findings, and whether the findings were supported by other research studies. By using reliability and validity, the researcher ensured that the information gathered was credible and of high quality, which improved the overall quality of this study.

Ethical Statement

The researcher obtained approval from the University prior to initiating this research. This study was approved by the Ethics Committee of the University of the unversity. In terms of literary interpretation, significant efforts were made to ensure meticulous and comprehensive.

RESULTS

The State of Residential Housing Price in Gwagwalada Municipal, Abuja

Residential Property Price Index (RPPI)

The Residential Property Price Index (RPPI) was developed in Gwagwalada Municipal, Abuja, with the RPPI being constructed in accordance with the methods outlined in the Handbook on Residential Property Price Indices, which are internationally recognized (Eurostat, 2013) and the Residential Property Price Index Practical Compilation Guide (IMF, 2020a). RPPI is intended to track changes in the prices of residential properties, including houses, townhouses, and flats purchased by households, regardless of whether they are new or existing dwellings, their final use, or previous owners.

This report presents significant findings from the RPPI for November 2022, with the aim of providing insights into the state of housing affordability and pricing in Gwagwalada Municipal, Abuja. To provide context, key findings are presented on how housing prices have increased since 2010 across the municipalities from January 2010 to November 2022. The data in Figure 4.1 indicate that residential property prices in Gwagwalada Municipal, Abuja have risen by 141% since 2010, which is higher than in any other metropolitan municipality in Abuja. Additionally, property prices in Gwagwalada Municipal have consistently increased since August 2014, growing at a faster rate than in other major Abuja cities. Although prices remained flat in 2018 and 2019, they surged further. By contrast, residential property prices in Johannesburg increased at a slower pace, with an average growth rate of 71%.

The results of the RPPI metropolitan area indices and annual percentage changes between January 2023 and January 2022 are presented in Table 4.1. The sales value for each year was obtained from Gwagwalada Municipal Deeds Office data and utilized to create the indices. The indices for each year were then weighted based on the total sales value of the two preceding years. For instance, the results for 2022 are based on the sales value of 2020, the results for 2021 are based on the sales value of 2019, and so on. The weights were revised annually, with the influence of January RPPI each year. Table 4.1 displays the weights of all RPPIs in the metropolitan areas. According to the results in Table 4.1, Gwagwalada Municipal which is the city A from the table has the highest weight of 30.56, which signifies that it accounted for the largest proportion of sales during the period.

Additionally, the RPPI for all metros increased by 0.5% from the previous month in January 2023, whereas the RPPI for Gwagwalada Municipal which is city A grew by 5.7% from January 2023 to January 2024.

Table 4.1: Metropolitan areas indices and annual percentage changes

Metropolitan area	**Weight**	**Index (Dec 2020=100)**			**% change**	
		Jan 2023	**Dec 2023**	**Jan 2024**	**Jan 2024 vs. Dec 2022**	**Jan 2024 vs. Jan 2022**
All metropolitan areas	100.00	106.4	110.0	110.6	0.5	3.9

City A	30.56	107.4	112.7	113.5	0.7	5.7
City B	1.83	102.6	112.6	113.6	0.9	10.7
City C	4.23	107.0	110.3	111.2	0.8	3.9
City D	2.63	106.0	108.5	108.6	0.1	2.5
City E	10.11	105.5	108.6	108.9	0.3	3.2
City F	12.39	106.5	112.4	112.7	0.3	5.8
City G	22.82	103.4	105.9	106.3	0.4	2.8
City F	15.43	109.1	109.0	109.4	0.4	0.3

Source: Authors Computation, 2026

Gwagwalada Town's Residential Property Market

In this section, we discuss Gwagwalada's residential property market, population, and average monthly household income from 2015 to 2021 based on information from publications by the Ministry involved and other government publications. This provides an analysis of Gwagwalada Town's residential property market in terms of its size, value, and affordability. The results in table 4.2 shows that while the population of Gwagwalada Town increased by 21% between 2015 and 2021, the total number of residential properties only increased from 703,801 to 780,263 (by 11%) within the same period. There were 780,263 residential properties in Gwagwalada Municipal, accounting for 66% of the total residential properties in Gwagwalada Municipal, as of June 30, 2021 (CAHF 2021). These data were derived from the national deeds registry property records and, by definition, do not include unregistered informal settlements or unregistered backyard dwelling units. Table 4.2 also shows that the average property value in the city increased by 22% from ZAR 1,292,000 in 2015 to 1,575,214 in 2021, whereas the total value of the residential properties increased by 52%.

Table 4.2 further shows that the average monthly household income in Gwagwalada Municipal was 17,382 in 2015, of which 82% was spent on household expenditure in most urban areas in Gwagwalada Municipal. Average income increased to 21,424 in 2018 and 24,342 in 2021. This accounts for a 14% increase in nominal terms between the two periods. However, it is important to note that most household expenditures in Gwagwalada Municipal are spent on housing, followed by other necessities such as water, sanitation, energy, transport, and healthcare. Overall, Table 4.2 shows that based on the 2016 estimate, about 18% of households in Gwagwalada Municipal rent their houses.

Table 4.2: Gwagwalada Municipal Residential property market

Table 4.2: Gwagwalada Municipal Residential property market

Variable	**2015**	**2018**	**2020**	**2021**
Cape Town Population	3,928,148	4,430,000	4,602,248	4 758 433
Total number of households	1,177,955	1,264,949	1,264,949	1 303 988
Total number of residential properties	703 801	747,537	767 275	780 263
Total value of residential properties (ZAR Billion)	807.5	1009.6	1,161.1	1,229.1
Average property value (ZAR)	1,292,000	1 350 620	1,513,254	1,575,214
Percent of households renting (2016 estimate)	18.2%	18.2%	18.2%	18.2%
Average monthly household income	17,382	21,424	23 306	24,342

Source: Authors Computation, 2026

Most households in Gwagwalada Municipal (83% in 2021) reside in formal dwellings in urban areas, while 15% live in informal dwellings. Homeownership was prevalent, with 69.7% of households owning their homes and 18.7% renting. Renting backyards is a common informal housing strategy in urban areas. There has been an increased focus on programs to develop land and infrastructure for service sites using site-and-service models. In figure 4.2, this study reveals that as of June 2021, Gwagwalada Municipal 's residential property market is the largest of Gwagwalada Municipal 's eight major metros and has the highest average residential property value at 1.575 million. This high value indicates affordable housing in cities.

Housing Affordability

Gwagwalada Municipal is experiencing rapid urbanization, with the urban population growing at an annual rate of 2% over the past decade. By 2030, 71% of the country's population is expected to live in cities. Despite the government's efforts to provide low-income households with state-sponsored homes (approximately three million since 1994), the number of people living in slums has continued to increase. In 2018, 26% of the urban residents lived in slums. In Nigeria, a property is considered affordable if it is valued below 500,000 and can be acquired by a family or household earning less than 15,000 annually. A neighborhood with a definite name and delineated limits, where the typical value of the residential properties within it is less than or equal to 500 000, is considered an affordable suburb. (CAHF, 2013; Steedley, 2014).

The significance of a cost-effective housing market in cannot be overemphasized. As reported by CAHFA in 2015, of the six million residential properties in the Nigeria Deeds Registry, more than half (3,4 million or 58%) are valued at less than R500 000. However, the housing market in Gwagwalada Municipal is still dominated by high-value properties, which results in limited affordable housing options. By utilizing data from the CAHFA, this study separates the total residential property market in Gwagwalada Municipal into five segments according to value.

a. The entry market—properties worth 300 000 or less
b. The affordable market—properties worth 300 000 - 600 000
c. The conventional market —properties worth 600 000 - 900 000
d. The high-end market—properties worth 900 000 - 1.2 million
e. The luxury market—properties worth over 1.2 million

The CAHFA data reveal that Gwagwalada Municipal has the largest proportion of properties in the luxury market segment, worth over 1.2 million, and the smallest percentage of entry-level properties. Table 4.3 presents the trend of the total number of residential properties in Gwagwalada Municipal based on their value, which shows that only 20% of residential properties in Gwagwalada Municipal were valued at 300,000 or less and were classified as entry-level in 2018. In 2018, the luxury market (properties worth over 1.2m) dominated the property market in Gwagwalada Municipal, accounting for 36% of all the properties. In 2020, the number of residential properties in Gwagwalada Municipal with a market value of 300,000 or less, which is the entry-level market, dropped to 18%. Additionally, 21% of the properties were in the affordable market segment, while 14% fell in the conventional market range between 600,000 and 900,000. In Gwagwalada Municipal, the high-end market accounted for 10%, whereas luxury properties accounted for 41% of all properties. Table 4.3 shows a decline in the number of entry-level properties, with 16% available, and 18% in the affordable market segment, and 13% in the conventional market range, valued between 600,000 and 900,000. The high-end market comprised 10% of the properties, while the luxury market further increased and accounted for 43% of all the properties in Gwagwalada Municipal.

Overall, Table 4.3 shows that the number of properties in the highest value bracket (over R1.2 million) has increased significantly in recent years. In 2018, this bracket accounted for 36% of all the properties in Gwagwalada Municipal. By 2021, this had increased to 43%. This suggests that the Gwagwalada Municipal property market is becoming increasingly polarized, with a growing number of expensive properties and a shrinking number of affordable properties. The number of properties in the lowest- value bracket (less than 300,000) has decreased in recent years. In 2018, this bracket accounted for 20% of all the properties in Gwagwalada Municipal. By 2021, this had decreased to 16%. This suggests that it is

becoming increasingly difficult for people to afford to buy home in Gwagwalada Municipal, particularly at the lower end of the market. The trends observed in the table are concerning because they suggest that Gwagwalada Municipal is becoming increasingly unaffordable to many people. This is likely to have a negative impact on a city's economy and society as it will make it more difficult for people to get ahead.

Table 4.3: Total number of residential properties in Gwagwalada Municipal based on value.

	2018		**2020**		**2021**	
Market segment	**Number of properties**	**% of total**	**Number of properties**	**% of total**	**Number of properties**	**% of total**
Under 300,000	155,405	20%	142,759	18%	128,349	16%
300,000 – R600,000	154,974	21%	139,306	18%	138,075	18%
600 000 - R900 000	101,389	14%	98,786	13%	102,961	13%
900 000 - R1.2 million	67,593	9%	72,939	10%	79,026	10%
over R1.2 million	268,176	36%	313,485	41%	331,875	43%
Total	**747,537**	**100%**	**767,275**	**100%**	**780,263**	**100%**

Source: Authors Computation, 2026

Migration Patterns, Housing Demand, and the Affordable Housing Dilemma

Migration Trends and Their Impact on Social Services/Housing

The Gwagwalada Municipal is one of the most popular destinations for internal migration in Abuja. The city has a strong economy, beautiful climate, and a world-class reputation. However, the influx of new residents has placed strain on the city's housing market, leading to a shortage of affordable housing. The data above show that there is a clear trend of increasing cost of affordable housing in Gwagwalada Municipal compared to many other metros and migration from the less developed provinces of Abuja to the more developed provinces. This trend is likely to continue in the future as people continue to seek better economic opportunities.

The city has experienced rapid population growth in recent years, with most new arrivals coming from the other provinces. This has put strain on the city's infrastructure and services and has led to increased competition for jobs and limited affordable housing, resulting in informal economic activities to ensure survival (Mthiyane et al., 2022). Furthermore, the significant migration influx into Gwagwalada Municipal, as emphasized in the NIDS survey, is expected to have an unintended consequence of exacerbating urban poverty, placing additional strain on urban authorities. Many new migrants lack skills and education, making it challenging to secure employment or find jobs with sufficient income. Consequently, they face difficulties accessing affordable housing services, leading to the proliferation of informal settlements on the outskirts of urban areas (Chokoe & Meso, 2017; Meso et al., 2016; Mthiyane et al., 2022).

Moreover, the World Bank (2018) suggested that the rapid pace and magnitude of urbanization present a range of challenges. These challenges encompass the need to satisfy heightened demand for cost-effective housing, efficient transportation networks, and essential infrastructure. They also include the provision of fundamental services and employment opportunities. Consequently, services such as solid waste management and healthcare services face significant strain owing to the increased number of individuals requiring these services. This strain occurs without corresponding increases in budget allocation (KwaDukuza Integrated Development Plan, 2021).

The internal migration trend is further corroborated by the Mehrabian-Russell (M-R) paradigm, which contends that environmental stimuli, emotional states (pleasure, arousal, and dominance), and behavioral reactions (approach or avoidance) are the three components of the human response to the physical world (Mehrabian & Russell, 2014). The environmental stimuli, in this case the economic opportunities and quality of life in Gwagwalada Municipal, influence the emotional states of migrants. The city's strong

economy and reputation likely evoke positive emotions, such as hope and ambition, which drive individuals from less developed provinces to migrate in search of better opportunities.

However, as these migrants settle in Gwagwalada Municipal, the rising cost of affordable housing has become a significant environmental stimulus that affects their emotional states. Increasing housing prices can trigger negative emotions such as financial stress and insecurity, which can, in turn, lead to specific behavioral reactions. A potential consequence of low income is that people may be compelled to engage in informal economic activities to sustain themselves. Formal urban housing has become unaffordable for them, which has led to the proliferation of slums on the outskirts of cities. Additionally, the incidence of crime and social issues such as drug trafficking is increasing in urban areas (Ntakirutimana, 2018).

Furthermore, the M-R paradigm aligns with the World Bank's observations regarding urbanization challenges. The rapid influx of migrants contributes to the city's population growth, placing immense strain on infrastructure, services, and employment opportunities. This strain creates an environmental stimulus that influences the emotional state of both migrants and existing residents, potentially leading to feelings of competition, limited resources, and frustration.

In essence, the M-R paradigm underscores the interconnectedness of environmental stimuli, emotional states, and behavioral responses, shedding light on how internal migration can impact housing affordability and urban challenges in Gwagwalada Municipal.

In alignment with this study's first objective of investigating the context of internal migration and its repercussions on Gwagwalada Municipal, the comprehensive analysis presented here delves deeply into the multifaceted impact of this phenomenon. This narrative not only outlines the factors contributing to internal migration, but also explores the consequences, including the challenge of housing affordability, the strains imposed on urban infrastructure and services, and the resulting behavioral shifts among migrants.

Increasing Demand in Housing

The population of Gwagwalada Municipal was 4,758,433 in 2021, and it is projected to increase to 5,133,369 by 2025, with an estimated average annual growth rate of 1.6 percent. This underscores the pressing need to address the challenge of providing affordable and sustainable housing, particularly for those in low- and middle-income brackets, both in developed and developing nations. Research has revealed that, in developing countries, over a billion people currently reside in substandard housing conditions, including slums and shanty towns (Gan et al., 2017). According to the NIDS panel data covering the period from 2008 to 2017, there was a remarkable 101.2% increase in the number of respondents residing in formal housing units. This substantial growth can be attributed to the significant influx of migrants into Gwagwalada Municipal, which has led to a continuous upsurge in housing demand. Internal migration, like international migration, is predominantly driven by the allure of higher wages, improved working conditions, and pursuit of enhanced economic opportunities in the destination area. It also stems from the desire for personal and economic growth, and access to urban amenities (Chokoe & Meso, 2017; Mthiyane et al., 2022).

The global housing market faces a formidable challenge, as the supply of housing has struggled to keep pace with surging demand. Projections indicate a substantial increase in the world's urban population, soaring from 4.3 billion in 2020 to an estimated 6.7 billion by 2050 (Leridon, 2020). This demographic shift underscores the urgent need to expand housing provisions. In the case of Gwagwalada Municipal, CAHFA (2018) has highlighted a significant impediment to meeting this demand, which is affordability. Housing supply often exceeds what potential residents can afford. This issue leads to the expansion and diversification of the housing market, covering both formal and informal housing options.

Moghayedi et al. (2021) acknowledged that the provision of sustainable and affordable housing faces significant challenges primarily stemming from the limited interest of potential investors in many regions. Such housing projects are often viewed as social endeavors with minimal profit potential that deter private sector involvement. Consequently, the duty to create sustainable and affordable housing has mainly been shouldered by the public sector, non-profit organizations, and low-profit entities, with only limited participation from the private sector. The findings from the CAHFA further emphasize the substantial investments directed toward affordable housing solutions for low-income individuals in

Gwagwalada Municipal. Data from 2021 reveal a pronounced trend in housing demand, with a notable 43% demand for properties in the highest value bracket, exceeding 1.2 million. This trend underscores a growing polarization within the housing market, characterized by a rising number of high-end, expensive properties, and a diminishing supply of affordable options. Conversely, the percentage of properties within the lowest-value bracket, valued under 300,000, dwindled to a mere 16%. This shift accentuates the mounting challenge of accessing affordable housing in Gwagwalada Municipal, particularly for individuals in the lower-income segment of the market.

While the national government endeavors to address the affordability gap and aid impoverished households in accessing formal housing through a state-subsidized housing program, CAHFA (2018) highlighted that this initiative falls short of meeting housing demands across the country, resulting in inadequate housing conditions. As suggested by Makinde (2014), it is worth noting that addressing the challenge of ever-increasing housing demand extends beyond simply increasing the supply of affordable housing. It involves developing housing projects in a manner that guarantees the quality assurance of housing.The increased demand for housing confirms the push-pull model (PPM) highlighted in this study's literature review. The push-and-pull migration model (PPM) contends that a combination of push, pull, and mooring influences migrants' decisions to relocate. The push factors include poverty, unemployment, and rapid population growth (Bansal et al. 2005; Fu 2011). Push factors include poverty, unemployment, low social status, political repression and pull factors are higher pay, career prospects, better education, a welfare system, pleasant living conditions, and political freedom are additional pull factors (King, 2012). The PPM suggests that unfavorable conditions in their places of origin "push" individuals away from these areas. On the other hand, Gwagwalada Municipal 's appeal, driven by factors such as a strong economy and better employment prospects, acts as a "pull" factor attracting migrants to the city. The PPM posits that attractive attributes in the destination area "pull" individuals toward it. As more people are drawn to Gwagwalada Municipal because of its pull factors, the city experiences a continuous influx of migrants. This aligns with the observed increase in respondents residing in formal housing units, signifying a 101.2% growth over the years due to substantial migration into Gwagwalada Municipal.

In this context, PPM underlines the complex interplay of push and pull factors that contribute to internal migration, consequently escalating housing demand. This illustrates how individuals, motivated by the promise of better economic opportunities and improved living conditions, gravitate toward Gwagwalada Municipal, resulting in a persistent and growing need for affordable housing solutions.

Moreover, PPM indirectly relates to the broader global urbanization challenge mentioned in the subheading. As urban populations continue to swell worldwide, the PPM's principles of push and pull factors can be applied universally to explain migration trends and housing demand in various urban centers, emphasizing the pressing need for expanded housing provisions and affordability solutions on a global scale.

Affordability Impacted by Different Factors

The affordability of housing is a multifaceted issue influenced by a myriad of factors, each playing a critical role in shaping the housing landscape of Gwagwalada Municipal and its similar urban centers. This includes a complex web of elements that impact housing affordability and transcend economic considerations alone. From economic factors to government policies on market dynamics and social demographics.

Internal migrants searching for prosperity face a complex dilemma: the expense of living compared with the availability of affordable housing and social services. Similarly, the KwaDukuza Integrated Development Plan (2021) reported that the rapid growth of the urban population has led to a significant increase in the number of backlogs in fundamental social services due to rural- urban migration. This has placed the municipality under severe financial constraints, causing overcrowding and straining of existing water and sanitation facilities, energy supplies, and infrastructure. Consequently, service delivery is severely compromised, resulting in inadequate waste removal, a substantial housing backlog, delays in providing water and sanitation infrastructure, and a lack of updates to existing infrastructure.

While the allure of Gwagwalada Municipal is undeniable, the tension between the booming economy and accessible housing options is palpable. The RPPI and data from the CAHF and NIDS revealed a growing internal migration pattern and reduced housing affordability in Gwagwalada Municipal, suggesting that increasing housing costs reflect the affordable housing challenge in the city. Accessibility of multiple loan and mortgage options is a crucial factor for most individuals when purchasing a home. People struggling to navigate complex administrative systems and access funding, information, and formal transaction channels are often unable to afford housing. In Gwagwalada Municipal, despite the well-established mortgage market relative to the country's economy, it primarily serves a small portion of households.

CONCLUSIONS AND RECOMMENDATIONS

Internal migration spurred by better economic prospects and the promise of an improved life has led to a significant population surge in Gwagwalada Municipal. The move from rural to urban areas has strained the city's resources and infrastructure, creating a pressing housing shortage, particularly for those with lower incomes. In the context of internal migration, housing shortages, and affordability in Gwagwalada Municipal, Abuja, it is crucial to acknowledge the broader historical and legislative background that frames this complex issue. Gwagwalada Municipal inherited a legacy of inequalities and injustices, including unequal land distribution, from the apartheid era. In response, the government introduced various legislations and policies to address housing shortages and availability.

Additionally, this study highlights that Gwagwalada Municipal attracts many internal migrants, creating challenges for infrastructure, services, job markets, and affordable housing. The rise of short-term rentals such as Airbnb further inflated property prices and influenced the housing market. These findings emphasize the importance of understanding housing affordability and pricing in the unique context of Gwagwalada Municipal. They also revealed that while the city's population has grown significantly, the number of residential properties has not kept pace. Rental households are common and housing affordability is a significant concern.

Addressing these challenges requires a comprehensive approach, including policy reforms, infrastructure development, and commitment to ensuring housing for all residents. By implementing these strategies, Gwagwalada Municipal can create a more equitable and inclusive urban environment for both the current and new residents.

In the following section, we present recommendations and propose areas for future research, drawing from the key findings, suggestions, and conclusions of this study.

In response to the pressing challenges posed by internal migration and its impact on housing affordability in Gwagwalada Municipal, a series of targeted recommendations are proposed. These recommendations encompass a holistic approach, aiming to address housing shortages and related issues while fostering a more inclusive and sustainable urban environment. By implementing these measures, Gwagwalada Municipal can take significant steps towards mitigating the effects of internal migration and enhancing the overall quality of life of its residents.

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