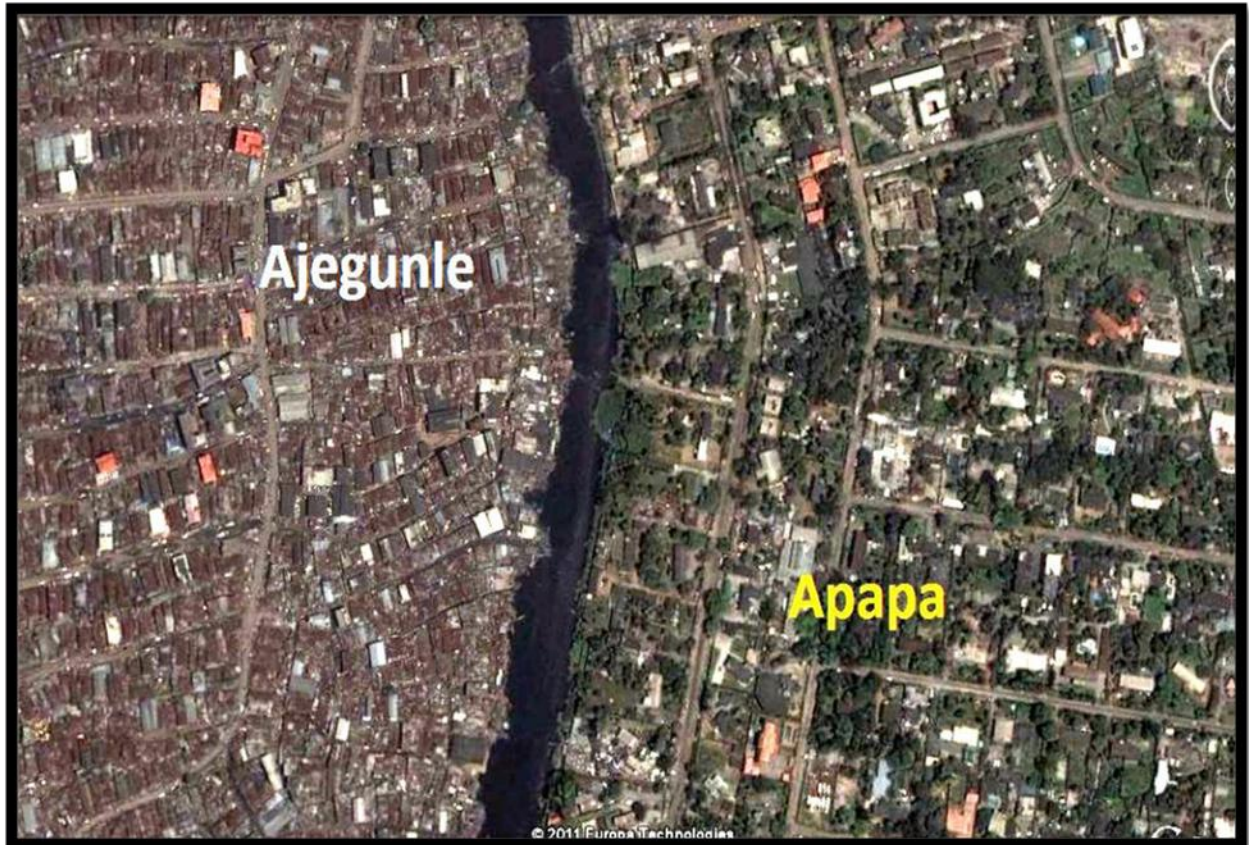


# **The Role of Government Agencies in Urban Housing Delivery**

## **Insufficient Political Will and Ineffective Housing Administration in Lagos Metropolis - Case Study of Ajegunle, Lagos**



**Ade-Kunle Ifesanya**

Institute for European Urban Studies  
Faculty of Architecture  
Bauhaus University Weimar, Germany

May, 2012

Thesen zur Dissertation

***Die Rolle der staatlichen Institutionen in der urbane Wohnungsbeschaffung,  
Unzureichender politischer Wille und unwirksame Verwaltung der  
Wohnungsbeschaffung in der Stadt Lagos  
- Das Ajegunle-Viertel als Fallstudie.***



zur Erlangung des akademischen Grades  
*Doctor philosophiae (Dr. phil.)*  
an der Fakultät Architektur  
**Bauhaus Universität Weimar**

vorgelegt von  
***Ade-Kunle Ifesanya***  
*B.E.S., B.Arch, M.U.R.P.*

*Matrikelnr.: 80723*

Mentors

Prof. Dr. Habil. Frank Eckardt  
Bauhaus Universität, Weimar, Deutschland

Prof. Dr. Tunde Agbola  
University of Ibadan, Ibadan, Nigeria

*Weimar, May, 2012*

„Gedruckt mit Unterstützung des Deutschen Akademischen  
Austauschdienstes“

## Abstract

Die kontinuierliche Verschärfung der Umweltprobleme in den Großstädten der Welt verursacht eine ständige Verringerung der Lebensqualität derer Einwohner. Besonders besorgniserregend ist die Tatsache, dass die heutigen Megastädte ohne ein entsprechendes Wirtschafts- und Infrastrukturwachstum bzw. ohne eine Steigerung von anderen Indizes für menschliche Entwicklung zu erzielen einfach weiterwachsen. Da die städtische Bevölkerung in den Entwicklungsländern weiterhin wächst, können die Regierungsinstitutionen in der Regel ihre soziale Verantwortung nicht erfüllen. Somit wird die Stadt-Governance zu einem kritischen Faktor, denn Governance ist sehr wichtig für die Stärkung und Aufrechterhaltung von Regierungsinstitutionen.

Lagos, eine Megastadt mit über 15,4 Millionen Menschen ist die bevölkerungsreichste Metropole auf dem afrikanischen Kontinent und verkörpert die grundlegenden Eigenschaften der entstehenden Megastädten in der Entwicklungswelt. Lagos ist auch aus diesem Grund ein passendes Beispiel für das Verstehen der aufstrebenden Megastädte der nächsten Generation.

In Lagos zwei von drei Menschen leben in Slums unter entmenschlichenden sozialen und physischen Bedingungen; viele von ihnen schlafen, arbeiten, essen und kochen unter Autobahnbrücken der Witterung ausgesetzt.

Diese Forschungsvorhaben wertet das Stadt-Governance-Modell Afrikas größter Stadt durch die Analyse der Vermittlung und Verwaltung vom sozialen Wohnungsbau aus. Man untersucht das Ausmaß der Wohnungsnot in der Stadt und die Schuld der Behörden bei der Misglückten Bereitstellung und Verwaltung von Sozialwohnungen. Ein typisches Beispiel, das alle klassischen Merkmale des Slums-Lebens besitzt und das auch von Mike Davis aufgelistet wurde ist das Viertel Ajegunle; das größte Slum in Afrika und weltweit auf Rang 6 der größten Elendsviertel wurde für diese Studie als Fallstudie ausgewählt. Das Forschungsdesign kombiniert rigoroses Desk-Research mit Befragung-Design Ansätzen. Es werden sowohl qualitative als auch quantitative Methoden eingesetzt, aber der Schwerpunkt wird auf die qualitative Forschung gelegt. Diese Entscheidung entspricht der Tatsache, dass viele Beamte Befragungen lediglich mit offiziellen Antworten und beantworten, die möglicherweise nicht zuverlässig sind.

Das Vorhaben musste also auf der scharfen Beobachtung verlassener physischer Spuren, sozialer Interaktionsmechanismen und persönlicher Untersuchung basieren. Das gesammelte Material beruht auf Hauseigentümers-Aussagen, Experteninterviews, besonders mit Experten aus der Baubranche, Soziologen und Beamten der zuständigen Behörden, aber auch auf den Ergebnissen von eingesetzten Werkzeugen wie Fragebögen, Fokussierte Diskussionen und persönlichen Beobachtungen.

Die Analyse und Aufarbeitung dieser Felddaten in Verbindung mit den Informationen aus der Sekundärliteratur inspiriert ein besseres Verstehen des Status-Quo und ermöglicht die Aufstellung von Empfehlungen zur Milderung der Probleme. Ein wichtiges Ergebnis der Forschung ist die Feststellung der Tatsache, dass viele der gesetzlichen Wohnungsbaugesellschaften durchaus in der Lage wären, ihre Verantwortung zu erfüllen, aber Korruption und Verantwortungslosigkeit unter den Mitarbeitern sind die Ursache von der gewaltigen Kluft zwischen den erwarteten hohen Ergebnissen, die die lobenswerten Bauvorschriften vorsehen und der erschreckenden Realität. Ein weiterer Befund dieser Forschung ist, dass der fehlende politische Wille und Apathie seitens aufeinanderfolgender Regierungen des Lagos-Staates die Schuld für das Debakel im Thema sozialen Wohnungsbau mittragen.

Anschließend werden mehrere realistische Empfehlungen zur Behebung der Missstände entworfen. Dazu gehören unter anderem akkurate Volkszählung in Lagos, die unter der Aufsicht vertrauenswürdiger internationaler Organisationen durchgeführt werden soll als grundlegende Voraussetzung für effektive Planung aller Art. Das rechtliche Erwerbsverfahren für ein Grundstück sollte weniger kompliziert gemacht werden. Auch die wohnungsadministrative Prozesse sollen computerisiert werden, um persönliche Kontakte zwischen den potenziellen Grundstückskäufern und Hausbesitzern einerseits und andererseits den Regierungsangestellten auf minimal zu reduzieren. Diese dient vor allem dazu, die weitverbreitete Korruption im gesamtgesellschaftlichen System zu bekämpfen.

**The Role of Government Agencies in Urban Housing Delivery;  
Insufficient Political Will and Ineffective Housing Administration  
in Lagos Metropolis  
- Case Study of Ajegunle Area**



***Ade-Kunle Ifesanya***  
*B.E.S., B.Arch, M.U.R.P.*

Being a dissertation submitted in partial fulfillment of the requirements for the  
award of the degree of Doctor of Philosophy in Urban Studies  
at the Institute for European Urban Studies,  
Faculty of Architecture, Bauhaus University, Weimar, Germany

*Weimar, May, 2012*

## **STATEMENT OF ORIGINALITY**

This research work has not been previously submitted for a degree or diploma in any university or other institution. As much as I am aware, this dissertation contains no material previously written or published by someone else, except where due references are appropriately made in the dissertation.

Ade-Kunle Ifesanya (signed)  
May, 2012

***“Good urban governance can raise life expectancy to 75 years and more, in developing countries, while poor urban governance can cut life expectancy to as low as 35 years.”***

(World Health Organization, 2010)

***“Africa does not need strong men, what Africa needs are strong institutions”***

(Barack Obama, 44<sup>th</sup> President of the United States of America, 2009)



## ABSTRACT

There is a continuous exacerbation of environmental problems in big cities of today's world, thereby, diminishing the quality of life in them. Of particular concern is the fact that today's megacities are evolving in the developing world without corresponding growth in the economy, infrastructure and other human development indices. As urban population continues to grow in these cities of the Global South, governing institutions are usually unable to keep pace with their social responsibilities, thus, making the issue of urban governance very critical. This is because effective and efficient urban governance is highly essential for the creation, strengthening and sustenance of governing institutions.

Lagos, a mega-city of over 15.45 million people and the most populous metropolitan area on the African continent epitomizes the fundamental grave characteristics of the emerging megacities of the Global South, thereby, constituting an apt choice in understanding the emerging megacities of the next generation. Two out of every three Lagos residents live in slums and de-humanizing physical and social conditions. Many of them sleep, work, eat and cook under highway bridges, at the mercy of weather elements.

This research, therefore, evaluated urban governance through housing administration in Africa's largest megacity. It examines the extent of housing problems in the city, the causal factors and the culpability of government agencies statutorily responsible for the provision, control and management of housing development in Lagos - the tenth largest city in the world. A representative geographic part of the city which manifests classic characteristics of slum life, listed by Mike Davis as the largest slum in Africa and the 6<sup>th</sup> largest in the world - Ajegunle - was adopted for case study. The research design combined rigorous literature search (desk research) with quantitative and, especially, qualitative approaches to data collection. The qualitative approach was more intensely adopted because government officials often respond to enquiries with 'official answers and data' which may not be reliable and the study had to rely on keen observation of physical traces, social interaction and personal investigation. The cross-sectional research method was adopted. Information was solicited from house-owners, building

industry professionals, sociologists and officials of relevant government agencies, through research tools like questionnaires, interviews, focused group discussions and personal observations.

The analysis and discussion of these field data, in conjunction with the information from the desk research gave a better understanding of the status-quo, which informed the recommendations proposed in the dissertation for mitigating the problems. The research discovered that many of the statutory housing agencies have the capacity to effectively discharge their responsibilities. However, it was also shown that corruption and abdication of responsibilities by the staff of these agencies constitute primary causes of the chasm between the anticipated lofty outcome from the laudable building regulations/bye-laws and the appalling reality. It also discovered that lack of political will and apathy on the part of successive Governments of Lagos State to the improvement of housing conditions of the poor masses are major causes of the housing debacle in Lagos.

Several germane and realistic recommendations for redressing the situation were subsequently proffered. These include amongst others, the conduction of an accurate census for Lagos, in conjunction with credible international agencies, as a requisite basis for effective planning of any sort. The process of obtaining legal titles for land should also be made less cumbersome, while the housing administration process should be computerized; in order to reduce inter-personal contacts between applicants and government officials to the barest minimum, as a means of curbing the wide spread corruption in the system.

## **DEDICATION**

To the glory of the Almighty God who owns everything that we have,  
including our intellect.

## **ACKNOWLEDGEMENT**

I thank the German Academic Exchange Service (DAAD) and the Education Tax Fund (ETF) of the Federal Government of Nigeria for the scholarship awards that made it possible for me to undertake this doctoral research program. I specially thank Prof. Dr. Habil. Frank Eckardt - my research supervisor and friend - for his superlative support throughout the period of the research. You were always ready to solve any of my problems that you could. It made a great difference.

I am also deeply grateful to the renowned Professor of Urban Planning – Prof. ‘Tunde Agbola – for obliging to serve as co-supervisor for this work. Your input is invaluable and I thank you for your commitment to my career development. Also, I cannot find enough words to thank Sieglinde Meinberg for her kindness and unflinching support. You made it a lot easier.

I thank my dear wife, ‘Tilewa, and our kids, who have always stood by me, even typing some of the manuscripts together with me. The Bauhaus Research School Team, Nicolas Giersig, Jennifer Plaul, my brother - Dr. ‘Leke Ifesanya - and my colleagues at the Institute for European Urban Studies are among those for whom I must create some space in this acknowledgement for their contributions to this success story.

Lastly, I express my appreciation to all the wonderful people of Weimar and Leipzig, including the lovely people at interDAF Leipzig, the management of the Thüringia International School and Dr. med. Karsten Odefey, who made my experience in Germany a beautiful one. I thank you all.

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## TERMS AND ABBREVIATIONS

- (1) Capitalism: an economic system characterized by private or corporate ownership of capital goods, by investments that are determined by private decision, and by prices, production, and the distribution of goods that are determined mainly by competition in a free market (Merriam-Webster, 2011)
- (2) The Global South: this refers to the countries of the world, most of which are located in the Southern Hemisphere, with medium or low human development (88 countries with a human development index (HDI) of less than 0.8 but greater than 0.5 and 32 countries with an HDI of less than 0.5).
- (3) Government agency: it is a public institution that delivers government services (UK Government, 2010). It can also, therefore, be referred to as an institution of government, endorsing the use of the two terms interchangeably as in this research report.
- (4) Homelessness: homelessness is more than simply not having a physical dwelling. It is a condition which may include addictions and mental health problems as well, certain social interactions or the lack thereof, and the absence of a physical dwelling or houselessness (Shelter the World, 2010).
- (5) Housing Administration: this refers to the coordination and overall control of the housing delivery system, mainly by the government. It encompasses the gamut of institutions / agencies involved in legislation, policy formulation, financing, land use control, infrastructure provision, monitoring and enforcement of regulations amongst other responsibilities (Agunbiade, 2007).
- (6) Housing Demand: this is the amount of housing unit that will be consumed at a given price at a given time in a particular economy. The demand is usually elastic.
- (7) Housing Management: it is an executive function carried out by responsible individual or organization in the construction and / or maintenance of specific building(s). This is usually a private sector endeavour.
- (8) Housing Mis-match: this is the difference between the housing requirement, which is usually higher, and existing stock

- (9) Housing Need: the gap between measurable housing objectives and what presently exists. That is, the short fall to the minimum threshold level or set of standards. These objectives could be quantitative and qualitative
- (10) Housing Requirement: this refers to the estimated number of housing units to be provided, irrespective of quality to accommodate expanding population and to replace lost units due to natural and man-made disasters, urban renewal programs, etc.
- (11) Housing Stock: this refers to the existing available housing units
- (12) Houselessness: the lack of adequate: shelter, dwellings, or physical buildings to live in. Shelters are structures where interactions and dynamics transition the physical object into a home (Shelter the World, 2010)
- (13) Institution: there is no single and universally agreed definition of an 'institution' in the institutional school of thought. 'Institutions' are social structures.... composed of cultural-cognitive, normative, and regulative elements that, together with associated activities and resources, provide stability and meaning to social life (Scott, 2001; 1995 cited in Appalachian State University, 2005).
- (14) Lagosians: Residents of Lagos metropolitan area.
- (15) Land developers: individuals or organizations which purchase lands and improve the land for their own economic benefit by providing roads, water, and other services.
- (16) Land owners: individuals or groups who own land, either with legal statutory title deeds or traditional ancestral title claims.
- (17) Landlords: ironically, in Nigeria, this refers to owners of houses.
- (18) On-site builders: ordinary individuals who acquire land and build incrementally over time.
- (19) Slum: an area characterized by overcrowding, poor or informal housing, inadequate access to safe water and sanitation and insecurity of tenure (UN-HABITAT, 2003). Slums are also defined as areas where people live in makeshift buildings or settlements, exuding all aspects of criminality, without lending themselves easily to spatial re-arrangements (Agbola, 2005a).

- (20) Slum lord: A slumlord (also spelled slum lord) is a derogatory term for landlords, generally absentee landlords, who attempt to maximize profit by minimizing spending on property maintenance, often in deteriorating neighborhoods. He/she is a person who makes money by renting housing that is kept in poor condition. (US Legal, 2011)
- (21) Yoruba: an ethnic group in Negro land of West Africa, of whom there are more than twenty-five million, occupy the southwestern corner of Nigeria along the Dahomey border and extends into Dahomey itself.

## **Reading Guidance/Format of the Research Report**

The dissertation opens with poignant and imperative quotes from a world-renowned institution (WHO) and a highly recognized global leadership figure on the importance of effective urban governance, through strong statutory institutions, in contemporary urbanizing world. The quotes also emphasize the particular case of the under-developed countries of Africa, in which the need for the building of strong institutions has become critical. This underscores the general theme of this dissertation, which is, the role of statutory institutions in urban housing governance.

The treatise is segmented into three primary parts, that is, Parts I, II and III. Part I comprises introduction, theoretical framework, research questions and the research methodology, Part II presents comprehensive information on the study area and the research findings; both from primary and secondary sources, including the presentation and analysis of data from questionnaires and interviews, while Part III closes the dissertation with inferences from the findings, answers to research questions, conclusion and recommendations.

The first of the ten chapters of the dissertation introduces the research theme, stressing the importance of housing in human societies. It discusses the vicious cycle of housing poverty and alludes, in brief, to the multi-dimensional linkages of housing, elucidating with several figures. It also introduces the linkage between housing outcome and urban governance through the statutory administration of housing by government institutions. The discussion of relevant theories in the chapter establishes theoretical framework for the research.

An extensive review of the literature on the research theme was undertaken in the second chapter, covering issues of urban governance, housing linkages, slum proliferation in global context, housing institutions, housing development in Nigeria and Lagos, in particular, and the previous efforts of governments at various levels to solve the housing problems. The chapter ends with the presentation of the research gaps revealed in the literature review. Following an analysis of the gaps, an important breach in knowledge was identified and adopted for this research.

The research problem was fully articulated in chapter three, thereby, establishing a justification for the study. The relevance of the study to the planning profession in contemporary time, the planning world in general and to policy makers was also established. The audience of study was also identified in the chapter. The scope and limitations of the study were also delineated while the aim and objectives of research were carefully crafted. The research questions and hypotheses of study were also formulated in this fundamental and very vital chapter.

Chapter four discusses the methodology of the research, stating the sources of data gathered, which include both primary and secondary sources. The chapter also attempts to justify the research methods and designs adopted. It also elucidates on the research design approach which encompasses both qualitative and quantitative methods, although, the emphasis was on the former. The questionnaire design and the structure of interviews were also discussed.

An exposition on the study area - Lagos and Ajegunle neighbourhood, in particular - is the target of the fifth chapter. The incredible socio-economic statistics of Lagos, the 10<sup>th</sup> most populous city on earth and the fourth densest in the world, after Mumbai, Kolkata and Karachi, respectively, were discussed in this chapter. The geography of Lagos was also discussed and the enormous challenges confronting the city were examined. The geography and socio-political status of Ajegunle neighbourhood, which is the specific section of Lagos, adopted as case study were also introduced.

Chapter six presents and analyzes the field data obtained from the questionnaire administration, interviews and focused group discussions. Inferences confirming the dire state of housing in the study area and unfavorable perception of government and its agencies were drawn, based on the data. Chapters seven and eight present findings from extensive literature search, personal observations and focus group discussions. Chapter seven examines the housing situation in Lagos megacity, in general, focusing on a comparative analysis of the slum and upscale areas, thereby underscoring the inequality in the housing situation. Chapter eight, on the other hand, focuses on Ajegunle, in particular, establishing the exclusion of the neighborhood and its residents

from access to decent housing and infrastructure. The physical observations were supported with ample photographs. These two chapters provide valuable insight into the status-quo and presents an historical review of the trend, while identifying contemporary efforts by government and the private sector in addressing the issue of housing in Lagos megacity.

In chapter nine, relevant institutions of government that are responsible for housing administration and management were examined and evaluated *vis-a-vis* their successes and failures, in juxtaposition with their specific stated goals, objectives and statutory responsibilities. Attempt was made to identify the reasons for the status-quo, chronicling the effects and implications of the historical trend in the activities of these institutions/agencies on the housing outcome of the city.

The dissertation concludes in chapter ten by presenting the salient findings from the research and the relevance of these various factors in the present odious outcome of housing in Lagos metropolis. The implications of the research findings were presented in this chapter, while juxtaposing the findings from the desk research with the results obtained from the field studies. These data were carefully streamlined and harmonized to obtain a clear picture of the situation, thereby, proffering relevant answers to the research questions. The chapter closes with recommendations for addressing the malady in the statutory housing institutions/agencies of Lagos State, with the aim of halting and reversing the ongoing decay in the housing sector of the megacity. This is expected to constitute an important step towards the improvement of the state of housing in the megacity, thus, moving the world's sixth most populated megacity, and the world in general, closer to the attainment of Target 11 of the Millennium Development Goal No. 7, thereby, making the world a better place.

**PART I**

**INTRODUCTION, THEORETICAL FRAMEWORK,  
RESEARCH QUESTIONS AND METHODOLOGY**



## **1.0 INTRODUCTION AND THEORETICAL FRAMEWORK**

### **1.1 Introduction**

It is now common knowledge that mankind has entered the urban age, as, for the first time in history; the majority of human population on planet earth now lives in urban settlements (Ban, 2009; Kreibich, 2010). One of the most perplexing challenges of urban studies today is the emergence of megacities in the countries of the Global South, where there are very limited capacities to cope with the population explosion. According to Kreibich (2010), urbanization is progressing rapidly in those countries and world regions that are still predominantly rural and some of the fastest growing megacities in the world are emerging in the poorest countries. Examples of such (mega)cities include Lagos, Kinshasa, Dar-es-Salaam, in Africa, and Dhaka in Asia. This phenomenon has significantly changed the image of the urban area from the lofty and grandiose 'spaces of Haussmann', the symbol of modernity and the centre of prosperity to overcrowded spaces and arenas of decaying infrastructure and human misery. Issues such as urban poverty, worsening vulnerability and slum festering have become major issues of the urban identity

According to the UN-HABITAT (2010a), rapid urbanization in Africa may lead to a shift in the locus of poverty from rural to urban areas. As urban population continues to grow in such unprecedented manner, governing institutions are usually unable to keep pace with the provision of infrastructure and services. This, therefore, brings the issue of urban governance to the fore, since effective and efficient urban governance is highly essential for the creation, strengthening and sustenance of governing institutions. These institutions are particularly relevant because they constitute the 'hands of government', required for the challenging task of planning and managing the urban environment. The World Health Organization (2010) underscores the importance of urban governance, stating that good urban governance can raise life expectancy to 75 years and more in developing countries, while poor urban governance can cut life expectancy to as low as 35 years. It, therefore, becomes highly important to evaluate urban governance in its different dimensions. Housing administration is one of the multi-faceted components of urban governance, and it becomes very important with the realization that one-third of

today's urban dwellers, about one billion people, live in de-humanizing conditions in various slums across the globe (Ban, 2009).

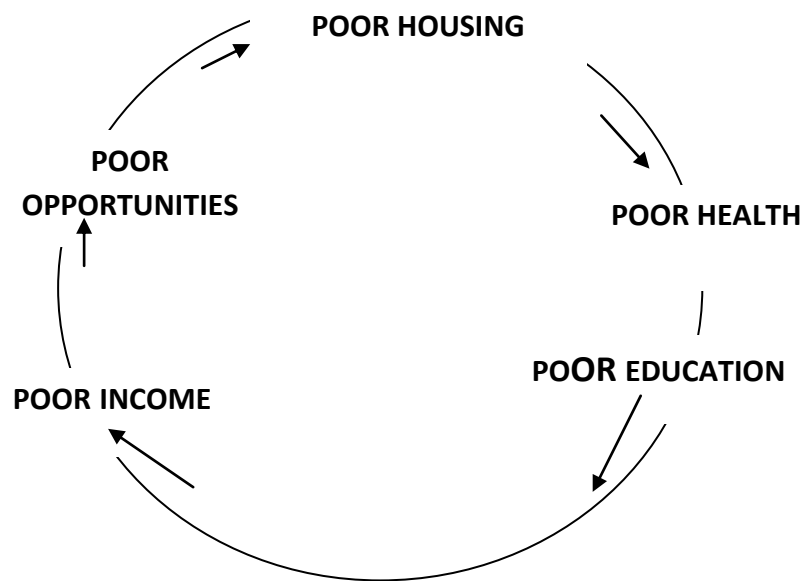
Housing is one of the basic needs of man, secondary only to food. It is referred to as the minimum irreducible of all human wants (Agbola, 1988b). It is a vital component of human existence and a major indicator of quality of life. Today, inadequate housing (in terms of quantity and quality) is a general problem globally. The importance of housing is underscored in the evolution of the Millennium Development Goals (MDGs) by the United Nations Organization in 2000. The programme, which was designed to improve the quality of life globally, especially in developing countries, set as one of its targets, the improvement of the quality of life of slum dwellers. The accomplishment of this target will impact on the physical, social and economic aspects of the slum dwellers and translates to better housing amongst other improvements. Also, the 1948 Universal Declaration of Human Right stated, in part, that everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including housing, medical care and clothing. In order to achieve this goal, housing is considered as one of the fundamental requirements of human beings. It is the central hub of everyday living because the house is where one relaxes, entertains, sleeps, raises family and even generates income. These existing interactions between housing and quality of life reveal, through diverse means, the reason why housing is an important indicator for universal well-being of people.

Housing, as a fundamental component of all human wants, was first expressed as the post and beam construction of the Stone Age. Then the central and perhaps, the only motivating factor for housing was protection from external aggression and from weather elements like sun, rain, heat, cold and other inclement conditions. That however, cannot be referred to as housing but ordinary shelter. Housing in today's parlance has become a multi-dimensional bundle of services, encompassing the need for privacy, aesthetic value, conformity to statutory standards, ensuring fiscal economy, security and other related issues of importance in contemporary society. The World Health Organization (WHO, 1961) considers housing as the residential environment, neighborhood, micro-district or the physical structure which mankind uses for shelter and the environs of that structure including all necessary services / facilities, equipment

and the devices needed for the physical health and social well-being of the family and individual. Randava (1979) supported WHO's definition by stating that housing should not be misconstrued or limited to a single unit of dwelling. Rather, the house is only a component part of housing, and its functionality and quality depends on its surroundings, that is, the housing environment.

The housing sector is inextricably tied to most of the other sectors of the economy and it is a key contributor to the economies of developed and developing countries alike, as it interacts closely with economic growth, notably through its impact on employment, income generation, investment and savings. The importance of housing is also underscored in the fact that adequate housing is critical for raising labour productivity, thereby, improving the economic efficiency of the productive sectors (Ban, 2009). Perhaps, the most grievous aspect of poor housing is revealed in Habitat World (2002), which stated that the blight of poverty housing reaches beyond rotting roofs and insufficient sanitation systems. It casts low-income families into an unforgiving cycle of physical and emotional duress, compromising their health, academic achievement and sense of security. This confirms the assertion of Agbola (2005a) that housing is 'part cause, part consequence' and an important element and a highly visible dimension of poverty. This is corroborated in Anglicare Victoria (2008), which states that children who grow up in poverty are more likely to have learning difficulties, drop out of school, resort to drugs, commit crimes, be out of work, be homeless, 'become pregnant at too an early age [sic]' and to hand poverty and disadvantage on to their children. Thus, the vicious cycle of poverty is perpetuated. Figure 1.1 depicts this vicious cycle of poverty in graphic form.

Figure 1.1: The Vicious Cycle of Housing Poverty



(Ifesanya, 2004b, p. 70)

Addressing the housing debacle in contemporary urban areas like Lagos mega-city is of utmost importance. Mclead (2002) revealed that poverty breeds dependency, envy, resentment, vulnerability, desperation and isolation – all of which constitute a costly drain on humanity. It may be ‘their’ poverty in the beginning, but it becomes ‘our’ poverty in the end. Agbola (2005a) reinforces this assertion stating that ‘the rich cannot sleep because the poor are awake, and the poor are awake because they are hungry (and possibly angry)’. This assertion is a rehash of Marris (1961), cited in Agbola, (2005a), that, because bad housing is more visible than bad health, as physical squalor catches the eye; the degradation of human dignity checks the social reformer, civic pride is outraged and the privileged within the society are uncomfortably reminded of the circumstances in which their fellow countrymen have to live.

Plate 1.1 underscores the assertion of Agbola (2005a) that the poverty of the poor threatens the wellbeing of the rich, as it reveals the growing frustration of the poor over diminishing resources and their animosity towards the wealthy elite group, while also confirming Mclead (2002) that poverty breeds dependency, envy, resentment, vulnerability and desperation.

Plate 1.1: A Protester Confirming that the Poverty of the Poor Threatens the Wellbeing of the Rich



Bolujoko (2011)

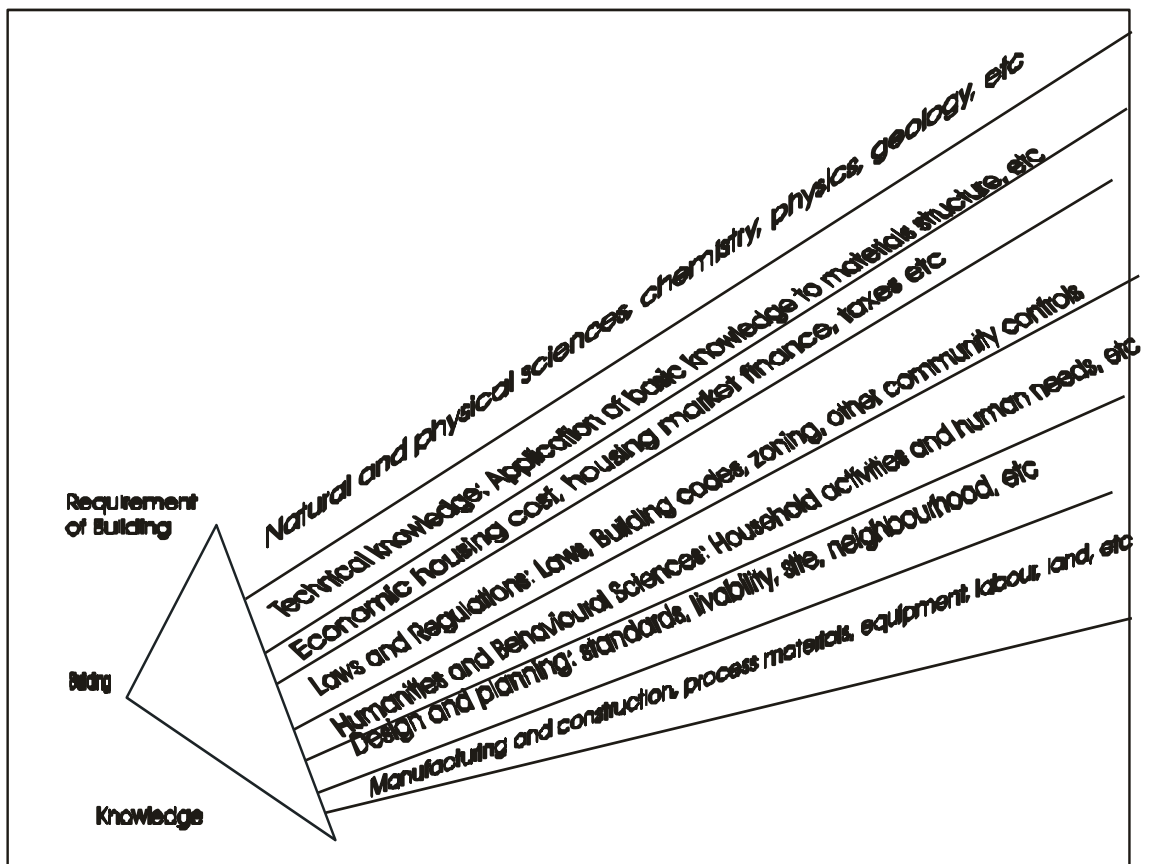
Indeed, it becomes 'our' poverty in the end. Consequently, improved living conditions, including housing, in urban areas must be of absolute concern to all and sundry - governments, private organizations and individuals.

Lagos, Nigeria, a mega-city in sub-Saharan Africa and the most populous city in Africa (Rosenberg, 2007, City Mayors, 2011), represents a classic example of a developing country mega-city with its haphazard, uncontrolled and unrestrained population and spatial growth without corresponding growth in infrastructure and other human development index. Lagos, having the highest slum growth rate in Nigeria and the highest number and proportion of slum dwellers in Nigeria, can be described as a 'Housing Disaster Zone'. According to the IRIN (2009), about 65% of Lagosians (inhabitants of Lagos) live in slums.

Nigeria is one of the three worst violators of housing rights in the world (Centre on Housing Rights and Evictions, 2011). In Nigeria, more than 2 million people have been forcibly evicted from their homes in different parts of the country in the last decade without any alternative provision (Amnesty International, 2011b). Many were forced to live on the streets and rail tracks, and the largest proportion of these evictions took place in Lagos. Between May and July 2008, forced evictions of the poor and demolitions took place on an almost weekly basis in Lagos, with some communities facing their third forced eviction (Amnesty International, 2011a). Housing is, therefore, a paramount issue in Lagos, with up to 10 million people (about the size of the entire population of the London metropolitan Area) living on the streets or in poverty housing.

Housing production comprises several components and each of these components/inputs exact some measure of influence on the entire sector. Some of these components include; neighbourhood layout, materials manufacture process and distribution, mortgage finance, construction (involving building materials and labour), public controls, etc. Figure 1.2 shows a comprehensive interaction with various segments of the society; both public and private. In the figure, Beyer (1991), cited in Agbola (2005a) depicted housing as a complex and interwoven process. He stated that, if the housing knowledge were to be passed through a prism, the result is likely to show a spectrum divided into seven (7) categories, all of them interrelated and the absence of any of them may mean the non-completion of the housing process. The figure shows the seven constituent parts of the spectrum as; natural sciences, technical knowledge, economics, laws and regulations by statutory agencies, humanities and behavioural sciences, manufacturing knowledge, design and planning standards which are prescribed and enforced by statutory government agencies.

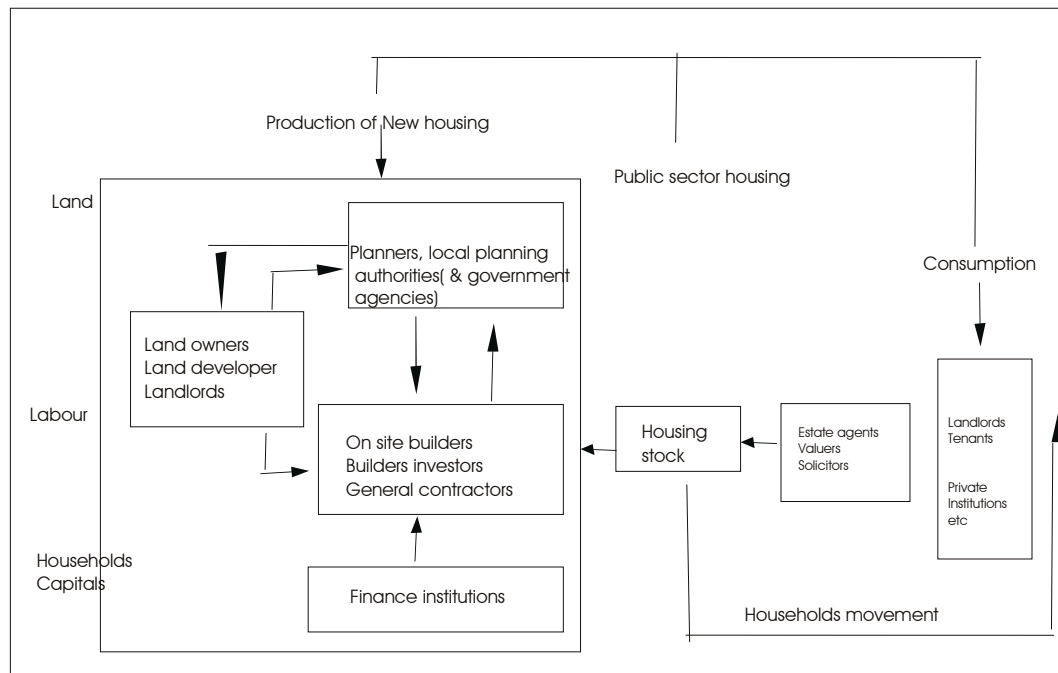
Figure 1.2: Spectrum of Housing Knowledge



(Beyer, 1991 in Agbola, 2005a, p. 6)

Figure 1.3 also reveals the vital role of the government planning and regulatory agencies in the production of housing. This represents a dynamic linkage between governance and housing outcome, thereby, bringing to the fore, the germane issue of urban governance in the production and administration of housing in urban areas. The figure reveals a direct interaction between the statutory planning authorities and the suppliers of housing, that is, the On-site builders, Builder investors, building developers and general contractors. Concomitantly, the figure also establishes direct interaction between government agencies and land owners, land developers and landlords.

Fig 1.3: Interaction between the Parties in Contemporary House Building Process

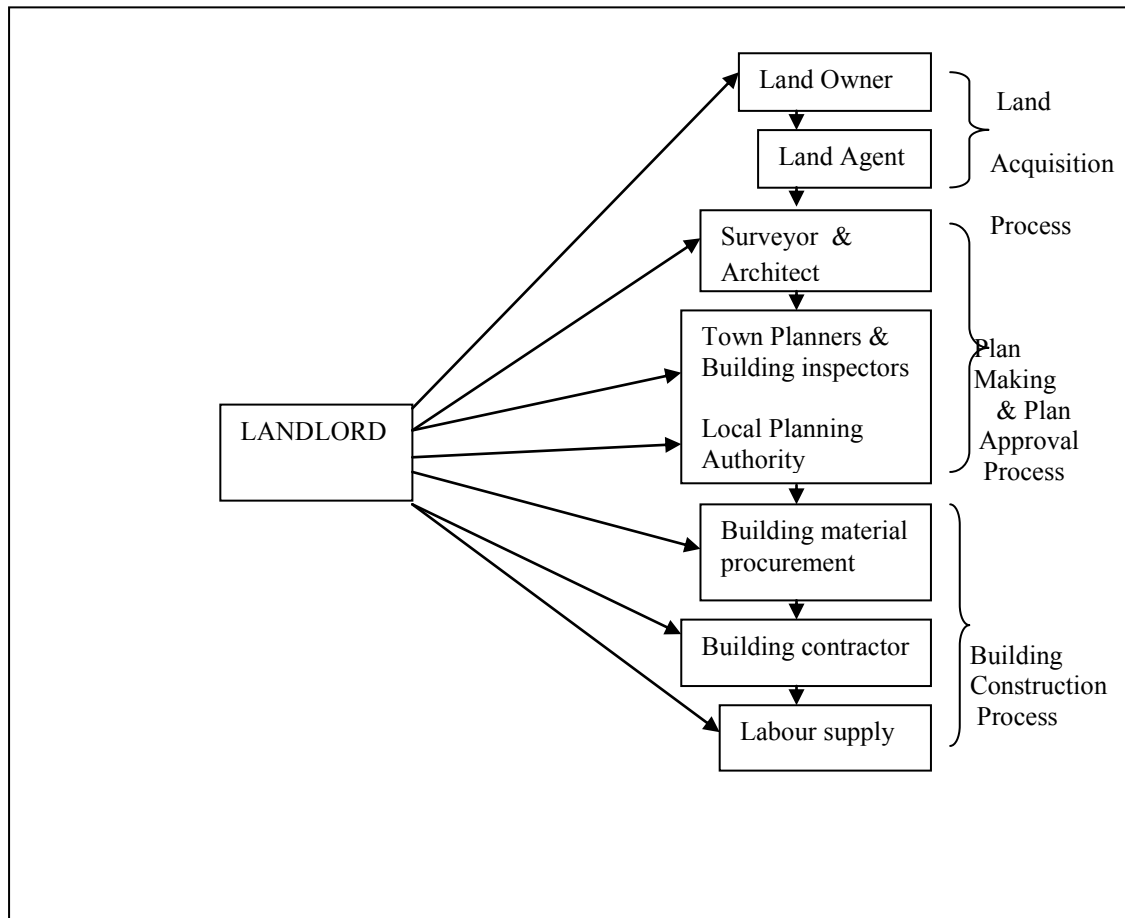


(Agbola, 1988a, p. 186)

This presents the planning authorities and relevant government agencies as the fulcrum of housing process dynamics. Figure 1.4 lists the various processes of house-building in Nigeria and the major stakeholders. The figure shows that government agencies like the Local Planning Authorities or the town planning agencies, as well as the building inspectorate, are central and indispensable in the house building process, especially at the Plan-making and Plan-approval stage. This vital importance of government agencies in the housing delivery process is further underscored in Agunbiade (2007) and Klak (1992). The latter affirms that the three Jamaican statutory agencies specifically created to ensure availability of housing to the poor, low-income masses, in particular, are, ironically, the main contributors to the exclusion of the poor from low-income housing acquisition. Apart from being too bureaucratic and self-serving, these agencies manifest a preponderance of market logic, state elitism and prejudices against the poor, and this has ensured that, contrary to the purpose of their establishment, they are the principal tools for keeping decent housing from the poor.



Figure 1.4: Stages in the Sequential House Building Process in Contemporary Nigeria.

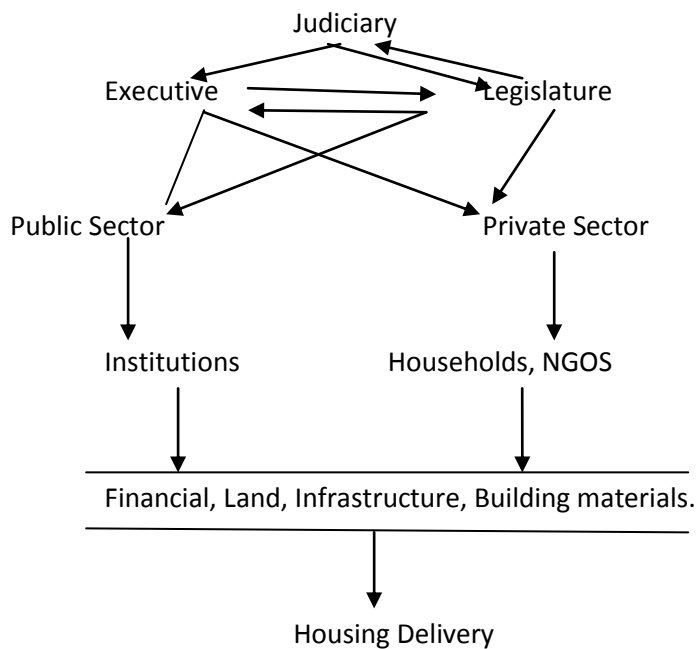


(Agbola, 1988a, p. 188)

Agunbiade (2007) also averred that each institution/agency has specific responsibilities, the performance of which is necessary for the achievement of overall housing delivery and, by implication, the non-performance of which hinders proper housing delivery (Figure 1.5). He posited that housing delivery encompasses statutory housing administration, which is an intrinsic component of urban governance. This is because housing delivery possesses externalities and associated issues, which are rarely, if at all, amenable to private administration. These, he stated, are issues which are ideally, addressed by public authorities, that is, controlled and managed through effective urban governance. These include issues of development control, building standards, social responsibility among others. Most of the literature on human settlement have also stated the importance of virile institutional machinery for effective housing delivery (Agbola and Odunola, 2007). According to the Federal Republic of

Nigeria (FRN) (1991), the institutional framework is responsible for the structure of the entire housing delivery system, as it is the structure within which the housing policy is carried out. This supports Onajide (1988) who averred that the lack of effective and adequate machinery for the execution of any policy could jeopardize the success of that policy. Public housing institutions/agencies constitute the principal components of housing institutional framework and the primary center for housing administration. This is corroborated by Agunbiade (2007) who observed that the institutional framework carries the overall load of (housing) administration.

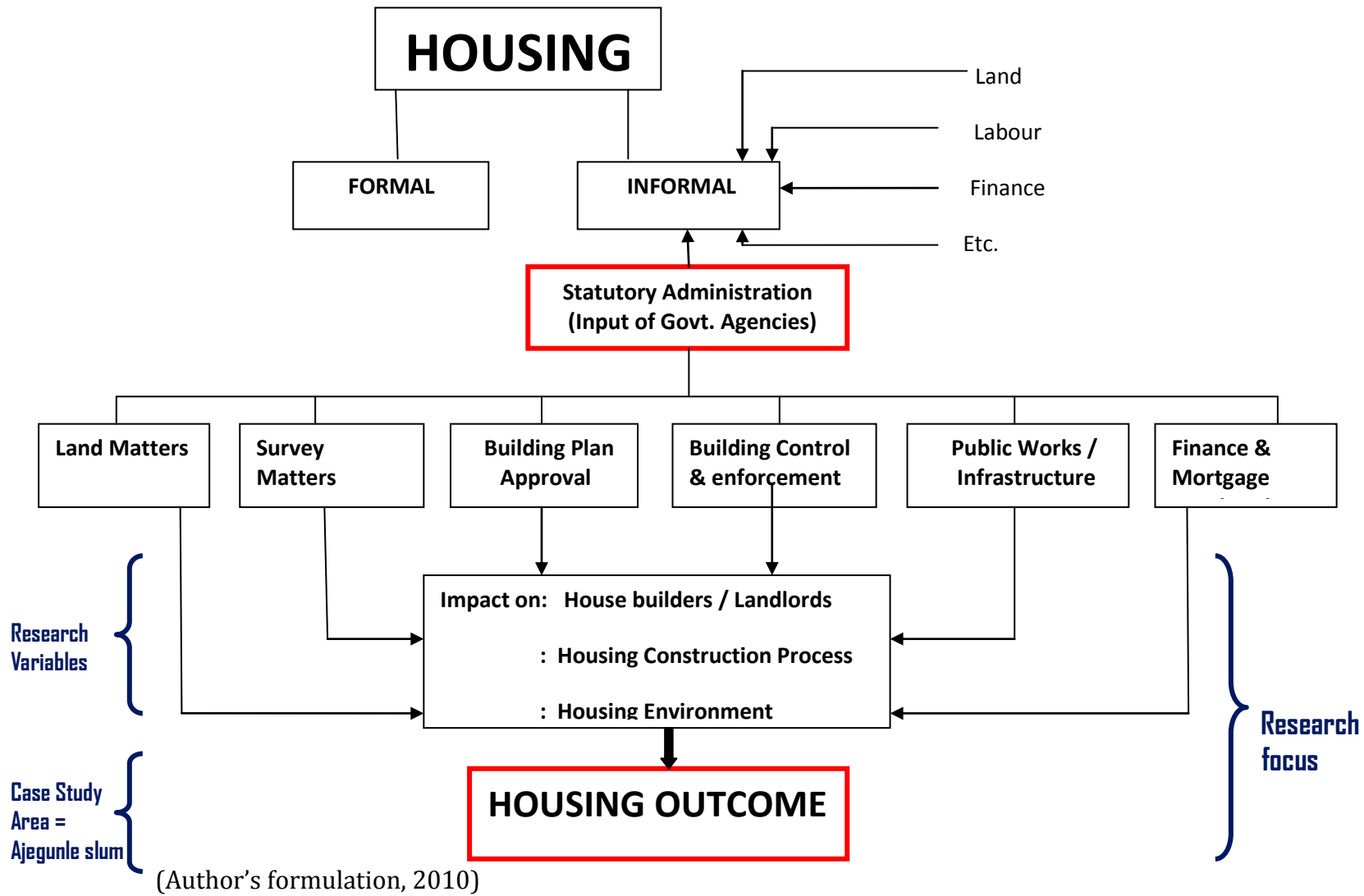
Figure 1.5: Administration of the housing delivery system



(Agunbiade, 2007, p. 803)

Housing administration encompasses the gamut of institutions / agencies involved in the legislation, policy formulation, financing, land use control, infrastructure provision, monitoring and enforcement of regulations amongst other responsibilities. It is in the light of this, that this study attempts to verify the role and influence of these government agencies in the housing conditions of Lagos. Figure 1.6 presents a graphic outline of the research concept.

Figure 1.6: Graphic outline of the research concept



## **1.2 Theoretical Framework**

Concepts and theories provide explanations for problems resulting from observation of unexpected events and they attempt to reduce the surprise caused by such events by giving plausible accounts of how they have come about, account which must not contradict anything that the subject knows (Faludi, 2003). The word 'Theory' has always been connected to 'passionate sympathetic contemplation' of the 'why' and 'how' of human experiences (Cornford, 1991). The word 'theory' can, therefore, be regarded as a formal set of ideas that is intended to explain occurrences in human societies or the set of principles on which a particular field/subject is believed to be based. Theories, consequently, provide a form of base or anchor for studies in those fields of human endeavor.

In the light of this, theories for housing administration refer to the formal set of ideas/principles that are connected with housing and public institutions, which attempts to explain or predict the course of action and reaction in this field of human endeavor. It is, therefore, necessary to examine subsisting theories in this field of urban governance, with particular reference to the relationship between the institutions of governance and the governed; majority of whom are poor low-income earners in most countries of the Global South, like Nigeria.

### **Theories for housing**

According to Franklin (2006), housing is so large in scope and impinges on so many areas of life, that it cannot be conceptualized under the rubric of only one discipline. She further stated that what is needed is a more integrated and holistic conceptualization of housing. In line with this assertion, it has also been extensively argued that housing studies does not constitute a distinct academic discipline, and that housing research lacks its own concepts and methodologies, therefore, scholars cannot theorize 'from' housing phenomena, but only bring existing social theories to bear on these phenomena. This view is supported by scholars including Allen and Gurney (1997), who averred that contrary to beliefs held in some quarters, there is no such thing as 'housing theory', rather, what exist are 'theories for housing'. This means that no such thing as 'theories of housing' exists. Other scholars like King (2009), however,

oppose this view, stating that, while housing is embedded and linked into other social phenomena, it should not be diminished as an activity in itself. However, the predominant position in contemporary literature supports the position of Allen and Gurney (1997).

In upholding the predominant position, Allen (2005) and Kemeny (1992) argue that 'theories of housing' would presuppose, erroneously, that housing was something distinct from the social, that it forms an entity sufficiently substantial in itself and tantamount to arguing that housing is dis-embedded from the social (system). The general view in housing research, therefore, is to use social theory to explore the nature of housing phenomena within the social realm. Concurring on this position, Agbola and Kasim (2007), stated that housing, as a multidisciplinary and interdisciplinary subject does not lend itself easily to the use of one or two sets of theories; rather, there are a plethora of theories which apply to various housing issues and contexts. This is because there exists no comprehensive theory of housing that is universally accepted and applicable to all situations. Most of the theories and concepts adopted in housing studies today are borrowed from older disciplines like Economics, Geography, Sociology, Psychology, Architecture, Urban and Regional Planning, Engineering and many more. This underscores Kemeny (1992) who stated that researchers should return to their parent disciplines and re-conceptualize housing according to the theories and concepts prevalent in each area.

The theories on which this research is hinged are, therefore, a pot-pourri of borrowed ideas from different fields of human endeavour which are relevant to the discourse. The following theories have consequently, been found to be germane to this study:

- Social Conflict Theory in Housing
- Theory of Political Ecology
- Exit, Voice and Loyalty in the Slum

### **1.2.1 Conflict Theory in Housing**

The 'urban' remains an enormously significant formative arena, not only as the daily space of over half of the world's population, but also as the supremely visible manifestation of difference and heterogeneity placed together (Amin and Thrift, 2005). These differences and heterogeneity have often led to competition and conflicts. Indeed, cities have always been sites of social conflict (The Regents of the University of Michigan, 2010). According to Jacobs and Fincher (1998), social differences are gathered together in cities at unique scales and levels of intensity, supporting Barthes (1981) which posited that the city is a place of meeting with 'the other'. Contemporary urbanism highlights the challenges of negotiating class, gender and ethnic or racial differences placed in close proximity, as the spatiality of the city plays a distinctive role in the negotiation of multiplicity and difference. They are the places of low-wage work, insecurity, poor living conditions and dejected isolation for the many at the bottom of the social ladder. Cities symbolize the isolation of people trapped in ghettos, segregated areas and distant dormitories, expressing the frustration of those locked into long hours of work or travel, while concomitantly serving as the engines of economic growth and centers of commerce and economic prosperity, as well as the abode of the wealthy. According to David Harvey, in Schouten (2008), the city is a terrain of struggle. This incredible situation underscores the view of cities as sites of social conflict.

The mechanistic world view of the 17<sup>th</sup> century and the faith in reason of the 18<sup>th</sup> century, although, still influential, were modified in the 19<sup>th</sup> century by a variety of more complex and dynamic views, based more on biology and history than on mathematics and physics (Encarta, 2003). These views emerged through various theories targeted at the socio-economic endeavors of man. This era witnessed the emergence of great 'thinkers' / philosophers like Charles Darwin, Karl Marx and Friedrich Engels amongst others. The Conflict Theory was one of the numerous theories which evolved during the period. Other theories which developed include those of Evolution, Equilibrium, Functionalism, Symbolic Interactionism, Pragmatism, etc. The theories were highly effective as they virtually transformed the socio-economic environment of that era. Jacobs and Fincher (1998) stated that recent developments in contemporary social theory have intensified interest in issues of identity and difference.

The Social Conflict Theory addresses this category of issues and posits that the society functions in such a way that each individual participant and its groups struggle to maximize their benefits, thereby, inadvertently creating social change. The theory is a Marxist based social theory which argues that individuals and groups (social classes) within the society have differing amounts of material and non-material resources (the wealthy vs. the poor) and that the more powerful groups use their power in order to exploit groups with less power. The two methods by which this exploitation is done are through brute force and economics. Marx avers that the ruling class (the wealthy) exploits and oppresses the subject class (the poor). The theory states that groups within a capitalist society tend to interact in a destructive way that allows no mutual benefit and little cooperation. As a result, there is a basic conflict of interest between the two classes, and the various institutions of society such as the legal and political system, including law enforcement and financial institutions, are instruments of ruling class domination and serve to further its interests (Sociology Guide, 2010). Some theorists further posit that the criminal justice system and criminal law are operating on behalf of the rich and powerful social elites, with resulting policies aimed at controlling the poor, and to protect themselves from physical attacks, thereby, ignoring the rights of the poor in the process (Greek, 2005) . The conflict theory further states that society is created from on-going social conflict between various groups.

The theory shares the central analytic paradigms of optimization, on the individual level of analysis, and social equilibrium, on the aggregate level, with the social exchange theory. However, while features like preference functions, competition, etc. play comparative roles in both branches of economic theorizing, the social interactions dealt with in the social exchange theory are a source of mutual advantage unlike in the conflict theory, where an advantage gained by one party is at the expense of its rival(s) (Hirshleifer, 2001). The conflict theory explains society in terms of the competition between different social groups for benefit and resources, positing that social structure is an outgrowth of the struggle between interest groups. Several social theories that emphasize social conflict have evolved over time. They all, however, have their roots in the ideas of Karl Marx which emphasizes a materialistic interpretation of history, a

critical stance towards existing social arrangement, and the political program of evolution (Skocpol, 1980).

Modern conflict theory is based on four primary assumptions. These are:

- **Competition:** Competition over scarce resources (money, job, land, housing, leisure, and so on) is at the heart of all social relationships. Competition rather than consensus is characteristics of human relationships. This has been a fundamental factor in the evolution of cities.
  
- **Structural Inequality:** Inequalities in power and reward are built in all social structures. In his article; 'The Right to City', David Harvey averred that urbanization has always been a class phenomenon, since surpluses are extracted from somewhere and from somebody, while the control over their disbursement typically lies in a few hands. Individuals and groups that benefits from any particular, therefore, strive to see it maintained.
  
- **Revolution:** Change occurs as a result of conflict between competing interests rather than through adoption. It is often abrupt and revolutionary rather than evolutionary.
  
- **War:** Even war is a unifier of the societies involved, though, it may as well set an end to whole societies.

Some terms are germane to the Social Conflict Theory, as they represent both the actors and the tools of societal conflict. These terms include; the 'proletariat', referring to the working class in the society, whose only property is their own labour time and the 'bourgeoisie', which refers to the owners of production/capital. The other terms are 'capital', which refers to money, machines, tools, factories and other material objects used in production and 'capitalism', which is an economic term coined from Karl Marx, which reflects an on-going battle between the proletariat and the bourgeoisie.

In his postulation of the social conflict theory, Marx avers that classes tend to polarize increasingly in a capitalistic society and the society breaks up into hostile classes; the



bourgeoisie and the proletariat. As the classes polarize, their situations become increasingly extreme, with sections of the proletariat becoming increasingly pauperized, while the society's wealth becomes increasingly concentrated in the hands of a relative few. This belief is being confirmed in contemporary societies, as the gap between the rich and the poor are being continually widened in many parts of the world (The Sunday times, 2010; Irishtimes.com, 2011). It is germane to note that the World Heritage Committee officially recognized the 'Gap between Rich and Poor' as the "Eighth Wonder of the World", describing the global wealth divide as the "most colossal and enduring of mankind's creations." (The Onion, 2011). Marx further stated that as the classes polarize, they become more homogenous internally, with other groupings absorbed into the two classes and once these processes reach their extreme, revolution terminates the existing arrangement and a new society emerges, with the formerly oppressed class in power. Recent events in many parts of the Middle-East countries like Tunisia, Egypt, Libya, etc., where poverty and hardship has driven the ordinary people to the streets in protest, toppling some of the world's longest serving rulers in the 21<sup>st</sup> Century revolution, underscores the virility of the social conflict theory.

Harvey (2008) upheld the social conflict theory, stating that urbanization has always been a class phenomenon, since surpluses are extracted from somewhere and from somebody, while the control over their disbursement typically lies in a few hands. Based on the original Marx's theory, various 'thinkers'/philosophers have analyzed Marx's original theory and developed different variants from it. Among these 'thinkers' are some who have opined that social conflict is not inherently detrimental to the society. These writers include Simmel (1955), who wrote that differences and diversities constituted the very basis of interaction and an essential feature of normal social life. He, therefore, posited that the elimination of conflict from society can cause depreciation in the value of that society, and probably, decay. Other writers who supported this view, like Coser (1967) and Rex (1981), have opined that this social conflict, as espoused by Karl Marx and Friedrich Engel, introduces and sustains social vitality. In essence, this school of thought considers the class struggle and social inequality as positive phenomena.

Conversely, while Vladimir Lenin's analysis of Marx's capitalism posits that 'Imperialism' is the highest form of capitalism. Dahrendorf examines Marx's original theory, enumerating the major criticisms of what he labeled 'Karl Marx's sweeping and ubiquitous conflict theory'. This culminated in the postulation of a variant theory - the Theory of Interest Group Conflict- which was supposed to improve on the original theory by correcting the perceived fallacies in Marx's.

### Dahrendorf's Theory of Interest Group Conflict

Dahrendorf (1959) analyzed the Marx's theory and only accepted the heuristic aspect of class as the most useful device in explaining conflict while criticizing it on a number of grounds. His re-definition of class in terms of authority relations rather than with Marx, in terms of property relations coagulated into Dahrendorf's 'Theory of Interest Group Conflict'. Dahrendorf explicitly rejected what he terms the philosophical elements of Marx's theory of class – the Marxist metaphysics, explaining that philosophical elements are not subject to empirical proof or refutation. For example, propositions such as that capitalist society is the last class society of history, or that communism leads to complete realization of human freedom, can be disputed and denied, but they cannot be refuted with tools of science.

The empirical weaknesses he observed in Marx's conflict theory were enumerated as follows:

- Capitalist societies, historically, have failed to polarize into two (2) increasingly opposing camps. Rather, continuous gradations of groups rather than polar opposites have occurred. One could agree with this point, based on the fact that cotemporary societies are characterized by various shades of 'intermediate groups' which exists between the 'the very rich' and 'the very poor'. In contemporary times, the middle class has become an important factor in the discourses about the society. Concomitantly, phrases like the 'upper middle class' and the 'lower middle class' have also become very popular. In the light of this, Dahrendorf's theory of interest group conflict can, therefore, be upheld, even though, these intermediate groups are now being threatened in most parts of the

world, as the gap between the upper and the lower classes have continued to widen.

- The increasing impoverishment of workers and aggrandizement of wealth in the hands of capitalists has not occurred as defiantly as explained in Marx.
- The separation of ownership, control and technical expertise in the operation of capitalist ventures was not foreseen, neither was the effect of increasing social mobility. The specialization of labour and the promotion of education among a wider spectrum of the society has blunted the sharp separation between the bourgeoisie and the proletariat, making the border line between the two groups more fluid. Dahrendorf is also vindicated on this point, as the polarization between the two opposing groups becomes less dramatic.
- It limited the resolution of class conflict to violent upheaval. While this may have been the case in some instances, modern society has evolved ways of resolving some of the class conflicts without physical violence. Democratic means of governance is one of the means of giving voice to the ordinary people. Where, democracy is practiced correctly, it gives 'a voice' to the weak and allows them to have a say in governance, through their elected representatives. It also creates avenues to negotiate improvements in their well-being. In agreement with Dahrendorf, therefore, resolution of class conflict is not limited to violent upheaval, except in cases where peaceful means of change is not allowed, in agreement with John F. Kennedy, the 35<sup>th</sup> President of the United States of America who stated that those who make peaceful revolution impossible will make violent revolution inevitable.
- Treatment of class as one-dimensional (related only to the possession of property and the disregard of increasing bureaucracy).
- 

Marx's conflict theory has, however, proven true in many societies to date. A classic example is the French revolution of the 19<sup>th</sup> century. As factories replaced merchant

shops in the height of the industrial revolution, power shifted from the French aristocracy to the industrial bourgeoisie, early in the 19<sup>th</sup> century, and by the end of the century, the ruling bourgeoisie had pushed the exploitation of proletariat to the point of fighting back. The resultant revolution ensured that by the late 19<sup>th</sup> century, the French society had experienced a new power – the proletariat – through violent revolution, as postulated by Marx.

Giddens (1993) defines social inequality as socially conditioned difference in the access and use of resources. These resources include, amongst others, land, housing, infrastructures and social amenities, and Harvey (2008) underscores the relevance of the social conflict theory to housing, stating that; contemporary societies increasingly live in divided and conflict-prone urban areas, as the past three decades witnessed the restoration of class power to rich elites, through the neo-liberal turn. He further explained that while the incomes of the poor had either stagnated or diminished in Mexico, 14 billionaires have emerged in recent years, and this include Carlos Slim - the 2006 world's richest man. He also averred that the implications of this trend are evident in the spatial forms of contemporary cities, especially in the Global South, where the city is being fragmented into several parts based on class differences, creating elite gated-communities, which stand in contrast to odious, abode of the poor. In this abode of the poor, water is available only at public fountains, there are no proper sanitation systems and the roads become mud streams during rainy seasons, while the upscale gated-communities are provided services such as exclusive schools, tennis courts, golf courses and private 24-hour police patrols.

The social conflict theory is further underscored in Schwartz (2001) who stated that, as the bourgeoisie of nineteenth century Paris grew in power and influence, and with the French building boom of the 1820s, the lines between bourgeois housing and proletariat housing became much more distinct. This was due to speculation and rising rent, which drove many workers out of the newer, nicer buildings. He concluded that the effects became a clear example of the bourgeoisification of Paris. Conflict theorists also argue that housing relationship is unequal and favors the owners of houses who rent out living spaces. Renters may pay rent for 50 years and still gain absolutely no

right or economic interest with the property. It is this type of relationships that the conflict theorist uses to show that social relationships are about power and exploitation.

The emphasis of social conflict theory that each individual or group is basically pursuing his / its own interest and that there are many situations, notably ones where power is involved, in which those interests are inherently antagonistic is, therefore, apt in contemporary societies. This explains, in part, the continuous proliferation of slums around the globe, as more and more people lose out in the fierce 'winner-takes-all' socio-economic competition and are, consequently, pushed out of society's economic and physical space. They are evicted and supplanted by the bourgeoisies on the shrinking urban land and pushed farther and farther into the uninhabitable and difficult terrains like the steep slopes, swamps, dumpsites, etc. at the peripheries of urban areas as revealed in Davis (2007). This underscores Marx's fundamental assumptions that the strong and most powerful groups exploit the weak and less powerful to perpetuate themselves in power until a revolution of the poor takes place subsists, although, often mellowed, in contemporary societies, as posited by Dahrendorf.

### **1.2.2 Theory of Political Ecology**

Harrill (1999) avers that every day, politicians, officials and citizens place environmental issues in political terms, whether they are conscious of doing so or not. Despite this, however, according to Jacobs (1995) and Beatley (1989), planning theory has been silent on environmental philosophy in general and sustainability in particular, except for a few articles devoted to ethical perspectives. Although, many renowned scholars disagree with this view, it is imperative that planning theory be strongly construed as relevant to several different levels of spatial integration; from the household to the international realm. This is particularly important, as according to Freidmann (1987), in Harrill (1999), planning can be defined as an attempt to link scientific and technical knowledge to the process of social transformation. Political ecology combines economic, planning and development, environmental philosophy, science, as well as political and ecological concerns (Harris, 1999).

Atkinson (1991) and Bryant (1991), separately, defined political ecology as the inquiry into the causes and consequences of environmental change with the goal of facilitating sustainable development through the reconstruction of political systems. Bryant and Bailey (1997) further postulated that political ecology is the study of the 'politicized environment, describing it as a multi-disciplinary investigation that uses the methods of the social sciences in understanding the human process leading to the destruction and creation of material environments. Environment and Ecology (2011) also defined political ecology as the study of the relationships between socio-economic and political factors with environmental issues and changes, differing from apolitical ecological studies by politicizing environmental issues and phenomena, unlike the latter. Political ecology can also be defined, in simple terms, as the examination of the linkage between political, economic and social factors within a society and the environmental/geographical issues and changes of that society. Blaikie and Brookfield, cited in Bryant and Bailey (1997) defined political ecology as it relates specifically to developing countries, suggesting that the Third World political ecology relates to the combined 'concerns of ecology and a broadly defined political economy'.

The study of political ecology offers wide-ranging views, integrating ecological social sciences with political economy, in topics such as degradation and marginalization, environmental conflicts, conservation and control, and environmental identities and social movements (Peet and Watts, 1996; Robbins, 2004). This supports the earlier assertion by Bryant and Wilson (1998) that political ecology is the political economy of human - environment interactions. The concept of political ecology can be observed in the assertion of Eckardt (2005) that the challenges produced by the growing inter connection of people and places find their spatial organizations in the world's metropolis, as globalization shapes new forms of economy, culture and social life. The inter-connection of places and people are strongly influenced by social factors and local environmental conditions, which are directly moulded by political processes and dynamics. Eckardt (2005), therefore, links the challenges of contemporary metropolis and their inherent spatial environmental challenges and indispensable social and political culture with economy and the over-bearing impact of globalization together in the 'historically grown European city'. According to Harrill (1999), theorists addressing

sustainable development as central to social transformation should, perhaps, begin with an analysis of local eco-politics, with which planners have had experience since the 1960s, then build towards an emerging, more encompassing critique of international society known as political ecology. According to Environment and Ecology (2011), the term 'political ecology' was first coined by Frank Thone in a 1935 publication, and it has been widely used since then in the context of human geography, anthropology, development studies, political science, sociology, and environmental history.

Political ecology is particularly relevant in the third world as, according to Bryant (1998), historically, political ecology has focused on phenomena in, and affecting the developing world. Since the field's inception, research has sought primarily to understand the political dynamics surrounding material and discursive struggles over the environment in the third world. This is especially instructive, as, according to Davis (2007), 95% of the final build-out of humanity will occur in the urban areas of developing countries, whose population will double to nearly 4 billion over the next generation, as Dhaka, Kinshasa and Lagos, today, are each approximately 40 times larger than they were in 1950; about 50 years ago. The theory of political ecology, being highly relevant for third world environments and situation is, therefore, very germane to this study.

The theory is based on the following fundamental assumptions developed by Raymond Bryant and Sinead Bailey:

- Costs and benefits associated with environmental change are distributed unequally and the changes in the environment do not affect society in a homogenous manner, while political, social and economic differences account for uneven distribution of costs and benefits.
- The existing social and economic inequalities are consequently deepened or lessened by the unequal distribution.
- Political implications, therefore, arises from the unequal distribution of costs and benefits and the deepening or diminution of pre-existing inequalities.

Two main forms of political ecology have been delineated in the third world by Dietz (1999). These are eco-imperialist form and the eco-populism form. The eco-imperialist form is very often seen in operation in the third world countries. This refers to the creation of environmental regimes, under the label of sustainable development, in ways which are sympathetic to the desires of the first world and their elitist cronies in the third world countries, without consideration of the rights and welfare of the weak and powerless masses. The Eco-imperialist approach is characterized by top-down, hierarchical, neo-colonialist systems, often termed as eco-fascist. The elites and the multi-national corporations are the beneficiaries of these interventions, at the detriment of the poor. This is underscored in Davis' (2007) numerous examples of municipal authorities in Lagos, Nigeria, manila, and Pasay in the Philippines launching crusades to 'clean up the city' which invariably meant flushing out the poor from the city to the outskirts. These separate exercises were carried out only to present 'beautiful facade' for high-profile international events like conferences, sporting events, beauty contests and dignitary visits. Eco-populism which is the second form identified by Dietz (1999) emphasizes the capacity of local people, the strength and competence of their land-management traditions and abilities to organize and innovate.

These forms of political ecology have contrasting implications on people, especially those on the margins of the society. Marginality may be economical, political, cultural/social and ecological. According to Answer Corporation (2011), to be 'marginal' means to be marginalized, and the term 'marginalization' establishes the gulf of differences between the 'center' (or mainstream) and the periphery (margins). The mainstream usually possesses privilege, power and dominance with which they intimidate and oppress the marginal people. Marginality is often based on characteristics such as, gender, ethnicity, race, sexual orientation, religion, level of education, political affiliation, geographic location and socio-economic class. Marginal people are those who live at the edge of society in illegal, informal and festering slums where the urban environment is being actively degraded and urban life and urban living made increasingly precarious. Marginal people have very restricted access to opportunities and resources needed to enable them overcome the restriction imposed by marginal environments, and are, therefore, unable to break out of marginality.



Marginality, therefore, entrenches itself and forms a vicious cycle. Marginality is also directly linked with vulnerability, as marginal people have compromised capacity to anticipate, cope, resist and recover from the impacts of natural (as well as human-imposed) hazards. That marginal people are condemned to make their living in marginal environments, whether rural or urban is, according to Agbola and Agunbiade (2007), perhaps, the essential truth of political ecology.

The issue of marginal people living in marginal environments is of serious importance in Sub-Saharan Africa, which is, today, the world's most rapidly urbanizing region with almost all of this growth in slums, with overcrowding and severe lack of water and other essential services. The theory of political ecology is highly valuable in understanding the political, economic historical and class factors inherent in housing inequality in these emerging cities of the third world where multiple millions live on the marginal fringes in environmental hazardous sites while the minority wealthy population occupy choice land. This underscores the assumptions postulated by Bryant and Bailey that costs and benefits associated with environmental change are distributed unequally. The theory is effective in informing policy-makers and organizations of the complexities surrounding environment and development, thereby, contributing to better environmental and urban governance, especially, in developing countries like Nigeria, and in third world megacities like Lagos. It also promotes the understanding of governments about the environment within the context of their peculiar socio-economic and political environment. It also facilitates the assessment of the effect of the unequal relationships within and among societies on the natural and urban environment, especially in the context of government policies and institutional effectiveness.

### **1.2.3 Exit, Voice and Loyalty in the Slum**

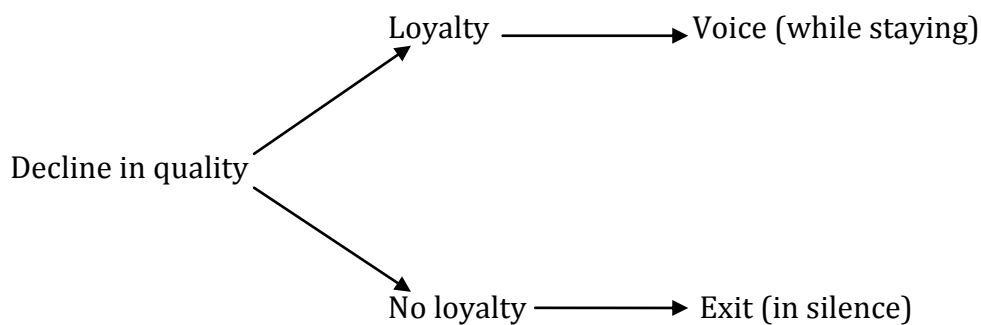
In 1970, Albert Hirschman introduced the concept of 'exit', 'voice', and 'loyalty' in explaining the means by which citizens and consumers respond to deteriorating performance by the state, firms and organizations, respectively. Although it evolved as an economic theory, it has become highly relevant in urban studies and has been applied in the study of social interactions. According to Hirschman (1970), no matter how well a society's basic institutions are devised, failures of some actors to live up to

the behavior which is expected of them are bound to occur. However, lest the misbehavior feed on itself and lead to general decay, society must be able to marshal from within itself forces which will make as many of the faltering actors as possible revert to the behavior required for its proper functioning.

The fundamental concept of Hirschman (1970) is that members of organizations, businesses, firms, society, nation or any other form of human grouping respond in two primary ways when they observe that the group is manifesting a decrease or deterioration in value to member or quality of benefit to the individual. These primary forms of response are 'exit', that is, leaving/abandoning the group, thereby, severing the relationship or 'voice', which refers to the individual's expression of disappointment and displeasure at the situation. The latter could also be regarded as form of protest. It is considered as a demonstration of hope for amelioration of the unpleasant condition through communication and an attempt to mend/restore the relationship through discussions.

Figure 1.7 provides a graphic interpretation of the theory. Examples of exit include the decision of employees to quit their unfulfilling jobs to seek employment in other places, customers deciding to shop elsewhere and residents of a neighborhood moving out of the neighborhood. Examples of voice, on the other hand, include the decision of employees to complain or protest to the management, customers making use of the complaint box or residents of a neighbourhood registering their complaint with local/municipal authorities.

Figure 1.7: Exit, voice and Loyalty



Barry (1974), cited in Birch (1975, p. 73)

This concept is highly relevant in socio-economic, political and cultural realms. Oftentimes, voice can be confrontational, as it represents the alternative and the contrast to docile withdrawal, that is, exit. A parallel can be drawn between Hirschman's 'voice' and Marx's 'revolution'. The main contrast being that, while Marx's 'revolution' is basically forceful and violent, Hirschman's 'voice' is intrinsically passive and persuasive, largely non-violent. Often, 'voice' is beneficial to organizations and societies because it gives the warning sign of a decline, just like 'exit' however, it goes further to provide insights into the reasons for the decline.

The third dimension to the concept is 'loyalty'. Hirschman posited that certain individuals/entities reject the 'exit' option due to their loyalty to the organization or society. This loyalty is often buoyed by several factors which include; an individual's sense of importance and influence in the system, or an individual's belief that his/her exit is likely to cause substantial harm to an organization or society, making the eventual outcome destructive or the experience of past use of then 'voice' option successfully. It has been argued that loyalty is difficult to conceptualize and measure, sometimes being considered as an attitude moderating exit and voice, or as a separate behavior on its own, just as exit and voice are behaviors. Loyalty, however, should be viewed as a separate behavior, as according to Hirschman's original postulation, loyalty

is an entity that can neutralize within certain limits that the tendency of most dissatisfied members to be the first to exit.

### **Exit, Voicelessness and Loyalty in the Slum**

The exit and voice options are reactions to deterioration and failure – two ignoble words that describe most of the world's slums. Exit and voice (the latter is normally adopted where there is loyalty to the organization/system) sometimes halt or reverse the negative trend, if meaningful action is taken to address the cause. According to Hirschman, loyalty allows for the co-existence of exit and voice, while restraining exit due to some considerations by the individual. This, consequently, strengthens voice. The strengthening or reinforcement of voice has the advantage of exposing the causes of decline and expands the opportunities for the redress of same. Those considerations which restrain exit include, amongst others, brand name loyalty or community identity. Unfortunately, in the slum, no one wants to identify with such bastardization of humanity and ugliness. This means, therefore, that the major incentive for Hirschman's kind of loyalty does not exist in the slum.

Also, despite the lack of desire to uphold identity with the slum, the option of voice in the slum is even more improbable, as the slum dwellers are the marginal people who exist at the fringes (Davis, 2007) and are obscured from government and mainstream society. They are hardly seen and hardly heard. They are voiceless people. According to Hevenstone (2008), individuals who are constrained from leaving a group due to issues of desirable social identities will use voice, while an oppressed group, without free speech or voice will use exit. This reinforces the fact that, in the state of voicelessness of the slum dwellers, the option of voice is unavailable. Also, as earlier discussed, loyalty, as espoused by Hirschman (1970), is unavailable to this group of people.

This dilemma reveals the peculiar variant of the theory as obtains in the slum; 'Voicelessness, Loyalty, Exit and Rebellion'. While Hevenstone (2008) advocated exit as the only option available to this voiceless group, the option of physical exit is also virtually shut against them due to their social and economic disadvantage. However, there is another route of exit which has become very popular in these contraptions of

human misery and that is the mental/psychological exit. Exit may not necessarily be physical; it can be psychological. An example of such non-physical exit occurred under the repressive communist regimes, as many people who could not physically exit the country, chose not to cooperate with the regimes nor participate in their programs either. Many of these citizens, therefore, exited from civic and/or political participation mentally, as they were neither loyal to the party nor able to exit physically. The few slum dwellers who, in rare occurrences, climb up the socio-economic ladder, exit the slum physically to better parts of the city. The majority who could not exit the slum physically resort to mental exit. Mental exit in the slum is a consequence of disappointment in the government or local authorities and the eroding of trust in the willingness and/or ability of the authorities to ameliorate the conditions. The manifestation of this form of mental exit is the neglect of civil responsibility, characterized by refusal to obey rules and regulations, brazen criminality and violence. This partly explains the reason why slums, in general, are characterized by high crime rates and moral decadence.

The UN-HABITAT (2003b) stated that since its first appearance during the 1820s, as part of the London cant, the term 'slum' was used to identify the poorest quality housing and the most unsanitary conditions; a refuge for marginal activities including crime, 'vice' and drug abuse. According to Davis (2007), the US Department of Labour, in the first scientific survey of American tenement life, published in 1894 in the Slums of Baltimore, Chicago, New York and Philadelphia, The slum was defined as an area of dirty back streets, especially when inhabited by a squalid and criminal population. Over a century later, UN-HABITAT (2003) stated that the characteristics of slum areas like high population density, economic and social exclusion have been recognized as the causes of crime and violence, while Agbola (2005) defined the slum as one of the most obtrusive of social evils and an epitome of poverty, exuding all aspects of criminality. It is, therefore, generally acclaimed that crime is prevalent in slum areas. This underscores the exit of the voiceless people, especially the youths, from a system that has obliterated the option of choice for them. The lack of voice (voicelessness) and the inavailability of physical exit make it impossible for government to understand the nature of the problems of slum dwellers because, according to Hirschman (1970), both behaviors

(voice and exit) provide information and warning sign of decline, respectively. This leaves the slum dwellers with only two other options; mental exit or rebellion and involuntary/obligatory loyalty.

Unlike Hirschman's loyalty, which is based on the interest of the organization or society, loyalty in the slum is primarily a survival strategy for self preservation. Unlike the former, which is demonstrated because an individual feels that his exit may cause harm to the organization or society, loyalty in the slum is manifested only when an individual has no viable prospect outside the slum, as no one wants to identify with the slum. In this regard, the term 'obligatory loyalty' becomes more appropriate. As in Hirschman's 'loyalty' which encourages stronger voice and usually serves the socially useful purpose of preventing deterioration from becoming cumulative because it discourages exit, obligatory loyalty also benefits the community and mitigates deterioration. It can be argued that involuntary loyalty is more likely to achieve better results than Hirschman's loyalty. This is due to the fact that the latter is often inspired by the interest of the organization or institution, and although, it discourages exit, the reality is that exit is still an available option to be taken if the expected improvements do not occur. This can, therefore, impact negatively on the commitment, drive and energy invested. Obligatory loyalty, on the other hand, is dogged, resolute and irreversible because it is a survival strategy, considering the fact that the prospect of physical exit from the slum is grim, at best.

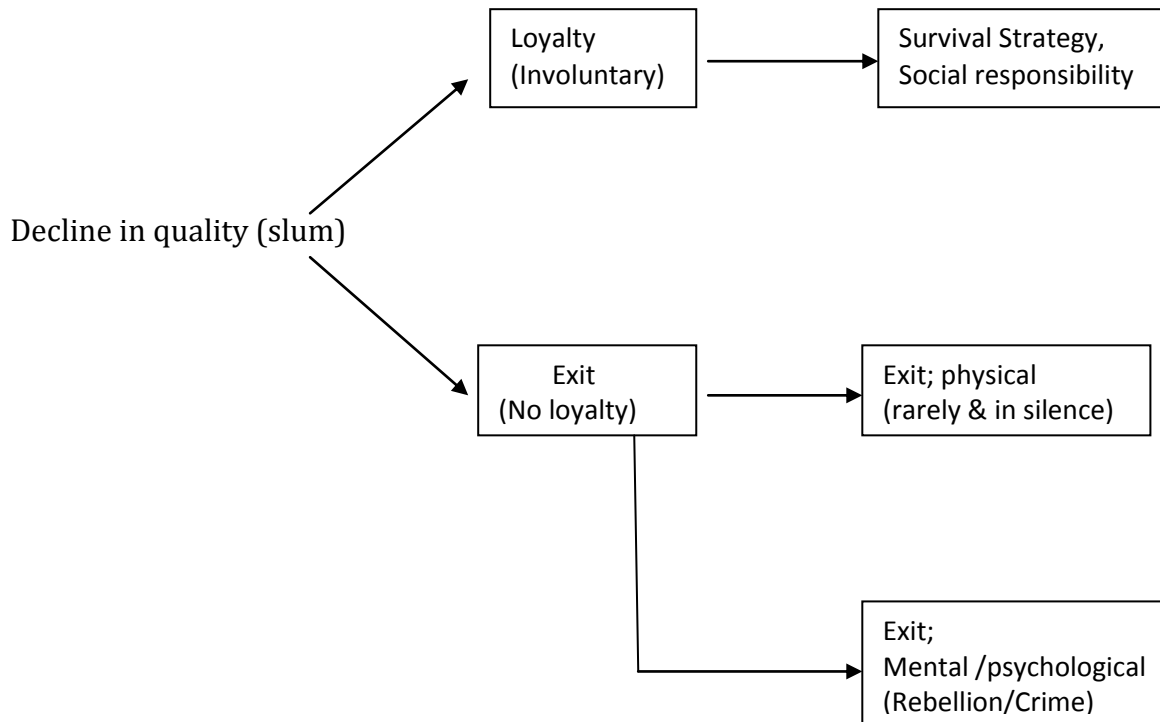
Castells (1997) earlier presented a similar argument, positing that 'resistance identity' is generated by groups who are in positions/conditions devalued and/or stigmatized in their socio-economic and geo-political environment, and that collective resistance against 'otherwise unbearable oppression' has been a very effective means of surviving the difficult living conditions in many slums across the globe. This form of identity fosters the innovation, industry and doggedness which are the basic requirements for success in every sphere of humanity. This, he avers, builds trenches of resistance and survival. This can be regarded as corporate amplification of the innate survival instincts in individual human beings. The resultant energies generated from such collective identity

and communal loyalty has been very useful in achieving communal goals in many instances.

Obligatory loyalty, therefore, is buoyed by the age-long survival instinct of man. It provides the impetus for self help community projects like clearing of drains, road maintenance, digging of community wells for water supply, etc. In terms of security, such peculiar forms of loyalty also inspires the formation of vigilante groups which are common in many informal settlements of developing countries, especially in communities where regular police protection is either grossly inadequate or absolutely unavailable. Often, it is the older people in the community who are in the involuntary loyalty category. This is due to the fact that that they have become resigned to fate in the fate of the slum, after previously attempting the exit option in their youth, without success.

Most of the youths, who are usually either born in the slum or migrated there from the village or from other parts of the city due to the effects of gentrification, rather adopt the mental exit option, which is rebellion. Buoyed by the incredible energy of youth and lofty dreams and hopes, the youths cannot accept the (obligatory) loyalty option. They are like atoms in a confined space with tremendous intrinsic kinetic energy. They are, therefore, mobile, restless, disgruntled and caged. Castells (1997), in his argument on the 'resistance identity', averred that, this repressed actors, often, build trenches of resistance and survival on the basis of principles different from, or opposed to, those permeating the institutions of society". This explains the drift into mental exit/rebellion which becomes a defining characteristic of the slum. Hirschman posited that deterioration sets in gradually and become cumulative when exit is unrestrained. However, with mental exit of the slum dwellers, deterioration does not set in passively or slowly; rather, it is deliberate, bolstered and sustained, thereby expediting decay. Figure 1.8 depicts the concept of 'Exit, voicelessness and loyalty' in the slum. The figure reveals a conspicuous absence of 'voice'.

Figure 1.8: Graphic Depiction of the Concept of 'Exit, Voicelessness and Loyalty' in the Slum



(Author's formulation, 2012)

In many slums across the globe, the option of voice is virtually inexistent. According to Davis (2007), in his 'Planet of Slums', the principal function of the third world urban edge remains as a human dump, and in some case, urban waste and unwanted immigrants end up together. Examples of such areas include Quarantina in the outskirts of Beirut, Dhapa dump on the fringe of Kolkata, Hillat Kusha outside Khartoum, Santa Cruz Meyehualco in Mexico City and Oluosun dump in Lagos. Just as the waste among which they co-habit, these slum dwellers are expected to be 'out-of-sight' and dumb as the dump; that is, not to be heard either. The concept of voicelessness, loyalty, exit and rebellion is, therefore, a phenomenon arising from the voicelessness of an 'optionless' people.

In summary, the concept of 'exit, voicelessness and loyalty' posits that due to the voicelessness of society's weakest groups; of which slum dwellers are an integral part,



the only two options available to them are 'loyalty' (based on the need for survival, rather than brand name or community identity) and 'exit'. Exit, in this case, is primarily a mental one, because these groups of people lack the wherewithal to physically move out of the slum to rent or acquire better housing in non-marginal environments. This form of mental exit, therefore, manifests itself in withdrawal from social and moral rules, which leads to rebellion. Therefore, the voicelessness of the people leads to 'obligatory loyalty' or exit, which is manifested in rebellion, hence the justification for the concept of exit, voicelessness and loyalty.

#### **1.2.4 Rationalizing the Theories / General Overview**

The social conflict theory rightly recognizes contemporary society as an area of conflict, and as the world is becoming more and more urbanized, cities (and megacities) are becoming ever more prominent entities in human life. Consequently, these urban arenas are becoming more and more competitive, prompting David Harvey to conclude that the city is a terrain of struggle. Karl Marx recognized this earlier, identifying the two parties to the conflict as the wealthy ruling class and the exploited and oppressed subject class – the poor. Marx further averred that the relationship between both groups are fundamentally hostile and exerts a negative impact on the society, contrary to the belief of other sociologists like Georg Simmel, Lewis Coser and John Rex who views this social conflict as a positive phenomenon for the society. Marx postulated the situation tends to become extreme, with the proletariat (the poor) getting increasingly pauperized, while the minority bourgeoisie becomes increasingly wealthy and more powerful.

While the theory of political ecology, on the other hand, is concerned with the interaction between politics and the environment, it converges with the social conflict theory by echoing the phenomenon of class warfare and the exploitation and disadvantage of the poor members of the society, who often end up being banished to marginal environments and marginal living. The theory of political ecology addresses the politicized environment by basically integrating ecological social sciences with political economy. Dietz (1999) supports the convergence of the theory with the fundamental idea of the social conflict theory, regarding the exploitation of the weak.

This is evident through his declaration that the eco-imperialist form of political ecology creates environmental regimes, under the label of sustainable development, in ways which promote the cause and power of the elite to the detriment of the weak and “powerless masses” whose rights and welfare are discountenanced.

Furthermore, the assertion of Bryant and Bailey (1997), in their treatise on political ecology, that costs and benefits associated with environmental change are distributed unequally resonates with Hirshlerfer’s (2001) position that the advantage gained by one party, in the context of the social conflict theory, is at the expense of its rival. This means that the nature of the social conflict, which is now becoming intense in contemporary cities and megacities, is that of “the winner takes all”, where the poorest and weakest members of the society are positioned at the unenviable receiving end. This assertion of Bryant and Bailey (1997) is also corroborated by Harvey’s (2008) support of Marx’ social conflict theory in which he (Harvey) asserted that urbanization has always been a class phenomenon, and that surpluses are extracted from somewhere, and from somebody, with the control over the disbursement typically lying in few hands.

In the novel concept of exit, voicelessness and loyalty; a derivative of Albert Hirschman’s theory of exit, voice and loyalty, it is averred that Dietz’ “poor and powerless masses” are voiceless, and consequently consigned to marginal environments, where they live marginally. This concept, like Bryant and Bailey’s view of the theory of political ecology, acknowledges that since the voiceless masses are poor and inconsequential in the power struggle within their urban habitat, they are disadvantaged in the distribution of cost and benefits. The concept also underscores Marx’ social conflict theory as it posits that this voiceless group loses out of the power struggle and end up exploited and oppressed by the bourgeoisie.

The concept of exit, voicelessness and loyalty also suggests that, apart from lacking any voice in the socio-political and physical environment, the poor masses also lack the opportunity for physically ‘exiting’ their marginal environment . This is because they lack the wherewithal to obtain better houses outside the slum areas, many of which are located on dump sites, along sewage channels and around physically unstable and

precarious geographic features, according to Davis (2007). Consequently, their only means of exit is often mental/psychological, which is typically manifested through misdemeanor, immorality, violence and criminality. These vices are adopted by this voiceless group, especially the youths, as a means of protest against the hostile society. The unfortunate repercussion of the type of reaction is that this population group remains uneducated, backward, incarcerated, poor and ultimately disadvantaged like their progenitors. The theory of political ecology, which avers that marginal people have restricted access to the resources and opportunities required to enable them overcome the restrictions of their marginal environments is, thereby, underscored in this concept.

This poor marginalized people are, therefore, unable to break out of marginality, and are, therefore, being entrenched in the vicious cycle of marginality. This theoretical exposition also, unambiguously upholds the social conflict theory postulation that the continued polarization of classes in the class warfare leads to increased concentration of wealth in the hands of the fortunate elite group (the bourgeoisie), while the poor masses (proletariat) continue to experience worsening pauperization, marginalization and voicelessness.

These three theories and concept - the social conflict theory, the theory of political ecology and the concept of exit, voicelessness and loyalty, which comprise this theoretical framework, therefore, adequately address the research theme and encapsulate the broad spectrum of the complexity of the discourse. They also fuse together meaningfully to present a succinct and clear theoretical understanding of the subject of the study.

## 2.0 HOUSING AND ITS MULTI-DIMENSIONAL LINKAGES

### 2.1 Evolution and Development of Housing

Throughout history and all over the world, housing development cannot be separated from the social, economic, and political development of humankind. Starting from its rudimentary form, that is, the 'post and beam' and mud huts (Plates 2.1), housing has developed in complex, elaborate, multi-storied and technologically astounding components of the urban environment (Plate 2.2).

Plate 2.1: Housing in its Rudimentary Form; Traditional mud house in Northern Nigeria



(Author's fieldwork, 2005)

Plate 2.2: Housing in Advanced Form; World's Tallest Residential Building – 80-Floor, Q1 Tower, Gold Coast City, Australia



(Tofusimon, 2009)

For example, the concept of housing has its origin in Paleolithic period when homo-sapiens began to use natural materials like stone, wood, leaves, animal skin and other similar items to create shelter from elements of weather (Ifesanya, 2004b). Vitruvius, in his treatise 'De Architectura Libri Decem' (written around 27 – 23 BC), described the beginning of the house as connected with the advent of technology in its rudimentary form. He posited that house building began with the discovery of fire and, indeed, of language. A storm causes the dry branches of trees to rub together; they catch fire causing forest conflagration. On its subsidence, the savage men of Paleolithic age drew near, found comfort both in the fire and in each other's company; developed language and, later, the first houses. At first, these were in caves, bent boughs and even nests (in imitation of birds). By the Neolithic age, they set up forked stakes, connected with twigs and covered in mud, for the walls. This was the inception of Wattle-and-Daub construction. When the flat roofs were found to be inadequate to keep out the rain, they

were pitched and had eaves. Reeds and leaves were used as cover (Markus and Morris, 1980). Vitruvius found confirmation of his theory in the survival of such huts in various parts of Europe (Markus and Morris, 1980).

This rudimentary concept of housing has since given way to a more comprehensive definition. Proper housing offers a haven for emotional and physical rest, and the stability found therein empowers families in their pursuit of better quality of life. The importance of a decent place to live is critical to human existence, for with it comes stability and promise, family unity, hope and a foundation from which individuals reach their full potential. Proper housing has been known to enhance healthy living (Schirnding and Dodd, 2002). Also learning and academic accomplishment are enhanced by adequate housing (Hodson & Pelullo-Willis, 2002), while emotional stability and psychological balance are developed by having a decent and comfortable place to live (McLead, 2002).

### **2.1.1 Impact of the Industrial Revolution on Housing Development**

The Industrial Revolution (circa 1760 and 1840) started with the invention of machines which made the production of articles easier and mass production much faster. The revolution ushered in the advent of new materials into the building industry through the use of machines. Prices of some special items/articles which used to be hand-moulded/hand crafted fell due to the advantage of mass production. The revolution also encouraged the principle of specialization of labour, whereby people become highly efficient in their particular aspect/portion of work. All these improved the quality and quantity of materials for building.

One of the most important developments of this period which profoundly affected the building industry was the commercial development and wide-spread use of iron and steel. The introduction of these relatively new materials into the building industry in large quantities was, albeit, related to major shortages wood in most parts of the developed world due to extensive ship-building in the 15<sup>th</sup> and 16<sup>th</sup> centuries. Strength and variety in materials use were not the only gains of the building industry, as, for example, the construction of Crystal Palace at Hyde Park in 1851 manifested design flexibility achieved through the use of novel and better materials, as well as speed and

efficiency made possible by the new ability to standardize, pre-fabricate and mass-produce.

Otherwise impossible building designs evolved, as new and special building materials were developed, while mechanical means of climate control equipment like air conditioners, fans, extractor fans, heaters, etc also became available at cheaper prices. The Industrial Revolution, therefore, had tremendous impact on building designs. As the revolution reached its climax in the nineteenth century, the job opportunities created in factories resulted in a stampede, and people thronged the locations of these sites and towns which were flooded beyond capacity. Housing facilities and infrastructures were over-stretched, culminating in unprecedented urban decay and slum proliferation.

As early as 1808, Robert Southey observed that the dwellings of the laboring manufacturers were in narrow streets and lanes, with very limited access to air and light, due to the overcrowded situation. According to Friedrich Engels (1845), for most of the factory dwellers of the mid-19<sup>th</sup> century, especially in Manchester, decent living standards were something they could hardly dream about. The reality, at that time, were shanty towns which consisted of earth floors, with several families sharing a single toilet. The waste disposal system also comprised of bucket-carrying with warning cry of "Watch out!" to passersby.

He further revealed that this was for the 'lucky'. The others lived in cellar dwellings where living conditions were much worse than those experienced in above-ground housing, as the sewage that had been tossed outside by the upstairs neighbors seeped in through the walls of the basement and when it rained heavily, the highly-polluted rivers overflowed and flooded out the basement dwellers.

In order to ameliorate the living conditions, more buildings were constructed for housing. The new urban planning designs developed to ameliorate the housing challenges of that period were known as theoretical model cities, emerging as a direct benevolent intervention of utopian socialists and philanthropists. These cities include the Industrial Complex at New Lanark, established in 1820 by Robert Owen, Letchworth (U.K.) established in 1902 by Ebenezer Howard and Radburn, N.J. (U.S.A), established in

1929 by Clarence Stein and Henry Wright. These novel interventions enhanced the quality of low-income people's housing condition.

## **2.2 Slum and its Global Reality**

Slums are amongst the most obtrusive of social evils and an epitome of poverty and they are characteristically overcrowded areas where people live in makeshift buildings or settlements, exuding all aspects of criminality, without lending themselves easily to spatial re-arrangements (Agbola, 2005a). The festering of slums globally has become a major problem in contemporary urbanization. The UN-HABITAT revealed that some 50,000 people die daily as a result of poor shelter, polluted water and inadequate sanitation. This statistics translate to 18.25 million deaths annually (UN-HABITAT, 1995, cited in Shelter 2.0, 2011)

According to UN-HABITAT (2011), the word 'slum' traditionally describes a neighborhood of housing that was once in good condition but has since deteriorated or been sub-divided into a state of high overcrowding and rented out to low income groups. While the definition covers many of the world's slums, it is not comprehensive, as many of the slums existing today did not result from decay of neighborhoods which were 'once in good condition'. Many of them, as Davis (2007) acknowledges, sprang up at precarious marginal urban fringes which functions as 'human dumps'; where in many cases, urban waste and unwanted immigrants end up together. Examples of such infamous slums include Olusosun Dump in Lagos, Hillat Kusha on the fringes of Khartoum, Dhapa Dump on the edge of Kolkata and Santa Cruz Meyehualco in Mexico City, amongst others.

As Davis stated, the classical definition of a slum is characterized by overcrowding, poor or informal housing, inadequate access to safe water and sanitation and tenure insecurity. While these definitions are limited to the physical characteristics of slums, there is another dimension of slums which relates to the social and psychological aspect. This is evident in the position of Charles Booth that all slums were characterized by an amalgam disease, poverty and vice, in addition to other physical anomalies and Victorian calumnies' which viewed the slum as 'a place where an incorrigible and feral social "residuum" rots in immoral and often riotous splendor' (Davis, 2007).



While Cardinal Wiseman has been credited with the transformation of the word 'slum' (a "room in which low goings-on occurred") from street slang into 'a term comfortably used by genteel writers' (Yelling, 1986 cited in Davis, 2007), several other words are used in different parts of the world to describe the same phenomenon of blighted neighborhoods in urban areas. Some of these terms include; ghetto, favela in Brazil and Latin America, *barriada* in Peru and Latin America, *colonias populares* in Mexico, *thika bustees* in India and *Gecekonu bolgesi* in Turkey, amongst other appellations.

For the first time in human history, more than half of the world's population lives in cities and provision of adequate shelter for this increasing population is one of humanities greatest challenges, as today, one out of every three urban dweller now lives in slum conditions (Ban, 2009). The World Bank identified 152 developing countries, as of the year 2007, of which it is reported one in three people are without adequate shelter (UN-HABITAT, 2008a). Tibaijuka (2009) and Ban (2009) confirms earlier assertions by Payne (1977) and Lewin (1981) that the consequences of the rapid rate of urbanization are most visible in the rapid deterioration of urban housing, resulting in urban housing poverty, especially, as there is no proportionate increase in the number of housing stock being produced. The poor, who are mostly affected by the situation, reside in slum areas in urban centers, in over-crowded accommodation situated in insanitary conditions.

'There are probably more than 200,000 slums on earth today, ranging in population from a few hundreds to more than a million people' (Davis, 2007). The term 'megaslums' have even been coined to describe the phenomena in which several slums merge together on urban peripheries to form a massive expanse of poverty and human degradation. According to Odom (2008), the preponderance of slums is an evidence of the failure of urban systems to guarantee even distribution of land, basic services and wealth to all categories of urban dwellers. The issue of slum proliferation has become one of the most serious problems faced by humanity in this dispensation. This fact is underscored by the important status given to the prevention of slum growth and the upgrading of existing ones by the United Nations General Assembly at its 60<sup>th</sup> session in 2005.

The organization passed a resolution to, amongst other things:

‘achieve significant improvement in the lives of at least 100 million slum-dwellers by 2020, recognizing the urgent need for the provision of increased resources for affordable housing and housing-related infrastructure, prioritizing slum prevention and slum upgrading, and to encourage support for the United Nations Habitat and Human Settlements Foundation and its Slum Upgrading Facility’

(United Nations, 2005, p.

Ban (2009) further stated that inadequate attention has been devoted to the central role of housing in national economic development. While most governments pay attention to Agric & Industry in economic development, housing is usually neglected, therefore, it does not get its fair share of budgetary allocation (Tibaijuka, 2009). Also in her message (2008 World HABITAT Day), the Executive Director, UN-HABITAT, Dr. Anna Tibaijuka, said that with the number of urban slum dwellers worldwide which was moving above the one billion mark and rising urban poverty was one of today’s biggest development challenges.

Despite the strategic importance of housing, various factors contribute to the severe inadequacies in housing delivery and the subsequent festering of slums globally. It has been averred that the most serious of these factors is uncontrolled urbanization. For example, Badiane (2006) observed that urbanization has become virtually synonymous with slum growth and urban poverty, Badiane (2006) averred that the problem is especially critical in sub-Saharan Africa, where annual slum and urban growth rates are 4.53 per cent and 4.58 per cent respectively, nearly twice those of Southern Asia, where slum and urban growth rates are 2.20 per cent and 2.89 per cent respectively. The problem is further aggravated in Nigeria, as Olotuah and Adesiji (2006), posited because the growth rate of urban population is more pronounced in Nigeria than most other countries on the African continent.

Often, the question is usually raised; why do people live their ancestral village homes for the decaying cities? According to Rubio (2007), most of the world's poor, now and in the past, relocate to the cities of their own free will, and for perfectly rational reasons because, although, urban poverty might be more concentrated and obvious, it

nevertheless represents hope of a better life for them and their children. This is, particularly, so in parts of the world where the countryside is subject to total invisibility and neglect by governments. As difficult and dehumanizing as life may be in the urban slums, the images of children starving to death and carcasses of livestock lying on country sides are hardly ever seen in cities. One of the reasons for this according to Rubio (2007) is that, like the street proletariat of ancient Rome, the urban slum dwellers wield more political clout than their relations in the countryside, as the political and economic elite cannot afford to disregard the danger the organized unleashed anger of the poor people who live so close to their homes and the center of power. This fear of the ruling class could also be attributed to their seeming preference for slum demolition and, often, forceful eviction as the prime strategy for urban renewal, amongst other more socially- and cost- effective methods.

Taubman College (2010) posited that slum festering is propelled by the lack of equity in the design of cities and averred that the vision of mass housing pursued by the modern movement of the early 20th century has largely failed. It, consequently, advocated the sanctity of 'equity' as a fundamental aspect of urban design, stating that the issue of 'environmental justice' in the planning and design of infrastructure has become critical. UN-HABITAT (2011) discussed the generally adopted strategies in the effort of city and national governments in ameliorating the problem of housing and the festering of slums. These strategies include; on-site slum upgrading, site and services and incremental land development, government-led new public housing stock provision, city-wide housing strategies and resettlement on suitable land which involves the eviction of the slum dwellers.

The last option – eviction and resettlement - is the least desirable because it is accompanied by evictions which disrupts and often destroys people's social networks and livelihoods. Force eviction is the removal of people from their homes and communities against their will; sometimes with, but often without alternative provision. Also, the demolition of slums causes a net loss of scarce low-income housing units which 'nobody can afford to replace', thereby, compounding the problem of low-income housing shortages (UN-HABITAT, 2011). On-site upgrading is considered as the best option because it is the least expensive and most humane approach to effectively

enhancing a city's much-needed housing stock of affordable housing with minimal disturbance to people's lives. Experience shows that it costs 10 to 15 times more to develop new housing than it costs to upgrade the housing and living environments in which people have already lived and invested (UN-HABITAT, 2011). This strategy is , therefore, highly recommended in urban renewal schemes and the amelioration of slum conditions.

### **2.3 Housing Linkages to the Socio-Economic Environment**

The housing sector is inextricably tied to most of the other sectors of the economy. The housing delivery system is influenced by other sectors of the socio-economic environment of the society and it also, on the other hand, impacts strongly on other aspects of the socio-economic environment. Housing is directly linked to many social benefits and opportunities, as it has strong linkages to sustainable urban living. Well articulated and effectively implemented housing strategies will solve many of the urban problems, especially in the developing countries, thereby, enhancing the standard of living and creating more socially and economically sustainable and environmentally friendly urban environment.

#### **2.3.1 Housing and Income/Employment Generation**

Agbola (2005a) defines a housed as an economic resource, providing space for production and access to income-earning opportunities. Housing is further underscored as a vital economic resource as Evans (1980) posited that over 15% of all savings in both developed and developing countries is invested in the construction of dwellings, translating to several billions of US dollars annually. Housing provides a veritable means of employment and, consequently, income. From the clearing of land for construction to the supply of building materials, construction of houses, collection of house rent, sale of houses / estates, maintenance and repairs, etc., the housing sector has been a major source of employment and income generation.

The performance of the housing sector, especially that of the housing construction industry, is often the barometer by which the health or ill-health of a nation is measured or determined (Agbola, 2005a). Also, housing is a set of durable assets which account

for a higher proportion of a country's wealth and on which households spend a substantial part of their income. Housing as a product, therefore, is not only valuable for the provision of shelter and psychological well being, but also as a virile economic asset, generating employment and income, especially in urban areas.

Employment opportunities presented by the housing sector is intimately linked to the housing delivery process. The process starts with the land market operations where several deals are made, generating profits to the operators annually. The acquisition and preparation of land for the construction of housing involves various professional experts in the building industry. These include; land surveyors, architects (including landscape architects), civil engineers, possibly town-planners, real estate brokers, lawyers, title insurance companies, etc.

Building materials manufacturers, research experts and suppliers also earn income from the housing sector. Exportation and importation of house building materials also generate income for shippers, clearing and forwarding agents as well as import duties for the government. Housing has been effective as an employment generating sector. The combined unique feature of the product and the industry include its geographical dispersion, nature of employment in the industry, nature of the product and its demand. The geographic dispersion of the industry, unlike crude oil exploration, for example, makes most housing construction activity to spread across the nation, far more than in any manufacturing or other industries. It also spreads across villages, town, cities and megacities. It has been observed that virtually every community in the nation has labour organization and companies active in construction unlike many industries that are concentrated on one or a few geographic areas.

Apart from these relatively peripheral participants in housing comes these directly involved in the construction of new housing units, repair and maintenance. A large proportion of the urban poor eke out daily living by working as laborers on building construction sites, while bricklayers, carpenters, plumbers, painters, electricians and other housing dependent artisans will be virtually jobless without an active housing sector. This will invariably translate to increased criminality in the urban environment,

thereby compounding the environmental problems of urban areas. The housing sector, therefore, is a major component in the urban development of any society.

### **2.3.2 Housing and Poverty**

The housing sector has been shown to be a major tool of employment and income generation. A docile housing sector, therefore, translates to lack of employment opportunity and poor income which invariably results in poverty. As earlier stated, housing is 'part cause, part consequence' of poverty and an important element of the malaise. Housing represents a highly visible dimension of poverty. Any programme of poverty reduction in any society, therefore, must address the issue of housing. While there is no single accepted definition of poverty, the European Union (1983) cited in the United Kingdom Parliament (2004), defined it as a situation of people whose resources (material, social and cultural) are so limited as to exclude them from the minimum acceptable way of life in the countries in which they live. The link between housing and poverty becomes stronger when a house is viewed as an economic resource providing space for production and access to income-earning opportunities. The poor, therefore, without a house, or squatting in an illegal housing or slum, is thus denied the legal and social linkages to the economic resource of the society.

### **2.3.3 Housing and Health**

Schirinding and Dodd (2002) observed that poverty housing often means limited access to clean water, a situation that can carry serious health implications. In both developed and developing countries, poor housing is associated with vector-borne diseases. Fleas, cockroaches, mosquitoes, flies or bedbugs may breed in the house or in waste containers and sewage. Diseases caused by such vectors include chagas, dengue fever, malaria, filariasis, leishmaniasis and diarrhea diseases. Improved housing can make a substantial difference in the physiological and socio-economic well-being of individuals and families, through protection of disease carrying vectors like mosquitoes, access to better hygienic environment and space for economic activities.

The UN-HABITAT (1995) cited in Shelter 2.0 (2011) revealed that some 50,000 people die daily as a result of poor shelter, polluted water and inadequate sanitation and up to 70 million women and children live in homes where smoke from cooking fires damages

their health. The statistics translates to 18.25 million deaths annually. Many more are being killed by the chronic respiratory diseases brought on by constant exposure to unventilated fumes from indoor stoves or outdoor air pollution.

In 1987, the Environmental Health in Rural and Urban Development and Housing (RUD) programme of the WHO's Environmental Health Division, formulated eleven (11) key principles relating health and housing, thereby, emphasizing the need for substantial improvements in housing as a basic requirement for the 'Health for All' (HFA) programme.

The eleven (11) key principles are as follows:

- (1) Adequate housing provides protection against exposures to agents and vectors of communicable diseases through safe water supply, sanitary sewage and solid waste disposal, drainage of surface water, personal and domestic hygiene, safe food preparation and structural safeguards against disease transmission.
- (2) Adequate housing provides protection against avoidable injuries, poisonings and thermal and other exposures that may contribute to chronic diseases and malignancies, with special attention to; structural features and furnishings, indoor air pollution, chemical safety and use of home as a workplace.
- (3) Adequate housing helps people's social and psychological development and minimizes psychological and social stresses connected with the dwelling environment.
- (4) Suitable housing environments provide access to employment locations, to required services and to amenities that promote good health.
- (5) Resident's use of housing should maximize its health impact as the health impacts of housing depend as much on how people use housing, individually and collectively, as they do on its sitting, structures and services.
- (6) Housing should minimize health hazards of groups at special risk from condition of their dwellings, including; women and children, residents of sub-standard habitations, displaced and mobile populations, the aged, the chronically ill and the disabled.
- (7) Health advocacy, carried at by health authorities and related interests, should be integral with public and private decisions about housing.

- (8) Economic and social policies should support the use of land and housing resources to maximize physical, mental and social health.
- (9) As it relates to human shelter, economic and social development should be based on appropriate processes of planning, public policy formulation, policy implementation and service provision, with inter-sectoral collaboration in; development planning and management, urban and land-use planning, housing legislation, standards and enforcement, design and construction of housing, provision of community services and monitoring and surveillance.
- (10) Health education – public and professional – should actively foster the provision and use of housing to promote health.
- (11) At all levels, should support the process of self help, neighbor help and communal cooperative action.

These principles underscore the linkage between housing and health and the need to adequately redress housing deficiencies in areas where such exist and to ensure that more qualitative houses are provided by both the government and the private sector.

#### **2.3.4 Housing and Education**

Educators have discovered that people cannot learn when they do not feel emotionally safe. Sub-standard housing threatens this requisite sense of security and becomes a liability in the academic life of any student (Hodson and Pelullo-Willis, 2002). The loss of access to employment and income due to poor housing directly impacts on the education of children through school. Abraham Maslow (1938) in Hudson and Pelullo-Willis (2002) averred that humans have a set of needs, which rise in importance from personal security to a sense of belonging, equality, capability and independence. Beyond the basic need for safe housing, human learning depends on our feelings that we 'belong' in our respective classrooms. Housing that is precarious or inadequate accentuates how different we are from others; causing us to doubt whether we belong. In turn, students who lack a sense of belonging cannot feel equal to their classmates. This perception of inequality can stimulate feelings of hostility; anger and fear – all barriers of learning. Since sub-standard/poverty housing is detrimental to health, inadequate housing not only creates daunting challenges to children, it also causes them



to be out of school often, due to illnesses. Adequate housing is, therefore, a necessity for educational advancement of any society.

### **2.3.5 Housing and Other Opportunities**

The house a man lives in is the sum total of all opportunities that will come to him and his family. Inadequate housing reduces opportunities available to people generally. As earlier mentioned, housing provides access to employment and income, consequently, inadequate housing will reduce employment opportunities and household income. In both developed and developing countries, poor housing is associated with vector-borne diseases like fever, malaria, filariasis and diarrheal infections. Studies have found a lower incidence of malaria among inhabitants of well-constructed houses. Educators have also discovered that people cannot learn when they do not feel emotionally safe. Sub-standard housing threatens this sense of security and becomes a liability in the academic life of any student. Poor education, consequently leads to diminished opportunity for employment and income, inciting a life of crime. The vicious cycle of poverty and stunted opportunities is, thereby, entrenched.

### **2.4 Dynamics of Housing Components**

Housing delivery can be seen as a system which comprises components / sub-systems and which also constitute a sub-system of a larger system. The process of constructing the house can be seen as a system on its own, comprising sub-systems which interact with one another to ensure that the goal of producing houses is accomplished. These sub-systems / components which can also be viewed as individual systems on their own include the following:

- (i) Housing Policy/Statutory Housing Institutions
- (ii) Housing Finance
- (iii) Land
- (iv) Building Materials
- (v) Labour
- (vi) Housing Construction Technology
- (vii) Social environmental / Idiosyncrasies

### **2.4.1 Housing and Government Policies**

The critical importance of housing in human societies demands resolute commitment, intelligent planning and effective implementation of housing development programs. As in other areas of social/ national life, therefore, rational and effective policies must be developed to form the foundation and framework for the much-needed housing development (Ifesanya and Anthony, 2006). Virile housing institutions /agencies, therefore, becomes highly important also, as they constitute the implementation instruments for these policies.

Hornby (1999) defines policy as a plan of action, statement of ideals, etc. proposed or adopted by a government, political party, business, etc. Kaul (1997) stated that in the realm of the public sector, policy is the instrument for guiding action along the pre-determined route and limit discretionary powers of public officials. Housing policy, therefore, is the applications of policy to the housing sector. According to Adegoke (2005), it is simply an agreed and acceptable course(s) of action in respect of housing matters in a particular state, nation or corporate organization. Earlier, Crouch and Wolf (1972) had described housing policy as s series of historical accretion, refractory difficult and sometimes contradictory policy intentions and changing fashions (that) have combined to produce a mass of anomalies.

Housing policy is more complex than most people think. This, according to Cullingworth (1979), is due to the fact that there exists an overriding importance of non-housing issues which impinge on housing issues, e.g. inflation and employment situation of a country. The comprehensiveness of the all-encompassing issues to be considered in housing policy formulation is believed to have gravely militated against its success in many countries of the world.

Egunjobi (1994) believes that housing delivery imperfections are due to conceptual and structural defects in housing policies which ought to create the necessary foundations upon which actions are based. This is underscored in Balchin (1995) who declared that housing policy in the 1980s to the mid-1990s, perhaps, more than any other issue, was the means by which an increasingly divided society was being created. The experience of Nigeria is not different from the sordid reality enumerated above. The obvious

conclusions from the appraisal of all previous housing policies and programs in Nigeria are that; the performance has been abjectly poor; there is widening and frightening gap between aspirations, expectations and capability of realization. The scale, enormity and complexity of those problems have made even the fairly successful policies no longer applicable. These myriad of problems related to housing delivery have resulted in the backlog of unmet housing needs and demand which, in most cases, make a mockery of the existing housing policies in Nigeria (Ifesanya and Anthony, 2006).

The connection between government policies and housing is very conspicuous. For example, in Nigeria, governments' projects are among the most expensive, partly because of the policy of the contracting system which involves heavy bureaucracy and inflated costs, in addition to the high standards of building design type usually stipulated by government agencies (Agbola, 1988b).

Housing is particularly influenced by government policies from various angles. Government policies on education, for example, have direct bearing and implication on the training of manpower for the industry. Government policies and actions on tertiary education, in particular, will impact on the quality and availability of personnel in the professional cadre for the building industries, while policies on basic, secondary and technical education will mould the type and nature of technicians, skilled and unskilled workers in the industry.

In the same vein, government policies on the economy; taxation, monetary matters, etc. will also have significant impact on the socio-economic environment, influencing the level of employment (and unemployment), for example, among many other indices. This will invariably impact on the ability of individuals to own or rent housing units. Proper and effective government policies are, therefore, highly essential for adequate and efficient housing delivery in any society.

#### **2.4.2 Housing and Finance**

Ajanlekoko (2001) stated that without an effective finance system, no housing policy can be effectively implemented. A financing framework which facilitates financial intermediation consists of individual / household income levels, institutions as well as

their relationships and the processes involved. The system must effectively reconcile the constituent components like the affordability limitation of households, cost recovery, replicability, appropriate pricing and government subsidy. These constituent components are interwoven and form the salient input into the finance component of the housing delivery system for efficient performance and satisfactory output.

The housing delivery can be likened to an open system (in the Systems Theory) whereby the system comprises of matter and energy as the major inputs. The requisite 'energy' for the system's operation is the funds for building, that is, housing finance (Ifesanya, 2004a). This is supplied through the housing supply finance sub-system which comprises of individual savings, budgetary appropriations by governments, commercial and merchant banks, insurance companies, and mortgage institutions.

Lansley (1979 cited in Adegoke, 2005) averred that part of the problems leading to policy failure in housing is that the shaping of housing policy has too often ignored or been ignorant of underlying economic forces and the importance of economics to an understanding of the nature and significance of housing. Housing and the national economy is inextricably linked together. Ajanlekoko (2001) stated that 'the gross housing delivery is a major factor in the gross domestic product (GDP) of any nation and actually reflects and serves as the barometer of the state of health of the nation'. Kuye (2007) averred that the availability of adequate housing finance is the cornerstone of any effective sustainable shelter/housing project, confirming Agbola (2005a), which earlier posited that finance is the cornerstone of both housing construction and consumption.

This overwhelming importance of finance in housing delivery is also evident in the area of labour supply in housing production. Finance is a crucial factor in the recruitment of highly skilled labour on any housing project, as money is needed to acquire land, prepare design and drawings, to procure materials and to hire labour. Generally, finance is known to be the principal resource required in acquiring goods and services including housing.

### **2.4.3 Land**

Land is one of the most important resources in the construction industry. It is a sine-qua-non for housing development, as the house building process remains only a mirage without the availability of land. The available developable land has consistently been in decline globally due to the implementation of various social, industrial, commercial and institutional development schemes. Since land is limited in supply, the possibility exists, therefore, that, someday, undeveloped land may become exhausted. This stark reality necessitates careful planning of urban land and the development of appropriate land policy, accessibility to land is highly essential for effective housing delivery in any society.

Housing development is particularly dependent on the availability of land, considering the fact that more than 50% of total land use in most cities of the world is utilized for housing. Adequate legal and administrative framework is also required to facilitate access to land for the purpose of housing development.

### **2.4.4 Housing and Building Materials**

The term 'building material' refers to any item, object or material – whether natural or man-made, adopted/used in the construction/production of buildings. According to the Encyclopedia Britannica (2011), early building materials were perishable, such as leaves, branches, and animal hides. Later, more durable natural materials - such as clay, stone, and timber - and, finally, synthetic materials - such as brick, concrete, asbestos, metals, and plastics - were used. . Building materials could be either natural or man-made and, according to Olateju (1988), could be classified as Primary or Secondary. Primary materials are those used in their natural/original state without manufacturing process while Secondary materials are processed and synthesized.

UN-HABITAT (1985) cited in UN-HABITAT (1993) argued that building materials are the main input to the construction industry, which in turn is an important contributor to national capital formation and UN-HABITAT (1990) reiterated the assertion, recognizing building materials as the foremost physical resource in housing. The importance of building materials in housing delivery is underscored by the fact that it

has been adjudged to constitute between 50 - 80% of the total cost of housing in many cases. Olateju (1992) put it at 40 – 80%, while Idrisu (1992) put it at 50 -60%.

The building materials industry involves the supply of natural materials, the process of manufacture, the prevailing economic conditions, government policies on manufacture and trade amongst others. According to the UN-HABITAT, the building materials industry is still unable to meet the demands made on it, therefore, unable to make its potentially possible contributions to the physical and socio-economic development of many developing countries. The main reason adduced for this is that indigenous building materials, which can lead to self-sufficiency and import substitution, have not been adopted on a wide scale.

While assorted range of building materials exist in many cultures of the Global South, the potentials have, often, been untapped, being usually disparaged due to the damaging effect of 'colonial mentality' which paints anything local as primitive and sub-standard in preference to imported ones. This underscores the position of the UN-HABITAT (1985 cited in UN-HABITAT (1993) that indigenous building materials exist in most (developing) countries, but they are often either unpopular or insufficient in supply, concluding that the trend of rising costs and falling supplies of materials can be reversed, if the system of production is based on locally available resources.

#### **2.4.5 Housing and Labour**

The Longman Dictionary of Contemporary English (2001) defines 'Manpower' as all the workers available for a particular kind of work while the Oxford Advanced Learners' Dictionary (2006) defines it as the number of workers needed or available to do a particular job. On a broader platform, manpower can be defined economically as the managerial, scientific, engineering, technical, craftsmen and other skills which are employed in creating, designing, developing, organizing, managing and operating productive and service enterprises and economic institutions. Olaoye (2007) averred that all these categories of manpower can be seen in every profession, using the example of the medical field, the managerial cadre is in charge of general administration, the scientist cadre (doctors, etc) are concerned with research and cure, engineers manage the equipments, the technical cadre (the nurses) provide certain

skilled support for the scientists while the artisans/craftsmen assist with basic domestic support.

The National Manpower Council (NMC) of the United States of America (1955) declared that “our future progress and strength depend upon a conscious and deliberate concern with our manpower resources. Recognizing that our most precious single resource consists of the skills, capacities and creativeness of our people is not enough, it is necessary to ensure further development of the resource”. Also, the Ministry of Labour of Great Britain and Northern Ireland (1928) posited that the maintenance of an adequate supply of skilled workmen to meet the needs of industry is a matter of vital importance, not only to industry itself, but to the community as a whole. It is important to employers because the uninterrupted flow of a sufficient number of workmen with the requisite skill is essential if the continuity and progress of industry are to be assured; to workmen because the maintenance of a high standard of skill profoundly affects their economic status and prospects; to the community, because its interest and duty lie not only in ensuring the economic welfare of its citizens but also in fostering a high standard of education and citizenship. According to John F. Kennedy, the 35<sup>th</sup> President of the United States of America, manpower is the basic resource. It is the indispensable means of converting other resources to mankind’s use and benefit. Thus, any nation that lacks manpower will have nothing to tap its resources. Harbison (1971) also believes that the health of a nation is dependent as much on the accumulation of human capital as upon the accumulation of material capital.

Manpower in the building industry refers to the portion of a nation’s manpower engaged in the production of buildings. The building industry itself refers to the sector of the society/nation involved the production, provision and development of buildings. It is a sub-sector of the construction industry which encompasses comprehensive construction works, including amongst others; highway construction, water and marine works, heavy construction like bridges, tunnels, pipelines, harbor projects and the like. The building industry encompasses the design, construction, research, financing and other relevant aspects of building. It cuts across both the public and private sectors of the economy. The major stakeholders in the building construction industry are:

- The Professionals: This group comprises the experts like architects, urban planners, engineers, quantity surveyors, land surveyors and geometers, estate surveyors and valuers and other related experts.
- Contractors: This group comprises organizations or individuals who undertake the actual translation of the design and drawings to tangible products on site. Foster (1974) identifies four major categories of contracting firms; general building contractors, heavy and highway contractors, special trades contractors and operative builders (firms which produce mostly residential structures for later sale). In Nigeria, contractors are further classified into expatriate and indigenous categories.
- Government: The governments at various levels of administration in any nation are also involved in the building industry. Provision of infrastructural facilities and public housing compels governments to be active participants in the building industry. In Nigeria, the three (3) tiers of government involved in housing are the Federal, State and Local. Specific Departments, Agencies, Ministries, Divisions and Parastatals of governments are usually more involved than others. In Nigeria, for example, the Federal and State Ministries of Works and Housing, Federal and State Housing Authorities, etc. are more involved in the building industry than many others.
- Manufacturers: Manufacturers of building materials constitute an important segment of the building industry. The health or ill health of this sub-sector has far-reaching implications on the entire industry. The sub-sector is also a major employer of labour in the building industry.
- Corporate and individual clients: If there are no clients/project initiators, there will be no building project. The segment of the society involved in the procurement of buildings is also an important part of the building industry. This comprises of governments and their agencies, corporate organizations, social groups as well as individuals.



Agbola (2005a) opined that if the house building knowledge were to be passed through a prism, it is likely to show a knowledge spectrum divided into seven categories which encompasses virtually all branches of human life. This, therefore, suggest that all the levels and categories of manpower are involved in the building industry.

As earlier stated, Manpower in the building industry exists on different levels; the scientific and professional personnel, as well as the technical and skilled workers, whose formal education usually does not go beyond high school/secondary school or technical college. The term 'labour', usually refers more to the later group. Skilled workers and technicians are found in hundreds of different occupations. According to the U.S National Manpower Council - NMC (1955), in addition to foremen and workers in manufacturing and construction trades, traditionally considered as skilled labour, the skilled manpower resources of the nation include workers in the clerical, sales and service fields; in mining, lumbering, transportation, communications and in technical occupations. Many skilled workers are in trades, which have long histories, like the carpenter, the mason, the glass blower, the draftsman, the typesetter, the baker and the barber. Other occupations such as those of electronic technician, telephone handset repairer and the X-ray technician are relatively new. Technicians constitute a slightly higher cadre of manpower than the skilled worker (NMC, 1955). They represent a group of persons of less-than-professional training, working directly with professional personnel. They are more likely to be trained in educational institutions than the more traditional skilled workers. Though, they are sometimes described as sub- or- semi-professional workers, the features which they share in common with the traditional skilled workers are substantial.

Skilled workers and technicians are trained in numerous diverse ways. Their training may be acquired in formal programs, informally or in both ways. It may take the form of apprenticeship or enrollment in a technical institute. It may occur through observation and imitation or planned instructions on the job. Sometimes it is obtained in military services through a combination of classroom instruction and on-the-job experience. The Labour Ministry of Great Britain & Northern Ireland's Report of Enquiry into Apprenticeship and Training for the Skilled Occupations in Great Britain and Northern

Ireland (1928) identified three (3) methods of training for skilled occupations. They are apprenticeship, Learnership and Upgrading.

Apprenticeship is the contractual relationship between an employer and worker under which the employer is obliged to teach the worker or to cause him to be taught any trade or business and in consideration of such teaching, the worker is to serve the employer as an apprentice throughout an agreed period, on stated terms. Learnership, though lacking in distinctiveness and definition than apprenticeship, is commonly applied to juvenile worker undergoing a short but variable period of intensive training while performing certain simple auxiliary activities in an organization (Labour Ministry of G.B & N. Ireland, 1928). A 'learner' connotes a worker who, not being an apprentice, is specifically engaged by the employer for a recognized period of training in the capacity of a 'learner' and is provided by the employer with instruction or with definite facilities for learning. Upgrading is the practice of promoting, usually to the semi-skilled operatives who have acquired some knowledge of methods and processes in use by working in association with skilled men.

NMC (1955) stated that the development and effective utilization of human resources cannot be left to chance. There must be a deliberate policy and action plan to improve and increase labour supply. This becomes more relevant to Nigeria as Agbola (1998) observed that the manpower problem in Nigeria which manifests itself in the form of shortage of competent hands (both skilled and unskilled) in the house building industry has been a major constraint militating against effective operation of the industry. Manpower development in the house-building industry is particularly essential, as Adeniyi (1985) posited that lack of skillful hands in the construction industry often leads to poor workmanship and wastage in the use of building materials and valuable time, thereby, adding to the cost of housing and aggravating the housing problem in Nigeria.

The FRN (2004), in the 2004 National Housing Policy of Nigeria, observed that the development of an effective manpower training programme to raise the output of the industry is essential. This is particularly important as available research shows that the old apprenticeship system which stood the industry well in the past have become

disused as master bricklayers, carpenters and other artisans no longer have apprentices, because the younger generation of Nigerians does not want to do arduous tasks (Agbola, 2005a). Unfortunately, at the same time, the supply of labour to the industry through the Trade and Vocational Schools have not been successful either, as the products of these schools are usually half-baked, lack requisite experience, have exaggerated opinions of themselves and hardly want to learn (Agbola, 1985 cited in Agbola, 2005a). The issue of producing and sustaining adequate and competent supply of labour in the building industry is, therefore, highly important and urgent for Nigeria.

#### **2.4.6 Housing and Construction Technology**

Technology can be defined as the practical application of knowledge, especially in a particular area like engineering, medicine, etc. (Merriam-Webster, 2011). It is the capability given by the practical application of knowledge, involving the use of technical processes, methods, or knowledge. Business Dictionary (2011) also defined technology as the purposeful application of information in the design, production, and utilization of goods and services, and in the organization of human activities. Building construction technology, therefore, can be defined as the purposeful application of information/knowledge in the design and production of buildings.

Stewart (1978) earlier posited that technology consists of a series of techniques and that the technology available to a particular country is all those techniques it knows about (for example, the use of reinforced concrete and glass components in house building). Techniques do not exist in heaven, in Platonic caves or in entrepreneurs' imagination, ready to be plucked from the air and incorporated into use. They have to be invented, developed, tested, modified and accepted over time. The development of technology generally, including house building technology is essentially a historical process in which one technique with one set of characteristics (local or foreign) replaces another in the light of the historical and economic circumstances of the time. The historical nature of technological development, especially in house building means that the time and circumstances in which any particular technology is developed heavily influence its characteristics (Stewart, 1978)

Giedion (1967) confirmed that in the 19<sup>th</sup> century, structural engineering gave expression to the desires which lay slumbering in the sub-conscious of the architecture of that period, but in this century, the building industry is now in the forefront and often asks more from the engineer than he can yet accomplish. Structural engineering grew out of new methods of calculation and new developments in the manufacture of ferrous metals, providing means for pre-fabrication and standardization, transforming the construction of buildings. The Eiffel Tower is the most famous example of its early application about the time of the birth of the modern skyscraper in Chicago. Shapes formerly possible only with the use of the lightest materials also became realizable in shell concrete. Technology has therefore, acquired great importance in house building design and construction.

The most effective among different forms of technology is considered as the 'Appropriate Technology' at that particular time. Appropriate technology can, therefore, be developed for specific groups of people depending on their location and culture. It is dynamic, being dependent on advancement and improvement on subsisting ones. Appropriate technology is, therefore, a function of time and space. Shah (1978) defines appropriate technology for housing as an art, science and skill suitable to housing, comprising all instructions, methods, means, materials and substances to achieve housing of desired standards.

Development of appropriate technology is expected to enhance efforts by both government and private sector to reduce the unit cost of building through effective and efficient utilization of resources. According to Gokhale (1978) appropriate technology should make the most effective use of available resources and result in maximum overall benefit to the society at minimum cost. It must avoid the use of such scarce resources which are required in the more vital sector of industrial and agricultural development. Jolaoso (2001) opined that the appropriateness in building refers to availability, affordability, durability, serviceability and reliance, as well as acceptability. Appropriate building technology, therefore, is primarily that which is indigenous, adopting readily available materials, requiring technical skills that are within the capability of the society and the financial strength of the people.

Economic and historic circumstances are themselves, products of the technology in use in a society, and hence of past technical developments (Stewart, 1978). This should be clear from the house building example; the availability of particular materials at sufficiently low prices and the consequent adventurous architectural designs made possible were due to past innovations in steel and glass production; the high incomes which provided the savings to finance the massive investment in buildings were the result of the use of high productivity technology which resulted from the industrial revolution. Thus, technological development and social/historical dynamics are interrelated, with one feeding the other, often making it difficult to distinguish the cause from the effect.

The overwhelming importation of foreign technologies into the house building process of many developing countries has had detrimental effect on housing provision in those countries. Labour productivity in these regions of the world is very low, due to poor technological input. Widespread poverty goes 'hand in hand' with the misuse of critical resources like labour, as much labor is idle for much of the time, while the productivity is low when in use. The technology available and its affordability determines the boundaries of what it is possible for a country to do. For example, high rise residential schemes comprising of condominium providing up to several thousand units of housing for families, on a limited area are common in developed countries, greatly enhancing the supply of housing. However, in developing countries like Nigeria, for example, the technological backwardness makes it very precarious to construct even a two-story building due to non-availability of the required good quality building materials, plants and machinery. Most of these have to be imported, thereby, pushing the cost of housing production and the price of purchase or rent beyond the affordability level of the majority of the people. One of the main disadvantages of technology importation by developing countries arises from the fact that they become technologically dependent on the benefactors. The major undesirable consequences of technological dependence include the following: High cost of production, loss of control over national decisions and lack of effective indigenous innovative capacity like the requisite skilled labour.

The requisite technology for the production of building materials is as important as that requires for the actual process of building the structure. According to UN-HABITAT

(1993), the lack of information on alternative technologies for production is associated with the constraints and challenges facing the development of the local building material industry in developing countries. The consequence of this is crassly inadequate supply of housing in developing countries due to technological disadvantage. Inadequate water and electricity supply and poor communication facilities, which are all different aspects of technological development, militate against effective housing production in developing countries like Nigeria. A Nigerian scholar once opined thus:

‘It is my assessment that Africa has jumped into wholesale imported, misunderstood modernism (or technology) too fast and too recklessly. We now witness complex, endemic mistakes, miseries and mockeries of European-American modernism. It is of the scope of a plague’ (Nzewi, 1996, p. 24)

According to the World Bank (2010), vernacular technologies are often appropriate solutions in terms of cost, environmental impact, climate, and cultural and architectural suitability, and should generally be given priority. However, these technologies are not always optimal due to such concerns as their vulnerability to hazards and durability, and often need to be improved through the introduction of modern technology or components. A more appropriate technology, especially, one that has evolved locally over time will be more appealing to local artisans, as they will have better understanding of the materials and methods and will, consequently, be more dexterous in the adoption of such technology. This will, therefore, enhance the competence and efficiency of the labour force in the housing delivery system. This underscores the close link between in housing delivery and technology.

## **2.5 Housing and Urban Governance**

Governance consists of the traditions and institutions by which authority in a country is exercised. This includes the process by which governments are selected, monitored and replaced; the capacity of the government to effectively formulate and implement sound policies; and the respect of citizens and the state for the institutions that govern economic and social interactions among them (World Bank Institute, 2010). World Bank (2011b) also defines governance as the rule of the rulers, within a given set of rules. It

further elucidates that governance is the 'process' by which authority is conferred on rulers, by which they make the rules, and by which those rules are enforced and modified. Kaufman et. al. (cited in World bank, 2011b) defined governance as the traditions and institutions by which authority in a country is exercised, while UNDP (1997) described it as the way by which power is exercised through a country's economic, political, and social institutions. These definitions are very relevant because they link governance and public institutions together, making the latter a valuable component of governance.

The World Bank Institute listed the Worldwide Governance Indicators (WGI) as voice and accountability, political stability and absence of violence, government effectiveness, regulatory quality, rule of law and control of corruption. It is important to note that governance is not government. Governance as a concept recognizes that power exists inside and outside the formal authority and institutions of government, and includes government, the private sector and civil society. Also, governance emphasizes "process"; it recognizes that decisions are made based on complex relationships between many actors with different priorities (UN-HABITAT, 2002).

Good governance, on the other hand, is defined as, among other things participatory, transparent and accountable, effective, equitable and promotes the rule of law. It is based on broad consensus in society, allowing the voices of the poorest and the most vulnerable to be heard in decision-making over the allocation of development resources (UNDP, 1997). According to the World Bank, good governance entails sound public sector management (efficiency, effectiveness and economy), accountability, exchange and free flow of information (transparency), and a legal framework for development (justice, respect for human rights and liberties), while the Department for International Development- DfID (formerly Overseas Development Administration of the United Kingdom of Great Britain and Northern Ireland) defines good governance by focusing on four major components namely legitimacy (government should have the consent of the governed); accountability (ensuring transparency, being answerable for actions and media freedom); competence (effective policymaking, implementation and service delivery); and respect for law and protection of human rights (United Nations Economic and Social Council, 2006).

As the world enters the urban age and population continues to explode in many cities and urban areas, many social and development researchers, including Stren (2001) aver that large metropolitan areas are now being buffeted by increasingly antiquated and inadequate systems of governance and public finance, amongst other malaise. Ruble and Tulchin (2001) also supported the assertions, stating that the central problem confronting cities on every continent, today, is that of governance, opining that contemporary urban governors must adopt pragmatic, process-oriented approaches to managing their communities and environment. This reality underscores the peculiar need for city/urban area focused governance, as opposed to general traditional regional administration and governance. This peculiar tool is known as urban governance.

From the foregoing definition of governance, urban governance can be defined as traditions and institutions by which authority in an urban area/region is constituted and exercised through the various stakeholders – public and private – for the overall benefit of every individual and group within the geographical area. UN-HABITAT (2002) also defined urban governance as the sum of the many ways individuals and institutions, public and private, plan and manage the common affairs of the city. Since governance has been described as a process based on relationships, UN-HABITAT further described urban governance as a continuing process through which conflicting or diverse interests may be accommodated and cooperative action can be taken; involving formal institutions as well as informal arrangements and the social capital of citizens.

Brenner (2004 cited in Eckardt and Elander, 2009) posited that urban governance is increasingly becoming a multidimensional phenomenon, identifying the different dimensions as multi-sectored, multi-actor and multi level. Betsill and Bulkeley (2007 cited in Eckardt and Elander, 2009) posited that governance networks do not exclusively appear within cities, but may involve networking across municipal and national borders while also stating that global environmental and urban governance have 'become strongly interrelated, or even integrated', citing the increasing number of trans-national city networks as proof. Network governance, on the other hand, is characterized by a horizontal articulation of interdependent, yet operationally autonomous actors, whom interact through a form of negotiation that involves



bargaining and intense power struggles (Eva Sorensen and Jakob Torfing, 2005 cited in Eckardt and Elander, 2009).

While acknowledging that the term 'governance' has become widely accepted within the field of urban studies and has been the theme of several publications, Eckardt and Elander (2009) averred that studies in the framework of urban governance seem to fulfill a particular need for research on local politics while generating their own questions and thematic focus. The duo also distinguished urban governance from 'traditional forms of government', stating that the former is not necessarily more efficient than the latter.

The importance of urban governance is further underscored by UN-HABITAT (2002) which averred that urban governance is inextricably linked to the welfare of the citizenry. It becomes, therefore, imperative that urban governance which will fulfill the yearnings and aspirations of urban dwellers must be effective and efficient. In other words, urban governance must be of good quality in order to produce the desired result. This form of potent and efficacious urban governance is known in literature as 'good urban governance'.

According to UN-HABITAT (2002), good urban governance, based on the principle of urban citizenship, affirms that no man, woman or child can be denied access to the necessities of urban life, including adequate shelter, security of tenure, safe water, sanitation, a clean environment, health, education and nutrition, employment and public safety and mobility . While the UN-HABITAT also stated that through good urban governance, citizens are provided with the platform which will allow them to use their talents to the full to improve their social and economic conditions, Odom (2008), on his part, stated that the promotion of good urban governance is relevant in addressing the challenges of urbanization as it provides a good platform for effective and participatory planning and management of cities to ensure access to land, adequate shelter and functioning basic services. Kreibich (2010) averred that poor urban governance is a major cause of urbanization in poverty and that the provision of public and common urban goods is dependent on good urban governance. This makes the issue of urban governance vital to the amelioration of housing problems in urban areas.

According to Kreibich (2010), supportive institutional framework is still wanting in most of the rapidly urbanizing countries of the Global South and urban governance is yet to find adequate expression. According to the UN-HABITAT, cities must set up new institutions or improve and strengthen existing ones to ensure inclusiveness, accountability and efficiency which are central to good urban governance. In addressing the relationship between urban governance and housing, therefore, housing related institutions need to be improved and strengthened, where they already exist and new ones have to be set up where non exist, or where previously existing ones have collapsed.

The role of these institutions are critical and central to housing development strategies. Klak (1992) observed that despite the huge budgets and loans and the 'several large agencies' engaged in low-income housing policy in Jamaica, 'very little housing' is delivered to the poor, as the low-income housing programs are inaccessible to the poor and informal workers , for whom they were created. According to him, the preponderance of market logic, state elitism, prejudice against the poor and self-serving bureaucracy are some of the elements that has metamorphosed the largest low-income housing agencies in Jamaica; created specifically for meeting the housing needs of the poor, to the most potent contributors to the exclusion of the poor from benefitting from the low-income housing policy.

These public housing agencies' rules of operation are biased against the poor and ensure that they are excluded from the programs ostensibly and exclusively designed for them. This anomaly in public housing institutions is also seen in Port-Au-Prince where it is reported that government is likely to make its most significant contribution towards the improvement of the housing conditions of the poor, not through the implementation of its housing policies nor through the operations of its numerous housing agencies, but rather through reduction in the price of food (Fass, 1987 cited in Klak, 1992). Good urban governance, through the creation and/or strengthening of housing related institutions is therefore, a sine-qua-non in effective housing delivery in today's rapidly expanding and pauperizing urban areas.

## **2.6 Housing Problems in Urban Nigeria**

The living conditions of a large proportion of the world's inhabitants have deteriorated substantially over the last decade. As earlier stated, Ban (2009) avers that one out of every three urban dweller lives in slum conditions today and provision of adequate shelter for this increasing population is one of humanities greatest challenges. He also stated that inadequate attention has been devoted to the central role of housing in national economic development. The situation is particular acute in rapidly urbanizing developing countries like Nigeria, where a growing percentage of the population live in informal settlements or slums, often on the outskirts of major cities (Schirnding & Dodd, 2002).

According to Ifesanya (2004b), the unprecedented explosion in population, especially in the developing countries of the Global South, is a major cause of housing problems. Ratcliffe (1978) avers that world population increased astronomically from two (2) billion in 1930 to five (5) billion in 2000; more than double within a period of only seventy (70) years. Meanwhile it took 200 years for world population to double from 500 million in 1650 to 1 billion in 1850. It is therefore shocking and frightening to realize that it will take only thirty-five (35) years to have the world population double again from six (6) billion to twelve (12) billion (UNCHS, 2002). The situation is more endemic in developing countries where it takes an average of about 20 years to double, though the period ranges between averages of 50 to 200 years in developed countries. The case of Nigeria is a hapless example of the frightening population explosion, as the country's National Population Commission census figures reveal that the country's total population increased from 65,699,010 in 1980 to 140,003,542 in 2006; an increase of 115% in only 26 years, at a growth rate of 2.83%. By 2010, the population of the country had already increased to over 158 million, and by United Nations estimates, that the Nigerian population will be no less than 730 million by 2100 (Exploredia, 2011). This portends grave implications for the housing sector in Nigeria.

Housing problems in Nigeria are diverse and multi-faceted. The problems vary in magnitude across the various regions of the country. Lack of access to adequate housing, which is priced out of the economic reach of the poor, is sometimes so grievous that some are forced to construct shacks on pirated land with all manners of refuse

materials. This has consequently exacerbated the development of slum settlements across the country's urban centers. He added that the rural areas do not fare better with regard to housing quality.

In most rural areas of Nigeria where over 70% of Nigeria's population live (Mabogunje 2001), housing problems is basically qualitative, whereas, in the urban centers, the problems are more acute, being both qualitative as well as quantitative. Expectedly, successive Nigerian governments have attempted to address the matter through the development of numerous policies and corresponding efforts at implementation, to achieve adequate, and efficient housing delivery.

In addressing the hydra-headed and multifaceted urban problems of Nigeria, the issue of housing is of central and strategic importance. This is particularly so since housing remains the most important land use in any city / urban settlement, accounting for 50% or more of the entire land-use. Akanbi (2006) referred to the National Rolling Plan (NRP) which puts the national housing requirement between 500,000 and 600,000 units per annum considering the prevailing occupancy ratio of three to four persons per room. Ajanlekoko (2001) extrapolated that if the annual housing requirement was to be provided at an average of N 500, 000.00 per unit (very conservative), the costs would be enormous and indeed unrealizable. The cost of providing housing alone would be between N250 and N300 trillion (excluding cost of infrastructure development).

This revelation must propel all stakeholders to fashion out effective means of providing housing units at reduced cost. Reduction in the cost of various housing components like land, materials, labour, etc., which are directly influenced by government and its agencies, will be a significant step in the accomplishment of this goal.

Unfortunately, according to UN-HABITAT (2008b), housing development is a particularly difficult process in Nigeria. Quoting the World Bank (2008) report titled 'Doing Business in Nigeria in 2008', it stated that Nigeria is one of the world's most difficult places to register property, adding that, besides other realities that make housing development and delivery hard in Nigeria, the mortgage environment is most unfriendly.

The problems of housing in Urban Nigeria can be described as both quantitative and qualitative shortages.

### **2.6.1 Quantitative Shortage**

This refers to shortfall in the available number of housing units. It is also known as housing mis-match, that is, the difference between the housing requirement and the available stock. Agbola (2005a) avers that Nigerians have doubled up in their various apartments with between six to ten people in one bedroom, and up to sixteen in parts of Ibadan metropolis in South-western part of Nigeria. This is despite the fact that the Nigerian government prescribed a standard of 2.0 per room, while the Lagos State Public Health Bye Law also recommends a room occupancy rate of two persons per room (LASG, 2004 cited in Oduwaye and Gamu-Kaka, 2007).

These evident quantitative shortages result from such factors as population explosion and rural-urban migration amongst other factors. The growth rate of urban population is more pronounced in Nigeria than most other countries in the African continents while Africa has the highest urban growth rate in the world. According to Mabogunje (2001), these urban growths are taking place without any corresponding growth in infrastructure, economic and institutional development. The resultant effect is the proliferation of slums in the country. Jagun (1983) asserted that 75% of dwelling units in Nigeria's urban centres are sub-standard and are sited in slums. Olotuah and Adesiji (2006) stated that rural-urban drift is mainly responsible for the high rate of urbanization in Nigeria. This is as a result of virtual neglect of the rural areas in terms of social and infrastructural development by governments (Federal, States and Local) over the years.

### **2.6.2 Qualitative shortage**

This refers to the deficiency in housing quality. Since 75% of dwelling units in Nigeria's urban centers are substandard (Jagun, 1983), the problem of qualitative housing shortage in Nigeria can be adjudged as serious.

## **2.7 Causes of Housing Shortages**

Some of the factors responsible for the quantitative and qualitative housing shortages in Nigeria include the following:

- (i) Heavy rural-urban migration
- (ii) Defective housing policies and poor implementation
- (iii) Lack of accessibility to mortgage facilities and other major factors of production
- (iv) Heavy use of imported building materials
- (v) Use of quacks for professional services
- (vi) High rent burden relative to income/ affordability
- (vii) Problems of cost recovery
- (viii) Poor infrastructural facilities
- (ix) Economic problems

### **2.7.1 Heavy rural-urban migration**

Poor housing delivery in Nigeria is directly linked to the unabated rural-urban migration which continues the demand for new housing stock in many of the countries already crowded urban areas. Mabogunje (2001) states that the percentage of the total Nigerian population living in urban centers was less than 15% in 1950, by 1975 it had risen to 23.4%. According to the Central Intelligence Agency (CIA) of the United States (2011), 50% of Nigerians were already living in urban areas by 2010. Table 2.1 shows the progressive increase in the urban/rural population ratio of Nigeria over a 20-year period. Compared to the average growth rate of 3.0% for the total population, the urban population of Nigeria has been growing at about 5.8% per annum, compounding the already excruciating burden of social welfare, security, housing and provision of infrastructures (Mabogunje, 2001).

Table 2.1: Nigeria’s Urban – Rural Population

| Year | Source                        | Urban % | Rural % |
|------|-------------------------------|---------|---------|
| 1980 | NPC (1990)                    | 15.5    | 84.5    |
| 1986 | NPC (1990), Iloagbuchi (1992) | 18.2    | 81.8    |
| 2000 | Mabogunje (2001)              | 43.3    | 56.7    |
| 2000 | UN-HABITAT (2001)             | 44.1    | 55.9    |

(Ifesanya, 2010)

### **2.7.2 Defective housing policies and poor implementation**

Tabiti & Tiamiyu (2002) avers that detailed evaluation of the past policies and programs of both government and the private sector in Nigeria, in regard to housing delivery, reveals that there is a wide gap between the policies and the implementation. While there has been poor and ineffective policy formulation sometime in the past, recent housing policies of the Nigerian government have been well formulated and articulated (Agbola, 2005a). However, most of those laudable policies have failed to translate to improved housing delivery in many parts of the country.

Several factors have been blamed for this undesirable outcome. However, some of the blame for the failure in implementation has been ascribed to the ineffectiveness of many of the statutory institutions which constitute the instrument/tools of housing policy implementation (Onibokun, 1982, Agbola and Jinadu, 1997, Olajide, 2010). The reasons for the failure of these institutions deserve to be investigated, otherwise the development of effective solutions to housing problems in Nigeria will remain a mirage.

### **2.7.3 Difficulty of accessibility to mortgage facilities and land titles**

There is virtually a non-existent practical mortgage facility available to the large population of the country’s middle and low-income groups, as according to Agbola (2005a), Kuye (2006) and Akeju (2007), the various strategies of government towards the establishment of effective mortgage system to cater for the housing needs of Nigerians have met with recurrent failures. According to Akeju (2007), there exists

enormous business opportunities in housing mortgage services in Nigeria, as the possible size of the mortgage market is close to 53 trillion Naira (N53 trillion/US\$424 million).

The Nigerian Building Society (NBS) was established in 1956 to provide mortgage loans to workers for housing provision. Its operation was however moribund, due to the limited financial resources committed to the project, despite the general understanding of the fact that housing production is capital intensive, with slow return. The NBS was transformed into the Federal Mortgage Bank of Nigeria (FMBN) with an initial capital of ₦150 million for a more effective housing loan scheme. However the failure of the FMBN program is evident in the abandonment of the idea which was substituted with the National Housing Fund (NHF), as established in the National Housing Policy of 1991. The failure of the latest effort is underscored in the protest by the Nigeria Labour Congress for its abolition, demanding a stop to the monthly deduction from workers salary.

Also commercial and merchant banks have not gone beyond allocating 20% of their loans and advance into building construction for every year because of the relative slow returns and inflation risks inherent in long-term lending (Ajanlekoko, 2001). Indeed, with the deregulation of the financial system since 1986, the percentage share of real estate and construction in total loans and advances has declined steadily for merchant and commercial banks.

Difficulty in obtaining legal titles to land for the purpose of house construction is also a major problem in the housing delivery process in Nigeria. According to Majekodunmi (1993) cited in Oyesiku (1998) and Akeju (2007), the Land Use Act, No. 6 of 1978, which provides that all lands in each state of the Federation is vested in the Governor of that State, is defective in many ways and it has resulted in the rapid emergence of slum areas due to the restriction of access to private land for development purposes. Ilesanmi (2009) also lamented the obstacles created by the legislation, thereby, hindering the development of effective housing delivery. Difficulties in accessing funds and land have, therefore, contributed to the housing problems in the country's urban areas.



#### **2.7.4 Heavy dependence on foreign building materials and other housing inputs**

The constant devaluation of the country's currency – the Naira - has continued to push the prices of housing production inputs further away from the reach of more and more Nigerians. This is because many of these inputs like cement, steel rods, paints and machinery are either imported as finished products or in raw material state.

#### **2.7.5 Use of quacks for professional services**

A large proportion of Nigerians, including the literate do not value professionalism in the area of house-building. Rather than employing professional in the building industry like land surveyor, urban planners, architects, civil engineers, services engineers, quantity surveyors, etc, they will rather engage the services of quacks and appoint themselves as 'project managers' in an area where they are ignorant. This and other factors have led to the proliferation of sub-standard buildings, and in some cases have caused deaths due to building collapse (Iweka and Adebayo, 2010).

#### **2.7.6 Problems of cost recovery**

It is incredible that despite the huge amounts of subsidies of between 65–75%, many beneficiaries of governments' low cost housing subsidy schemes in Nigeria willfully default, even when their socio-economic conditions attest to their economic wellbeing and ability to repay. This is majorly attributable to the belief of the beneficiaries that the houses represent their own share of the 'national cake' (Olatubara and Agbola, 1992). The high default rate of the beneficiaries is also attributable to a form of protest against the heavy corruption of government officials in Nigeria, whereby, the housing beneficiaries see no justification in paying the thousands of Naira demanded of them while, individuals in government embezzle hundreds of millions of naira without any consequence. The high default rate in housing loan repayment jeopardizes replicability of housing units and hinders effective housing delivery

#### **2.7.7 Poor infrastructural facilities**

Infrastructural challenges constitute a major impediment to the provision and access to decent housing in urban areas of Nigeria, especially, in Lagos; the most important city in the country (Abosedo, 2006). Akeju (2007) also averred that the poor state of infrastructure in most parts of the country invariably increases the cost of production of

housing units, as developers have to provide the infrastructure themselves, thereby, making such houses unaffordable to majority of the population.

### **2.7.8 Economic problems**

The economic depression and worsening poverty has exacerbated the problems of housing provision and the affordability of the supplied units. The Central Intelligence Agency (CIA) of the United States (2011) posited that 70% of Nigerians are living under the poverty line, based on 2007 estimates. Also, according to the UN-HABITAT, the poverty rate in the country shut up from 46% in 1996 to 76% in 2009 (ThisDay, 2009). World Bank (2011a), however, gave the Poverty Ratio in Nigeria as 34.1%. Economic problems limit the ability of governments and private developers to produce housing units, while, at the same time, jeopardizing the ability of the people to purchase of rent decent housing.

The provision of decent and affordable housing and the consequent amelioration of living conditions in the slum areas of Nigeria's urban areas will enhance the physical aesthetics of the urban environment and improve the health of the masses. This will also result in increased productivity of the people, thereby, improving the country's progress towards the attainment of the millennium development goals (MDG). This is underscored by Agbola (1998) in Agbola (2005a) which stated that the performance of the housing sector, especially that of the housing construction industry, is often the barometer by which the health or ill-health of a nation is measured or determined.

## **2.8 Housing Policy Development in Nigeria**

Hornby (1999) defines policy as a plan of action, statement of ideals, etc. proposed or adopted by a government, political party, business, etc. Kaul (1997) stated that in the realm of the public sector, policy is the instrument for guiding action along the pre-determined route and limit discretionary powers of public officials. Policies often have life cycles, according to Grigsby and Rosenbug (1975) and the cycles comprise principally of policy design and formulation, policy implementation and policy appraisal. Kaul (1997) explained that the major stages involved in the policy process often include policy initiation, policy processes design, policy analysis, policy

formulation, decision-making, policy dialogue, policy implementation and monitoring and evaluation (appraisal).

Housing policy, therefore, is the applications of policy to the housing sector. Abiodun, (1995) cited in Ifesanya and Anthony (2006) stated that a housing policy is a set of guidelines provided by government, aimed at meeting people's housing needs through a set of appropriate strategies, which involve fiscal, institutional, legal and regulatory framework, while Adegoke (2005), housing policy is a form of agreed and acceptable course(s) of action in respect of housing matters in a particular state, nation or corporate organization.

Egunjobi (1994) posited that housing delivery imperfections are due to conceptual and structural defects in housing policies which ought to create the necessary foundations upon which actions are based. Balchin (1995) reiterated Egunjobi's assertion, stating that housing policy in the 1980s to the mid-1990s, perhaps, more than any other issue, was the means by which an increasingly divided society was being created. The experience of Nigeria is not different from the sordid reality of housing policy failures enumerated above.

The Presidential Committee on Urban Development and Housing in Nigeria (2001) defined 'housing' as the process of providing large number of residential buildings on permanent basis with adequate physical infrastructure and social services, planned decent, safe and sanitary neighborhoods to meet the basic and special needs of the people. That is, underscoring the perception that 'Housing' is a comprehensive and complex concept which surpasses the construction of mere individual houses. In earlier times, the primary function of housing was to serve the need for shelter, security, and privacy, but it must now offer other advantages such as location (including proximity to the workplace, shopping, businesses, schools, and other homes), environment (for example, the quality of the neighborhood, including public safety and aesthetics) and investment potential (or the degree to which home ownership may affect capital accumulation).

According to Ifesanya and Anthony (2006), housing and housing policies are not novel in Nigeria, neither are they strange to Nigeria's policy makers over the years. Indeed, it is widely believed that Nigeria has never been bereft of laudable policies; the main albatross has always been in the area of implementation. A chronicle and evaluation of previous housing policies in Nigeria is essential as, according to Bloch (1954) cited in Oyewale (1988), mis-understanding of the present is the inevitable consequence of ignorance of the past, as the past, present and even the future are inseparable.

### **2.8.1 Previous housing policies in Nigeria**

Various policies were formulated and implemented at different periods of the country's history.

**Pre-independence period:** This refers to the period between 1914, when the Northern and Southern Protectorates of the Niger Area was officially amalgamated into one country called Nigeria by the British colonial administrator - Lord Fredrick Lugard and 1960, when the country obtained independence from the colonial powers. During this era which came to an end in 1960, physical planning in general was not a major concern of government. The major concern of the colonial government was the separation of white inhabited quarters from those of the natives. Some isolated unplanned events, however, led to the development of some forms of legislation on housing and the urban environment in some major cities. Since there was no defined housing policy by the central government at this period, housing development was haphazard, spontaneous and chaotic. However, the regional governments, especially in the West developed modern housing estates (like the Bodija Estate in Ibadan) which formed the major organized government intervention in housing, though, the impact was infinitesimal, as only a tiny proportion of the population had access to the housing units.

**1960-1979:** The Housing Corporations of the regional governments were strengthened and they evolved into an association known as the Association of Housing Corporations in Nigeria (AHCN). Federal agencies in housing and urban development like the Federal Housing Authority (FHA) and the Nigerian Building Society (later renamed the Federal Mortgage Bank of Nigeria - FMBN), amongst others, were also established during this

period. The Land use Act of 1978 was also promulgated. The Act which was aimed at guaranteeing easier access to land for development purposes, however, created a new set of problems and according to several researchers, including Oyesiku (1998), Akeju (2007) and Ilesanmi (2009), the decree has been an impediment to the planned growth of Nigerian towns and cities and has made the acquisition of residential, industrial and commercial plots more difficult and this worsened the housing problem slowing down economic growth.

This period witnessed the first attempt at direct provision of housing by the Federal Government. However, out of a total of 202, 000 units prescribed for construction, less than 30,000, representing less than 15% of the target was accomplished. This underscores the failure of the policy, despite the injection of enormous fund, as this period encompassed the 'golden age' of Nigeria, otherwise known as the oil boom era, when the country's earnings from crude oil experienced a great boost. The major causes of failure of the housing programs of this period were described as poor policy formulation (as exemplified in the Land Use Act, for example) and poor implementation of programs, amongst others.

**1980-1983:** There was a lot of rhetoric on "housing for all" during this period. This was the period when the federal government was controlled by the National Party of Nigeria (NPN) which had, as cardinal objective, the provision of food and shelter. The logo of the, then, ruling party was a house and maize plant, supposedly signifying its main objectives. The government set out to construct 40,000 housing units per annum, aggregating to a total of 160,000 units at the end of its 4-year term. However, despite the fact that the set goal was a far cry from the housing deficit of several million housing units, at the expiration of its term in June, 1983, only 32,000 units had been completed (Federal Republic of Nigeria, 2004), representing only about 25% of the set goal. The major problem identified as the bane of house development during the period was the gross indiscipline of the political class and the wide-spread corruption of the government at all levels.

**1984-1990:** According to Agbola (2005a), the housing sector was limping in limbo during this period as there were no discernable strides made in the sector. The government announced ambitious housing targets without any strategy for meeting those targets. Housing became more scarce and more costly relative to income. The unfortunate coincidence with the period of the worst devaluation of the local currency - the Naira - ensured that owning a house dipped from being a dream to becoming a mirage for most Nigerians. None of the housing projects and programs of this period exceeded more than 12% success rate. (Onibokun, 1990, Agbola, 2005a). The major problem of housing development during this period can be attributed to poor political will, unsuccessful economic policies of the government like the Structural Adjustment Program (SAP), Second-Tier Foreign Exchange Markets (SFEM), etc. which diminished the purchasing power of the citizens and made it more difficult to garner resources for obtaining decent housing.

**1991-2001:** The 'new' National Housing Policy which was launched in 1991 was considered by many scholars as well formulated and properly articulated. The evolution of the policy which subsisted for about six years involved all the relevant stake-holders in the housing industry sector. A major feature of the new policy was the re-organization of the housing finance sector as the fulcrum of the policy. However, despite the acclaim granted the policy, the succeeding National Housing Policy – NHP - (2004) stated that by the beginning of 1999, housing development had been neglected and that a “no-housing” situation existed in Nigeria, as about 60% of Nigerian can be said to be “houseless persons”.

The failure of the housing programs of this period was not blamed on defective policy formulation, as was the case in many previous ones. Rather, It was the consensus that poor implementation was the bane of the policy. This can be further distilled into poor political will, ineffective and / or inefficient implementation strategies, inefficient implementation institution/agency (which is usually caused by corruption) and lack of requisite monitoring and evaluation. These adduced reasons were underscored in the NHP (2004) which states that for many years, successive governments did not regard housing as a priority, and on many occasions made no annual budgetary provisions for housing. This is clearly a case of poor political will.

**2002 to Date:** Another National Housing Policy was developed in 2004 through a process considered by many of the country's eminent housing and urban planning researchers as superlative. The resultant document was also applauded as a comprehensive and laudable one. The new National Housing Policy (2004) enunciates the configuration of the Nigerian urban settlements of the future and the housing policy for the nation. It devoted clear chapters to all vexing and variegated issues in housing such as Land, finance and building materials. Many scholars and researchers in the field of housing have opined that it is the most well researched, critically assessed and most carefully articulated housing policy the country ever had.

The Goal of the policy is to ensure that all Nigerians own or have access to decent, safe and healthy housing accommodation at affordable cost. In order to achieve the stated goal, the following policy objectives were developed:

- Develop and sustain the political will of Government for the provision of housing for all Nigerians.
- Provide adequate incentives and enabling environment for greater private sector (formal and informal) participation of housing.
- Strengthen all existing public institutions involved in housing delivery at the Federal level.
- Encourage and promote active participation of other tiers of Government in housing delivery.
- Create necessary and appropriate institutional framework for housing delivery.
- Strengthen the institutional framework to facilitate effective housing delivery.
- Develop and promote measures that will mobilize long term sustainable and cheap funding for the housing sector.
- Government shall by patronage, develop and promote the use of certified locally produced building materials as a means of reducing construction cost.
- Ensure the use of relevant and fully registered Nigerian professionals to provide appropriate designs and management in housing delivery.
- Develop and promote the use of appropriate technology in housing construction and material production.
- Make land for housing development easily accessible and affordable.
- Develop and promote a national housing market.

- Enact laws and make regulations to prevent and control fire incidents in Nigeria.
- Improve the quality of rural housing, rural infrastructure and environment.

The laudable elements of the policy, according to Ifesanya and Anthony (2006), include;

- Realistic short-term intervention measure: the government considered a new National Housing Programme under which it would build twenty thousand (20,000) housing units throughout the federation over a four-year period at the rate of five thousand (5,000) units per annum, unlike the previous 'ambitious' target of constructing 160,000 units over a four-year period.
- It clearly spelt out guidelines on building materials identifying the major causes of escalating prices of the materials and advocated the expansion of local capabilities, positing that Nigeria should gradually and systematically develop appropriate capabilities to achieve self-sufficiency in the production of basic building materials and components from local resources by the year 2015.
- It recognizes the importance of the private sector in housing delivery, considering government as playing mere complementary roles. This informed the projection that forty thousand (40,000) housing units will be constructed by the private sector per annum, while only five thousand (5,000) units are proposed to be provided by government within the same period. This projection of the private sector into housing development is reinforced by the establishment of the Real Estate Development Association of Nigeria (REDAN) and the Building Materials Association of Nigeria. This is in tandem with the general privatization policy of the governments. This policy has started showing signs of success as several private housing schemes have developed in different parts of the country. Within a few months of the operation of the policies, national dailies in the country became a washed with advertisement for private housing estates. The competition in private sector housing is unprecedented in the history of Nigeria. However, most of the houses are far beyond the reach of the average Nigerian, though, it is believed that the provision will extend down to the low-income group over time.



- It stipulated that indigenous professionals and contractors be patronized and encouraged to provide more appropriate indigenous solutions to housing problems.
- The policy clearly delineates responsibilities for every party / institution involved in housing delivery to enhance effectiveness and remove unnecessary bureaucracy.
- It recognized the weakness of the Land Use Act of 1978 and proposed fundamental structural adjustments to the law.

The NHP (2004) has emerged as one of the successful reforms of the Nigerian fourth republic and it is expected to enhance the capability of all Nigerians in acquiring their own houses, if efficiently implemented.

From literature, the general conclusions from the appraisal of all previous housing policies and programs in Nigeria are that; the performance has been abjectly poor, there is widening and frightening gap between aspirations, expectations and capability of realization. The scale, enormity and complexity of those problems have made even the fairly successful policies no longer applicable. These myriad of problems related to housing delivery have resulted in the backlog of unmet housing needs and demand which in most cases, make a mockery of the existing housing policies in Nigeria.

## **2.9 Research Gaps**

The review of literature has revealed and underscored the vital importance of government institutional apparatus, which include its agencies, in housing delivery. It has also established cogent relationships between government agencies and other components of housing delivery. Concomitantly, this review of literature also exposes some research gaps, which, if filled, will lead to better understanding of the impact of government, through its housing institutions, on the housing delivery system of the Lagos megacity, while simultaneously providing insight into viable means of improving the effectiveness and impact of the institutions for better housing outcome.

Several studies which have been conducted on the housing condition and the housing delivery system in Nigeria include the analysis of the various housing policies enacted by the Federal Government of Nigeria from pre-independence era, evaluation of the efficacy or otherwise, of those policies and programs and the identification of the benefits, as well as the flaws, in those policies. Renowned urban planning and housing development experts like Akin Mabogunje, A. G. Onibokun, Tunde Agbola and Boye Agunbiade, amongst others, have also examined other aspects of housing like housing finance, building materials production and supply and the sociology of housing. The role and effectiveness of mortgage institutions, traditional cooperative savings and loans schemes, etc have been subjects of various housing research efforts.

Many of the literature on human settlement and housing development in Nigeria have emphasized the importance of strong institutional machinery for effective housing delivery. Some of these academic research works with specific focus on Lagos include: Agbola and Jinadu (1990), which focused on the injustice of forced eviction in Lagos and the plight of the victims, Mabogunje (1993), which focused primarily on the role of the Urban Development Bank on infrastructural development and Agbola and Agunbiade (2007), which focused mainly on the challenges of the land tenure system in Lagos and its implication on the accessibility of the poor low-income earners to secure land and housing and the overall effect on slum proliferation in Lagos. Oduwaye (2009) also focused on physical planning strategies and planning legislation for sustainable development of the Lagos megacity. While these scholars blamed weak institutional apparatus for some of the problems, none of them explicitly addressed the specific role and impact of the numerous agencies, ministries and parastatals involved in housing administration in Lagos, with chronological assessment of the operations and impact of these relevant institutions.

The pervasiveness of corruption in Nigeria has also been a theme of general discourse within and outside the country, with Transparency International releasing annual corruption perception index scores for the country annually, while the Centre for Human Rights Research and Development (CHRRD) periodically releases the results of the Global Corruption Barometer Survey, featuring Nigeria, along with other countries of the world. Despite these efforts, it is a fact that societies are typically non-

homogenous entities, especially a country like Nigeria with over 150 million in population size (the biggest in the African continent) and more than 250 different language groups. Certain environmental, social, cultural and political factors influence different segments of society in varying ways to create heterogenous entities. It becomes necessary, therefore, to specifically turn the 'searchlight' on the housing administration institutions and process in Lagos in order to obtain specific insight about this aspect of urban governance in Lagos, rather than making judgements based on blanket generalization

There is, therefore, an evident dearth of information derivable from focused field studies on the direct impact of government agencies and their staff/officials on the housing condition of specific locations within the Nigerian setting, amongst other identified gaps. While there have been assertions, many of which were based on desk research, adducing institutional ineffectiveness and outright failure of physical planning and housing agencies as collateral causes of housing improprieties in Nigeria, there is need for targeted and city-specific field studies with empirical and scientific data collection and analysis to ascertain the veracity of those assertions.

This is the important research gap which this study attempts to reduce considerably. The success of this endeavour is expected to enhance the facilitation of the evolution of effective solution to the grave housing problems of the Lagos metropolitan area, in particular, and of Nigeria, in general.

### **3.0 RESEARCH PROBLEMS, QUESTIONS AND JUSTIFICATION OF STUDY**

#### **3.1 Problem Statement**

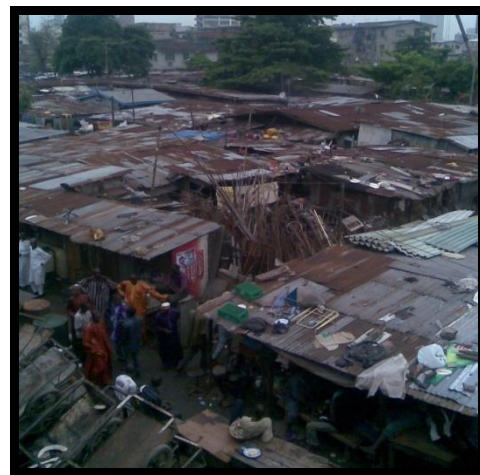
In addressing the hydra-headed and multifaceted urban problems of Lagos, the issue of housing is of central and strategic importance considering its vital linkages to other segments of the society. This is particularly so since housing remains the most important land use in any city / urban settlement, accounting for 50 percent or more of the entire land-use. Tibaijuka (2009) confirms that housing is the major land user in urban centres. Accordingly, inadequate housing, in many cities of Nigeria, has led to the emergence and proliferation of slums, which are amongst the most obtrusive of social evils and an epitome of poverty (Agbola, 2005a). These slums are overcrowded areas where people live in makeshift buildings or settlements, exuding all aspects of criminality, without lending themselves easily to spatial re-arrangements. Housing deficit in Nigeria today is at least 12 million homes, with Lagos accounting for the largest percentage of the deficit (Akeju, 2007)

The housing problem in Lagos is enormous as about 65 percent of the inhabitants live in slums (IRIN, 2009). While the average rate of urban growth and slum proliferation in sub-Saharan Africa is 4.48 and 4.53 percent respectively, Nigeria has higher rates than most countries on the continent (Olotuah and Adesiji, 2006). At the same time, Lagos has urban and slum growth rates which are almost twice the Nigerian average (UN-HABITAT, 2005). Lagos, therefore, having the highest slum growth rate in Nigeria and the highest number and proportion of slum dwellers in Nigeria can be described as a 'Housing Disaster Zone'. IRIN (2009) put the annual growth rate of Lagos at eight percent, while positing that two out of every three Lagosians (residents of Lagos) live in slums. The dire housing situation in Lagos is captured by Otchet (2009) who reported that, at night, wheelbarrows are rented from construction sites to serve as beds for the homeless who seek shelter under many of the city's overhead highway bridges

Earlier, the United Nations (1996) posited that Lagos is likely to become the third largest world city after Tokyo and Bombay by 2015, with a population of 25 million. More than 6,000 people enter into the city daily and many of those people are migrants who have come to Lagos to stay, thereby, increasing the population of the mega-city by about 600,000 per annum (British Broadcasting Network, 2010). Lagos can be

considered an apt case study for megacities of the Global South because it manifests the defining characteristics of most of the mega-cities of the Global South. These characteristics include; inadequacy of basic infrastructures/amenities, high proportion of slum settlements, urban decay and deep urban poverty. Plate 3.1 shows slum housing on the dirty Lagos Lagoon at Ajegunle in Ajeromi-Ifelodun LGA and another slum settlement at Obalende area of Lagos Island LGA respectively.

Plate 3.1: Slum Housing at Ajegunle and Obalende Areas of Lagos Respectively

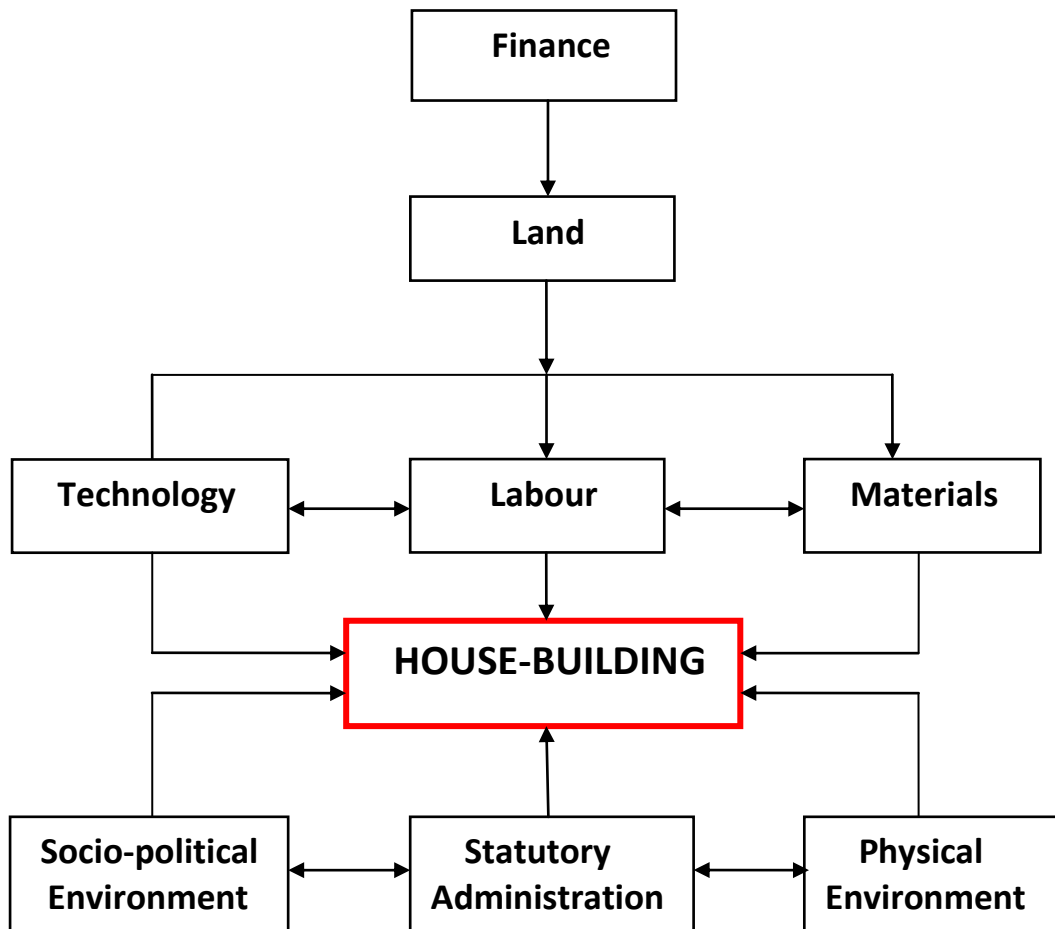


(Ifesanya, 2011)

One of the most striking anomalies of housing in Lagos is the gross and extreme differences in the quality of housing across the city's social spectrum. There is a yawning gap of inequality between the housing conditions of the high and low income groups. According to Agbola (2005a), prior to 1972, finance was assumed to be the primary constraint to the supply of housing in Nigeria. However, with the country's economic boom of the 1970s and the subsequent injection of funds into the sector, it soon became glaring that the desired goals were miserably unaccomplished. This necessitates the beaming of the searchlight for solution on the other components of the housing delivery process. These other components include the statutory housing administration and the socio-political environment, amongst others. This underscores the need to examine the role of government agencies that are responsible for housing production and administration. According to Onibokun (1982), public housing programs in Nigeria have been unsuccessful due to the ineptitude of the appropriate institutions / agencies.

Housing delivery is primarily hinged on the components of housing which include mortgage financing, land acquisition, building materials production and importation, labour supply, infrastructural development, social and physical environmental factors, statutory administration and control through government housing agencies, etc. (Figure 3.1).

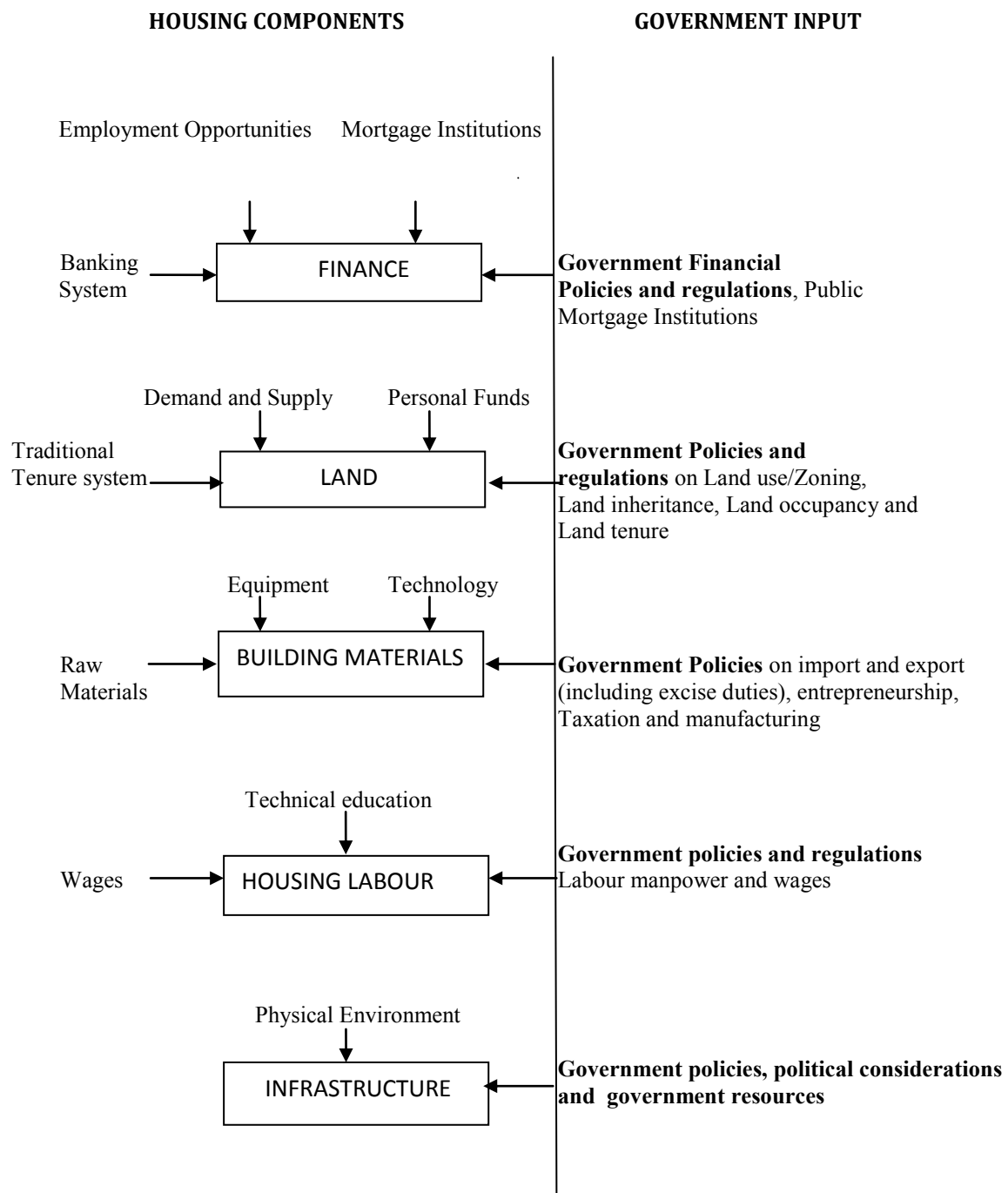
Figure 3.1: Components of the House Building System



(Author's formulation, 2012)

It is, however, important to realize that virtually every element of these components of housing delivery is either directly or indirectly influenced by the statutory administration and control exercised through various housing agencies of government as shown in Figure 3.2.

Figure 3.2: The Relationships of Government Policies and Agencies with various Housing components



(Author's formulation, 2012)

The ubiquitous and deeply intense impact of the Nigerian government and its agencies on housing components necessitates the need to examine the role of these government agencies, which constitute a critical input in housing, in the study of housing outcomes of the slum areas of Lagos.

### **3.2 Aim of Research**

The aim of the research is to critically examine the role of State and Local Government agencies in the housing outcomes of the slum areas of Lagos, adopting Ajegunle as case study.

### **3.3 Objectives of Research**

The specific objectives are:

- i) To determine the state of housing in Lagos generally, and in Ajegunle, in particular;
- ii) To ascertain the type(s) and conditions of tenure of land for house-building in Ajegunle, with particular reference to infrastructural provision;
- iii) To determine the income level and social status of landlords in Ajegunle and the effect of these on their housing condition;
- iv) To evaluate the availability and state of basic infrastructures (like paved roads/streets, pipe-borne water, electricity, etc.) in Ajegunle, in comparison to selected upscale neighbourhoods in the metropolitan area;
- v) To examine the involvement and impact of any and all government agencies in the house-building process and the relationship between these agencies and previous and present house-building approval applicants in Ajegunle;
- vi) To aggregate the views of stakeholders on the role of government agencies in the housing development of the study area;
- vii) To evolve credible and realistic proposal(s) for enhancing the performance of statutory housing administration agencies in the study area specifically, and in Lagos, in general.

### **3.4 Research Main Question**

Where lies the 'disconnect' between the laudable housing policies, regulations and building bye-laws and the unsavory reality in Ajegunle? What are the factors responsible for the growth and festering of some of the continent's most obtrusive slums under the supposed administration (planning, monitoring and enforcement) of these agencies?



### 3.5 Secondary Research Questions

- (i) What is the primary problem of the housing related government agencies in Lagos?
  - is it a deficiency in the basic structure of the agencies?
  - is it a problem of funding?
  - is it the improper human operation of the system?
  
- (ii) What is the rationale for the observed and obvious disparity in the level of availability and state of infrastructure between the slum areas and the high brow neighbourhoods within the same city?

### 3.6 Hypotheses of Research

According to Klak (1992), in Jamaica, the statutory agencies specifically created to ensure availability of housing to the poor, low-income masses, in particular, are, ironically, the main contributors to the exclusion of the poor from low-income housing acquisition. In some other countries the situation is different, as these statutory agencies actually perform their functions effectively and help in improving the housing conditions of the low-income group. The first set of hypotheses below, therefore, seeks to determine in which of these two categories the housing administration agencies in Lagos fall.

- i. H<sub>0</sub>: The statutory housing administration agencies do not constitute a hindrance to the development of standard housing units at Ajegunle area of the Lagos megacity.
  
- ii. H<sub>1</sub>: The statutory housing administration agencies constitute a hindrance to the development of standard housing units at Ajegunle area of the Lagos megacity.

While it is widely believed that corruption is pervasive in Nigeria with a poor corruption index rating (Transparency International, 2009; Appleton, 2009), various segments of the society are enmeshed in the corruption maze in different degrees. Some institutions in Nigeria are deemed to be absolutely and downright corrupt, for example, the Nigeria Police (Human Rights Watch, 2010; CNN, 2010). The Nigeria Police and the

Power Holding Company of Nigeria (PHCN) are deemed as the two most corrupt institutions in the country (Ihonde, 2006). However, there exist other institutions within the country which are perceived as only marginally corrupt or, as virtually free of any form of corruption. The second set of hypotheses, therefore, seeks to determine in which of these categories lay the housing administration agencies in Lagos.

- iii. H<sub>0</sub>: There is no recognizable impact of corruption on the performance of the statutory housing administration agencies overseeing housing development at Ajegunle area of the Lagos megacity.
- iv. H<sub>1</sub>: There is a recognizable impact of corruption on the performance of the statutory housing administration agencies overseeing housing development at Ajegunle area of the Lagos megacity.

### **3.7 Methodology of Research**

Primary and secondary data were collected for the conduct of the research. The primary information were gathered through a wide gamut of field research tools which included questionnaire administration, interviews, participant observation, focus group discussion and photography / video recording, amongst others. Secondary information were obtained from multiple sources which included books and published journals, the internet, newspapers and magazines, as well as published and unpublished documents by government establishments and agencies (Federal, State and Local). Both qualitative and quantitative approaches were adopted for the research. While the qualitative approach was more extensively adopted, the quantitative approach was valuable in conducting quantitative analyses and drawing deductions. The comprehensive methodology of the research is the subject of the next chapter.

### **3.8 Scope of the study**

The research is confined to the housing situation in the slums of Lagos, adopting Ajegunle in Ajeromi-Ifelodun Local Government Area (LGA) as the case study area. The study is also restricted to the informal housing sector that constitutes more than 75% of the housing in Lagos State. The research is, however, relevant to the situation in most other low and middle-income residential areas of Lagos and other cities of the Global

South because of the linkages established between the study area and those other areas in the dissertation. The research results, therefore, has wider application beyond Ajegunle and Lagos.

### **3.9 Limitations of Study**

Due to the fact that the research focuses particularly on the performance of government agencies, it required substantial input from government Departments and officials. Traditionally, it is difficult to obtain honest/factual information from these sources as responses are usually 'official', stating 'what ought to be' rather than the reality. This makes it challenging to decipher the facts from the deceptions. In many other situations, government officials bluntly refuse to make any statement. This constituted a form of limitation during the field study, although, some key officials were interviewed. The failure of the Nigerian National Assembly (Parliament) to pass the Freedom of Information Bill (FOIB) during the period of the field research further aggravates the problem.

### **3.10 Relevance of Study**

As developing countries are experiencing a rapid rate of urbanisation, Lagos presents an apt case study, as earlier shown. Despite the frightening statistics presented in the preceeding sections of this dissertation, Lagos is still among the world's 10 fastest growing large cities today, with its 6,000 new daily migrants (UN-HABITAT, 2008b; BBC, 2010). This precarious situation demands urgent intervention in order to prevent human catastrophe of gargantuan dimensions, thereby, underscoring the relevance and importance of this research. The role of government agencies is specifically being investigated, considering the unverified assertions that they constitute a major problem in effective housing delivery in Lagos. For example IRIN (2006) asserted that new buildings were collapsing at an alarming rate in the city due to poor workmanship and corrupt building inspectors; while Agbola and Jinadu (1997), although, admitting that their study did not cover the cause(s) of the problem, earlier opined that there is laxity in the enforcement of planning regulations by government agencies in Nigeria. These assertions corroborate that of Onibokun (1982) that public housing programs in Nigeria have been unsuccessful due to the ineptitude of the appropriate institutions / agencies.

This research which is aimed at ascertaining the veracity of these statements also attempts to elucidate on the 'how?' and 'why?' of this phenomenon. That is, if the institutions are found to be ineffective, what are the reasons for this? The result of the research is expected to enhance the knowledge and understanding of contemporary urban planners and policy makers on the dynamics of urbanization and urban governance in the Global South, where most of the new mega-cities are emerging. This will effectively equip them in the task of planning for a better quality of life in these countries, particularly, in the housing sector, which constitutes the largest land-use component in cities.

### **3.11 Audience of study**

This research report is intended for the use of the following groups:

- The Academic Society: it is expected that the body of knowledge in the field of housing in Lagos will be further widened by this research report, thereby, providing wider leverage for further work in this area, for the ultimate goal of proffering solutions based on in-depth understanding of the status-quo.
- Governments and government agencies: it is expected that this report will enlighten various governments and their agencies, especially those involved in the housing sector, on the magnitude of the problems and the identified areas of weaknesses of governments and their agencies, thereby, prompting a review/improvement in mode of operation and the effectiveness of these agencies. This is expected to constitute a prelude to improved housing conditions in Lagos and other big cities of the developing world.
- Social groups and Non-governmental organizations: These are expected to become better informed on the most effective strategies to adopt in becoming more efficient in contributing to the amelioration of housing problems in Lagos and in other big cities of the developing world.

## 4.0 METHODOLOGY OF RESEARCH

### 4.1 Sources of Data

Two types of data were obtained, as is normal for many academic research works. The primary and secondary data were employed in the conduct of the research. The field and desk research findings were, subsequently, juxtaposed in order to attain comprehensive insight and clear understanding of the research subject.

**Primary data:** This is a very important aspect of the information gathering process. The specific tools adopted include questionnaire administration, interviews, participant observation, focus group discussion and photography/video recording.

**Secondary Data:** Carefully examined, multi-source, secondary data, comprising documentary and survey-based information were obtained and analyzed in the research. The documentary data were obtained from books and published journals, the internet, newspapers and magazines, as well as published and unpublished documents by government establishments and agencies (Federal, State and Local).

Maps and aerial photographs of Lagos State and the specific study areas were solicited from the Lagos State Ministry of Environment and Physical Planning, the Department of Physical Planning and Development of the (Lagos State) Governor's Office and the Office of the Surveyor-General of Lagos State. The history and pattern of growth of the study area, that is, the Lagos metropolitan area, in general, and Ajegunle area, in particular, were gathered from reliable textbooks, published journal articles and the Lagos State Ministry of Information, amongst other sources.

Also, the sizes and characteristics of the target population and housing statistics for the study area were obtained from various sources, which include the National Populations Commission (Nigeria), National Office of Statistics, Office of the Governor of Lagos State, Lagos State Office of Statistics and renowned international organizations like the United Nations Environmental Programme (UNEP) and the United Nations Human Settlement Programme (UN-HABITAT). The following information were also obtained from the above-listed sources and others like the Federal Ministry of Housing and Urban Development, Federal Housing Authority, Lagos State Development and Property

Corporation (LSDPC), Federal and State Town Planning Authorities, Ajeromi- Ifelodun Local Government Secretariat and Ajeromi-Ifelodun Local Planning Authority:

- Inventory of housing related government agencies in Lagos.
- Administrative structures of planning and regulatory institutions/agencies for housing
- Chronicle of housing intervention by various tiers of government in Lagos and in Ajegunle, in particular.
- Planning and building regulations.

Extensive review of literature by urban researchers and sociologists, environmentalists, urban planners and allied professionals complemented the data acquired from the above-listed sources.

#### **4.2 Research Design**

This refers to the specific structure and organization of the investigation, in order to identify the relevant variables and the procedure for studying the relationship between them. The qualitative approach was extensively adopted in the conduct of the research. This was done in order to adequately capture the social and psychological dimensions of the research subject. of research adopted. However, as required in most social science research, elements of the quantitative approach was incorporated to generate scientific empirical data and for data analysis and scientific testing of hypotheses.

While the study adopts the Survey Research Design Approach, principally, the comprehensive research design comprises variegated approaches, as considered appropriate. This is due to the fact that various forms / types of cases were to be examined, as, according to Crabtree (2010), contemporary housing research should draw on stakeholder perceptions of the histories and performance of housing schemes, combining data from residents, local governments and housing provider groups. In accordance with this proposition, individual buildings were examined to determine certain facts that are germane to the research as enumerated below. Information were also solicited from officials of government agencies, while individual landlords, as well as professionals in the building industry were also interviewed or served questionnaires. Personal / direct observation was also employed to decipher the facts

and to validate questionnaire responses as necessary. This multi-pronged endeavour, therefore, necessitates the variegated approaches enumerated below:

**Case Study Approach:** In examining the influence of government agencies on the housing conditions of the slum areas of Lagos, a section of the city was adopted as case study with the intent of cautiously generalizing the result for the entire slum neighborhoods of Lagos. Ajegunle neighbourhood in Ajeromi-Ifelodun Local Government Area (LGA) was, therefore, adopted as case study. This particular area of Lagos was chosen for the study considering the fact that the LGA lies in the ‘epicenter’ of the most blighted area of Lagos, along the south-western boundary of the Lagos Lagoon. It is in close proximity to, and contiguous with the most obtrusive slums in Lagos and in Nigeria in general (Figure 5.6). Ajegunle itself is averred to be the most populated slum in Lagos, therefore, the most populated slum in the country (SNC-Lavalin, 1995; Davis, 2007; Olajide, 2010). Ajegunle is also reputed to be the neighbourhood with the highest mix of the various ethnic groups in the country (SNC-Lavalin, 1995, Olajide, 2010;). These factors make Ajegunle a classic/archetypal example of Lagos slums.

**Survey (Research Design) Approach:** within the case study area, the Survey Research Design Approach was also adopted in the identification and choice of particular cases for study. Cases were first categorized based on the type of information required from each group, and appropriate sampling techniques were adopted in identification of specific cases in each group. The cases were delineated into the following categories:

- Houses to be investigated
- Individual landlords to be interviewed / administered questionnaires
- Experts in the housing sector: These include architects, engineers, town / urban planners, estate surveyors, etc.
- Government officials / Government agencies

### 4.3 Sampling Techniques

These comprise mainly the Probability Sampling technique (PST) which is generally considered to be more scientific in comparison to the Non-probability Sampling technique (Agbola, et. al, 2003; Trochim, 2006). The PST is mostly associated with

survey-based research where inferences are made for the larger sample frame from the selected sample size of the study. The respective sampling techniques adopted were determined based on the type of information desired as elucidated below:

**Houses surveyed:** In order to effectively cover the case study area across its entire geographical spread, the neighbourhood was demarcated into five (5) primary sampling units (PSU) which comprised the five resident communities in the neighbourhood, as confirmed by Olajide (2010). These resident communities represent areas where each of the five major ethnic group in Ajegunle constitute the majority by population size. These distinct ethnic groups are Yoruba, Ilaje, Ijaw & Urhobo, Ibo and Hausa. Housing units were sampled in each PSU, with the largest number of samples from the Yoruba section which constitute a much larger proportion of houses in the area. In a 2010 research by Olajide, it was discovered that the number of houses in Ajegunle is 4,236. (Olajide, 2010). 5% of this number was adopted as sample size for this research. This means that a total of 215 houses were examined in the five resident communities of the neighbourhood. Each building was subsequently identified for study in each of these PSU by adopting the Simple Random Sampling technique which selects any case without pre-qualification. The adoption of this technique ensures that every case has equal chance of being selected, thereby, capturing the diversity of the housing types within the study area. This guarantees that the gamut of cases will include the worst houses, usually owned by the 'slum lords' and rented out to tenants, as well as the best houses in the area which are usually owner occupied. The information obtained about the houses are contained in questionnaire 'I' (Appendix i) administered on the landlords or their representatives.

**Landlords, experts/professionals and government officials:** The Stratified Sampling technique was also adopted in the selection of cases in each of these categories. The cases are first stratified into landlords, experts/professionals and government officials. Further sorting of the cases were based on further stratification which were dependent on requisite peculiar qualities. Each landlord selected as a case must have built at least one house in the study area, while each of the professionals and government officials interviewed must have been involved in housing development in Lagos state for at least,



a cumulative period of ten years. This ensures that the cases are familiar with the housing procedure and statutory housing administration in Lagos. A total of 215 landlords or their representatives were interviewed in the residential communities to guarantee spatial distribution and ensure diversity of ethnicity and experience.

Questionnaires were also administered to 20 experts from each professional field, that is, land surveying, structural engineering, urban and regional planning and the estate surveyors and others, including building technology, while 40 questionnaires were administered to experts in the field of architecture because the architect is regarded as the head/coordinator of the building construction team and the most involved in the house-building process (Standard Form of Building Contracts in Nigeria, 1990). The questionnaire administration in Ajegunle was carried out in conjunction with three different reputable non-governmental organizations (NGOs) which have been involved in various forms of social welfare support and development in the area. These organizations are; Paradigm Initiatives (Ajegunle.org project) and the Uncommon Man Network. Also, most of the individuals involved in the questionnaire administration were young residents of Ajegunle, whose parents, uncles and neighbours were the respondents. This ensured that the respondents were not apprehensive or hostile. Rather, they were relaxed and comfortable to respond to the questions, improving the possibility of eliciting sincere responses from them, rather than the usual 'official'/formal responses which usually presents a 'garnished facade'.

Questionnaires 'I', 'II' and the interview guide/questionnaire 'III' were administered for the purpose of obtaining these information (Appendix i, ii and iii). These solicited information targeted, amongst other, the experiences and perceptions of the landlords and professionals in their interaction with the government agencies and their officials; that is, their opinion of the effectiveness and efficiency of these agencies and their officials, the impact of corruption in the relationship and a general assessment of the contribution of these agencies to the state of housing in the study area.

**Government Agencies:** There are several agencies of government involved directly as well as remotely in the housing sector in Lagos. It will, therefore, be unwieldy to examine every one of them. Four basic and essential stages of the housing production

were, therefore, identified, and one agency each was selected as a case for each of the four stages of housing production. The Purposive Sampling Technique was subsequently adopted based on the author's informed discretion, since specific relevant information could only be found in particular agencies. According to Agbola (1988a), the housing production process in Nigeria can be delineated into three (3) major stages. These three stages are; land acquisition, building plan preparation/approval and the building construction stage (Figure 1.4). In adopting this categorization of the housing production process for this research, a modification was made to incorporate an important stage of the process, thereby, expanding the spectrum of the housing production process, in order to capture the process more comprehensively. The four basic stages identified for the purpose of selecting the agencies to be adopted as cases, therefore, are:

- sourcing for funds
- land acquisition
- building plan preparation and approval
- enforcement of building regulations during and after construction.

Gathering of information on these agencies, although, based mainly on secondary data sources was enriched through interaction with the landlords and professionals who have worked with them, as well as interviews and personal observations of physical evidences. Interviews were conducted through different means which included physical interaction, by telephone and through online interaction.

Generally, in designing the questionnaires and interview guide for the various categories of cases examined in this study, the questions prepared were carefully synchronized with the goal of eliciting answers that will address the research questions. Two categories of questionnaires and an interview guide were administered to three groups of people, namely; landlords / house owners, housing industry professionals and statutory housing administrators, that is, government agencies' officials, respectively. The structure and goal of each of the three categories of questionnaires are as presented in Table 4.1.

Table 4.1: Structure of the Questionnaires

| Questionnaire | Information sought  | Target person / Case            |
|---------------|---|---------------------------------|
| I             | <ul style="list-style-type: none"> <li>• Characteristics and condition of individual housing units and state of infrastructure</li> <li>• Personal experiences and challenges in the process of:               <ul style="list-style-type: none"> <li>- fund raising</li> <li>- land acquisition</li> <li>- survey and building plan preparation and statutory approvals</li> <li>- building construction</li> </ul> </li> <li>• Perception of:               <ul style="list-style-type: none"> <li>- the land tenure system,</li> <li>- land title and other statutory approval procedure,</li> <li>- role of professionals,</li> <li>- cost of statutory approval processing and</li> <li>- the general impact of the government agencies and their officials</li> </ul> </li> </ul> | Landlords/House-owners          |
| II            | <ul style="list-style-type: none"> <li>• General characteristics and state of housing units and infrastructure in the study area</li> <li>• Assessment of the process of:               <ul style="list-style-type: none"> <li>- land administration,</li> <li>- building plan and other statutory approvals</li> <li>- construction monitoring</li> <li>- enforcement of building construction regulations</li> </ul> </li> <li>• Perception of:               <ul style="list-style-type: none"> <li>- government agencies' officials,</li> <li>- the land tenure system,</li> <li>- land title procedure,</li> <li>- role of professionals,</li> <li>- cost of statutory approval processing and</li> <li>- the general operations of the government agencies</li> </ul> </li> </ul> | Building industry professionals |
| III           | <ul style="list-style-type: none"> <li>• Challenges in the process of:               <ul style="list-style-type: none"> <li>- land administration,</li> <li>- building plan and other statutory approvals</li> <li>- construction monitoring and</li> <li>- enforcement</li> <li>- statutory funding</li> </ul> </li> <li>• Influence of:               <ul style="list-style-type: none"> <li>- political interference</li> <li>- staff quality; recruitment and training</li> <li>- corruption</li> </ul> </li> <li>• Reasons / Rationale for:               <ul style="list-style-type: none"> <li>- disparity in infrastructure provision within the city</li> <li>- the development of luxury apartments, rather than low-cost housing</li> </ul> </li> </ul>                      | Housing Administrators          |

(Author's fieldwork, 2012)

Questionnaire I will help to evaluate the actual situation on ground, providing concrete data on the depth of the problem. Comparison of the responses to questionnaires I and II with those of questionnaire III opens a vista into the answer to the main research question, as it juxtaposed the expectations and perception of the public against the position and challenges of the housing administrators within the agencies. The questionnaire design endeavoured to avoid unnecessarily wieldy and irrelevant questions, thereby streamlining the sphere of responses and keeping the research questions in focus. This was expected to make the analysis of the results non-cumbersome and straight-forward. While the questionnaires comprise, mainly and primarily, of structured questions, the interview guide, in particular, which targets the housing administrators, contains more 'open questions'. The reason for the adoption of more 'open questions' in the interview guide, in particular, is to avoid a situation in which the answer options provided preempts the responses of the respondents. The goal is to elicit sincere and personal opinions. The responses were subsequently organized into a structured form for effective analysis.

Collating and logically analyzing data collected from these variegated sources, therefore, presents useful insight into the extent and characteristics of the influence of government agencies on the housing conditions of the case study area, and by inference, on the housing condition in the slum areas of Lagos.

## **PART II**

### **STUDY AREA, RESEARCH FINDINGS, DATA ANALYSIS AND DISCUSSION**

## 5.0 STUDY AREA

While developing countries are experiencing rapid rates of demographic growth and urbanization, the case of Africa is particularly challenging. The average annual urban population growth rates for Africa were estimated by the United Nations Organisation (UNO) (1996) as 4.7 percent and 4.6 percent between the period 1960 to 1980 and 1980 to 2000, respectively. UN-HABITAT (2010b) revealed that, in 2009, Africa's total population exceeded one billion, for the first time, with almost 40 per cent living in urban areas. This makes Africa the fastest urbanizing continent in the world with an urban growth rate of 3.4 percent. Also, according to a recent study titled 'Africa's Demographic Multiplication', commissioned by the Washington-based Globalist Research Center, the African continent registered a demographic growth rate of 4.7 percent in 2010, and is estimated to rise to 5.0 percent in 2011 (International Press Service, 2011).

Nigeria, the country in which Lagos is located, is Africa's most populous country. Africa's Demographic Multiplication study also posited that Nigeria's population of about 158 million is expected to grow to 730 million by the end of the 21<sup>st</sup> century, making it larger than the projected population of 675 million for the entire continent of Europe (The International Press Service (2011). In addition to this frightening statistics, the growth rate of urban population is more pronounced in Nigeria than in most other countries of the African continent (Olotuah and Adesiji, 2006).

The number of urban centers in Nigeria has risen drastically in the last one hundred years. The resultant effect has been the formation of more urban centers which are densely populated. Studies have shown that the rapid rate of urbanization in Nigeria and the consequential explosion of urban population, especially in Lagos; the country's most populous city has not been matched by a corresponding commensurate change in social, economic and technological development (Mabogunje, 2001). Nigeria, the most populous nation in Africa, has more than double the population of UK and approximately the same population size with Russia – the most populous country in Europe (Population Reference Bureau, 2011; World Atlas, 2011). Nigeria is, therefore, a developing country of particular interest on global urbanization, as it is projected to,

become the eighth most populous country in the world by 2050 (World Factbook, 2009; United Nations Organisation, 2009). Figure 5.1 shows the map of Nigeria within the African setting.

Figure 5.1: Map of Nigeria (in red) in Africa



(Office of the Speaker, Federal Republic of Nigeria - OSFRN, 2010)

While Nigeria has higher rates of slum proliferation than most other countries on the continent (Olotuah and Adesiji, 2006), Lagos has urban and slum growth rates which are almost twice the Nigerian average (UN-HABITAT, 2005). This underscores the importance of examining the challenges of housing in Lagos.

### **5.1 Lagos Metropolitan Area**

The United Nations Settlement Programme (UN-HABITAT) in the 'State of African Cities Report, 2008' stated thus: 'It is important to emphasize the exceptional character of Lagos' (UN-HABITAT, 2008b, p. 78). This underscores the significance of the city in the continent of Africa and in the world, in general. According to the report, Lagos is among the world's ten (10) fastest growing large cities. As earlier stated, the UNPD (1999) listed Lagos as the 6<sup>th</sup> most populous city on earth, after Tokyo, Mexico City, Bombay,

Sao Paulo and New York respectively, and also projected the city to become the third (3rd) largest world city by 2015. City Mayors (2007) estimated the population of the Lagos metropolitan area (LMA) as 13.4 million and ranked the city as the eleventh (11<sup>th</sup>) most populous in the world with a population density of 18,150 persons per square kilometer, the fourth (4<sup>th</sup>) densest in the world; after Mumbai, Kolkata and Karachi respectively. IRIN and UN-HABITAT (2007) also added that the average population density of Lagos reaches 20,000 per square kilometer in heavily built-up areas. Rosenberg (2007) listed Lagos as the 10<sup>th</sup> most populous city in the world with a population of 13.4 million, ahead of Kolkata, Delhi and Cairo. Plate 6.1 shows a usual scene of overcrowding on one of the roads in Lagos. Plate 5.1 shows a usual scene of overcrowding on a Lagos road.

Plate 5.1: Usual scene on one of the roads in Lagos on a normal working day, showing large number of commuters



(Rubio, 2007)

In his famous treatise – ‘the Planet of Slums’, Davis (2007) listed the 2004 population of Lagos as 13.4 million. IRIN (2009) listed the population of the city as 15 million, while the British Broadcasting Network - BBC, (2010) states that the population of the Lagos metropolitan area is about 16 million and the CNN (2009) stated that it is projected to reach a population size of 40 million by 2050. The World Bank (2006) stated that, with a



population size which is larger than that of 37 individual countries in Africa, Lagos is a mega city of dominant economic importance, not just for Nigeria, but West Africa as well.

### **5.1.1 Historical background**

According to Eckardt and Nyström (2009), elucidating on Immanuel Kant, the city is a historical product which makes a feature of human history in total. This underscores the importance of examining the historical background of Lagos. The earliest occupation of Lagos Island dates back to 1660 when the Awori members of the Yoruba (an ethnic group in Negro land of West Africa) community, moved to where the Iga Idunganran palace of the Oba of Lagos. This was probably due to the insecurity of the location of their small village in the mainland, which was continuously disturbed by the neighboring Ijebus and Egbados who are also sub-groups within the Yoruba ethnic group. This occurred during the era of the fierce intra-ethnic and inter-community feuds of Yoruba land.

The Yoruba People, of whom there are more than twenty-five million, occupy the southwestern corner of Nigeria along the Dahomey border and extends into Dahomey itself. To the east and north the Yoruba culture reaches its approximate limits in the region of the Niger River. However ancestral cultures directly related to the Yoruba once flourished well north of the Niger. Portuguese explorers arrived the Yoruba cities and kingdoms in the fifteenth century, although, cities such as Ife and Benin, among others, had been standing at their present sites for at least five hundred years before the European arrival. Archeological evidence indicates that a technologically and artistically advanced, proto-Yoruba (Nok), were living somewhat north of the Niger in the first millennium B.C., and they were then already working with iron (Cultural Expressions, 2010). The Yorubas form a significant percentage of Africans enslaved during the Atlantic slave trade. Today, while the majority of the Yorubas live in western Nigeria, there are also substantial indigenous Yoruba communities in the Republic of Benin, Cuba, Brazil, Haiti, USA, the United Kingdom, Trinidad and Tobago, Guyana, Jamaica, Antigua and Barbuda, Bahamas, Barbados, Dominica, Dominican Republic, Panama, Grenada, Puerto Rico, Ghana and Togo (Odua of Washington, n.d.). In recent years, availability of attainable air travel has enabled African Americans to go back to the

essence from which this great culture derived (Africa) and gather the information needed to teach and assist others. Places like Oyotunji village in Beaufort South Carolina, DOYA (Descendants of the Yoruba in America) foundation in Cleveland OH, Ile Ori Ifa Temple in Atlanta GA, and African Paradise in Griffin GA are examples of places where Yoruba culture and religion is still practiced in the United States of America (Cultural Expressions, 2010).

The Lagos island, then occupied by the Awori sub-ethnic group of the Yoruba people served both as farmland and resort. At this humble inception, Lagos was an insignificant community, incomparable in trade, power and fame with the West African centers of pre-colonial powers at Benin and Oyo. The settlement began as a fishing settlement and, subsequently, an outpost of the, then powerful, Benin Empire, until the late 18<sup>th</sup> century (Aderibigbe, 1975 and Lawal, 1994 in Olukoju, 2010). The Portuguese arrived on the island in the later part of the 18<sup>th</sup> century influencing different aspects of life on the island; from trade wares to building designs. The original native Yoruba name for Lagos, which remains the recognized name among the Yorubas today, is '*Eko*'. However, the Portuguese explorer Rui de Sequeira who visited the area in 1472, named it '*Lago de Curamo*'; '*Lagos*' actually derives from the Portuguese word for "lakes". Another explanation is that Lagos was named after the original city of Lagos in Portugal - a maritime town which at the time was the main centre of the Portuguese expeditions along the African coast. Although, Dahomey and Badagry had organized slave trading long before Lagos, the latter became the most important slave port on the west coast by 1821 (Nwokoro, 2005). In 1851, slave trading was terminated in Lagos by the military intervention of the British. By the 1850's after the slave trade, there was an influx of missionaries and freed slaves from different parts of the globe to the island.

Lagos was annexed by the British government in 1861. Before the annexation of Lagos, the Oba of Lagos (that is, the traditional ruler) had absolute power and authority in Lagos, just like in other Yoruba towns and communities. After the annexation by the British, the power and authority of the Oba was eroded away and conferred on the governor, thereby, reducing the Oba to a mere puppet, consequently, destroying the traditions, culture, values and systematic technological development of the people of

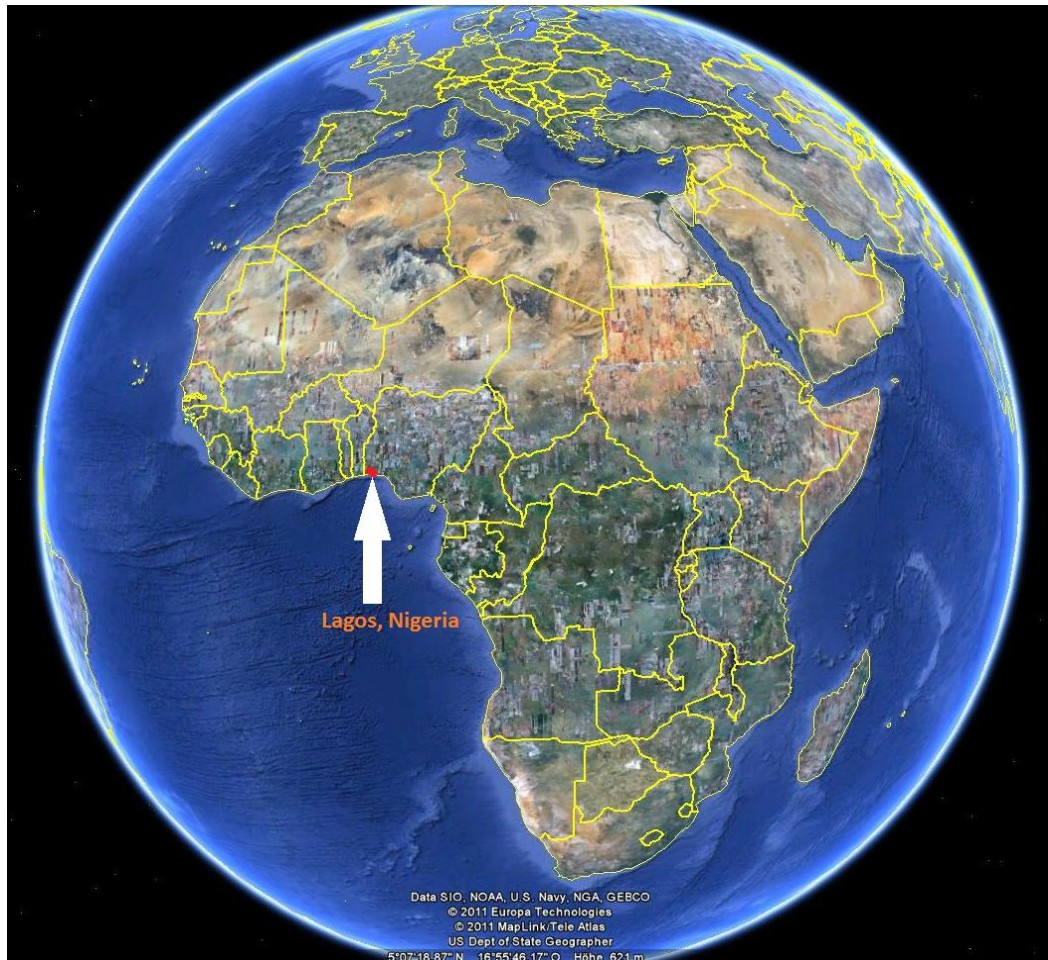
Lagos. The focusing of the various indigenous trade routes on Lagos led to its remarkable growth as a trade centre between 1862 and 1900. Lagos experienced a phenomenal increase in population between early 1900 and the time of political independence of Nigeria in 1960. This influx of people into Lagos led to the development of slum settlements and the first experience of slum demolitions in Lagos, as far back in time as the 1920s (Agbola and Jinadu, 1997). The earliest slum development was due to the non-availability of sufficient housing units to cater for the sudden but steady upsurge in Lagos' population, as by 1902, the population growth rate of the island was between 10-12% which gives an annual increase of about 120,000 (Mabogunje, 1968)

This increase in population caused the outbreak of two terrible epidemics - The influenza of 1918 and bubonic plague of the late 1920s (1924 -1928). At the creation of Lagos Executive Development Board ( L.E.D.B ) which later became Lagos State Development and Property Corporation ( L.S.D.P.C) in 1967, slum clearance were carried out in many parts of Lagos, including areas around Martins Street, Idumota, Victoria Street (now Nnamdi Azikiwe Street), Broad Street etc. Slum proliferation and demolition has since been a regular cycle in Lagos till date.

### **5.1.2 Geography**

Lagos lies along latitude 6°27N and longitude 3°28E. The geographical area known as Lagos covers an area of 3,577 square kilometers or 358,862 hectares and comprises of a series of islands, connected by creeks, and an expanse of land. The city started off initially on the island which is now known as Lagos Island and later spread to the neighboring Victoria Island and Iddo Island, as well as to the Mainland. The city lies on the Atlantic coast in the Gulf of Guinea. Plates 5.2 and 5.3 and Figure 5.2 show the location of Lagos within the African and Nigerian setting, respectively. The city experiences two climatic seasons; the dry season and the wet season. The wet season spans between May and October, while the dry season lasts from November to April. The average temperature in Lagos is 27 °C and the annual average rainfall 1626 mm (Climatetemp, 2010).

Plate 5.2: Location of Lagos on the Earth

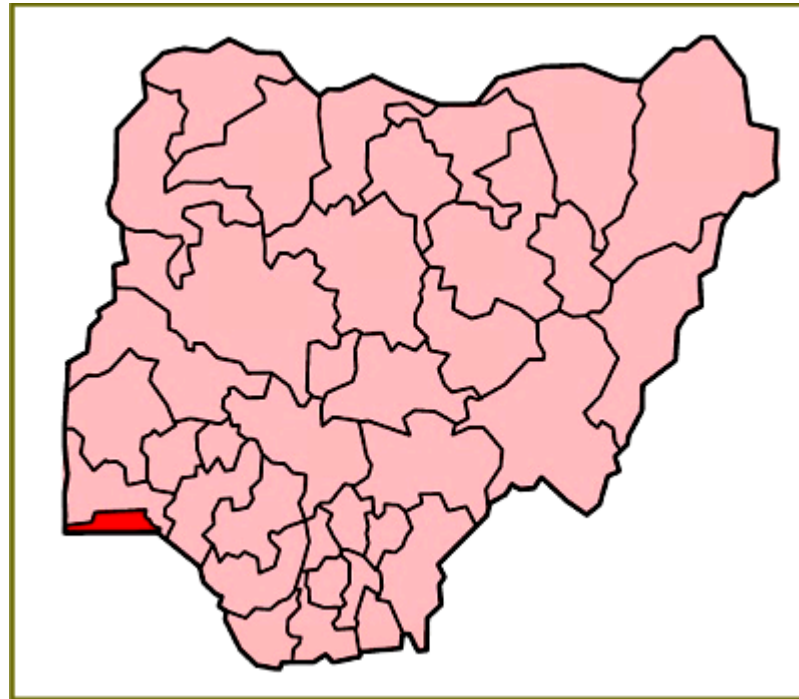


(Google Earth 6.0, 2010)

### 5.1.3 Demography

As earlier stated, most internationally renowned demographic organizations/agencies consistently estimate the population of the Lagos metropolitan area between 13.4 and 16.3 million, making it the largest metropolitan area in Africa. It is highly unfortunate that, despite the status of Lagos as one of the largest and most dynamic mega-cities of the world today, there is no reliable population figure for the city. Most of the population figures adopted for planning and research purposes by reputable international agencies, including the United Nations and the World Health organization (WHO) derive from scientific estimates and calculations. This is despite numerous census exercises undertaken by the national government of Nigeria, which proved to be unreliable.

Figure 5.2: Map of Nigeria showing Lagos State (in red) in the South-Western Region



(Office of the Speaker, Federal Republic of Nigeria - OSFRN, 2010)

Plate 5.3: Aerial view of Lagos showing physical development across the mainland, islands and the Lagoon



(Motherland Nigeria, 2010)

According to Badiane (2006), imprecision's have been the hallmark of many census conducted by African governments. The critical issue of census in Nigeria, unfortunately, as in many other parts of Africa has been highly politicized, just like the pervasive and brazen massive election frauds. This persistent census fraud that has resulted in the cancellation of the results of several of such exercises over the last forty years in Nigeria is instigated by the fact that the allocation and distribution of the country's huge income from natural resources like crude oil and the representation in national government is dependent largely on the demographic figures (Nigerian Muse, 2007). Nigeria is the foremost crude oil exporter in Africa, ahead of Algeria and Libya, and the eighth largest exporter of the commodity in the world (Infoplease, 2006).

Although the 2006 National Census credited the Lagos metropolitan area with a population figure of 7,937,932, the figure is highly unscientific as it contradicts existing realistic vital social data and is incongruent with the population growth rate of Lagos. The figure has been widely rejected within and outside Nigeria and has been challenged in the Nigerian courts. The figure is completely at variance with scientifically sound projections by the UN and reputable international population agencies and research groups worldwide. The more reliable population figure of Lagos State is given by the Lagos State Government as 17,553,924. It is considered more reliable because it is based on well-conducted enumeration for social planning, with actual figures from school enrollment, birth records, housing statistics, etc. being in consonance with the figure. Since the inhabitants of the metropolitan area of Lagos constitute 88% of the population of Lagos State the population of metropolitan Lagos is, therefore, about 15.5 million (Nigerian Muse, 2007). This figure also matches carefully calculated projections by almost all of the world's most reputable authoritative organizations on demography.

This is congruent with the assertion of Abosede (2006) who stated that the population of Lagos is 15 million. This is a more realistic population figure for meaningful and effective research and planning for Lagos, although, it is a conservative figure, as Abiodun (1997) stated that the population of Lagos metropolitan area constituted 93% of the entire population of Lagos State, according to the 1991 census. This means that the actual population of the Lagos metropolitan area could be as high as 16.3 million as

posited by the BBC (2010). Table 5.1 presents a list of the world's megacities between 1950 and 2015, with their respective population sizes (actual and projected). The list shows the population size of Lagos as 13.4 million in 2000 and projects the size to reach 23.3 million by 2015, making it the world's third largest city by that year.

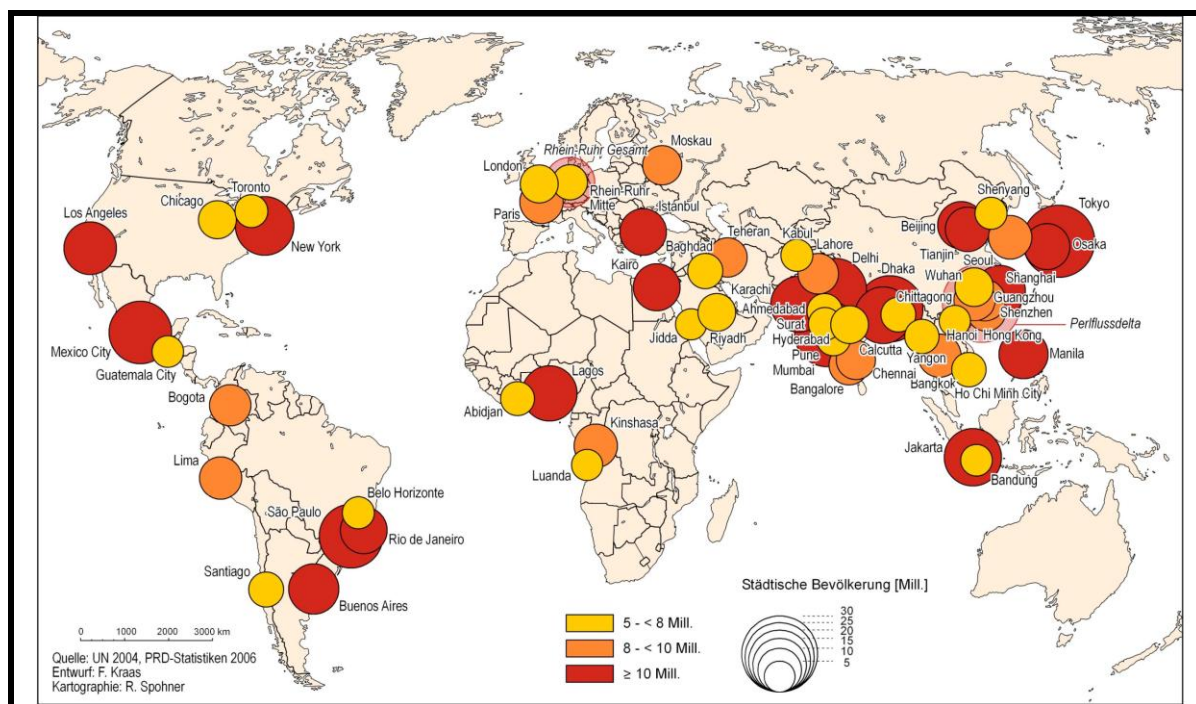
Table 5.1: The "Superleague" of World's Megacities and their Populations (in Millions) over a period of 65 Years

| 1950       |      | 1975          |      | 2000              |      | 2015              |      |
|------------|------|---------------|------|-------------------|------|-------------------|------|
| 1 New York | 12.3 | 1 Tokyo       | 19.8 | 1 Tokyo           | 26.4 | 1 Tokyo           | 26.4 |
|            |      | 2 New York    | 15.9 | 2 Mexico City     | 18.1 | 2 Mumbai          | 26.1 |
|            |      | 3 Shanghai    | 11.4 | 3 Mumbai          | 18.1 | 3 Lagos           | 23.3 |
|            |      | 4 Mexico City | 11.2 | 4 Sao Paulo       | 17.8 | 4 Dhaka           | 21.1 |
|            |      | 5 Sao Paulo   | 10.0 | 5 New York        | 16.6 | 5 Sao Paulo       | 20.4 |
|            |      |               |      | 6 Lagos           | 13.4 | 6 Karachi         | 19.2 |
|            |      |               |      | 7 Los Angeles     | 13.1 | 7 Mexico City     | 19.2 |
|            |      |               |      | 8 Calcutta        | 12.9 | 8 New York        | 17.4 |
|            |      |               |      | 9 Shanghai        | 12.9 | 9 Jakarta         | 17.3 |
|            |      |               |      | 10 Buenos Aires   | 12.6 | 10 Calcutta       | 17.3 |
|            |      |               |      | 11 Dhaka          | 12.3 | 11 Delhi          | 16.8 |
|            |      |               |      | 12 Karachi        | 11.8 | 12 Metro Manila   | 14.8 |
|            |      |               |      | 13 Delhi          | 11.7 | 13 Shanghai       | 14.6 |
|            |      |               |      | 14 Jakarta        | 11.0 | 14 Los Angeles    | 14.1 |
|            |      |               |      | 15 Osaka          | 11.0 | 15 Buenos Aires   | 14.1 |
|            |      |               |      | 16 Metro Manila   | 10.9 | 16 Cairo          | 13.8 |
|            |      |               |      | 17 Beijing        | 10.8 | 17 Istanbul       | 12.5 |
|            |      |               |      | 18 Rio de Janeiro | 10.6 | 18 Beijing        | 12.3 |
|            |      |               |      | 19 Cairo          | 10.6 | 19 Rio de Janeiro | 11.9 |
|            |      |               |      |                   |      | 20 Osaka          | 11.0 |
|            |      |               |      |                   |      | 21 Tianjin        | 10.7 |
|            |      |               |      |                   |      | 22 Hyderabad      | 10.5 |
|            |      |               |      |                   |      | 23 Bangkok        | 10.1 |

(Oner, n.d.)

According to Davis (2007), the present population size of Lagos is approximately forty (40) times larger than they were in 1950, that is, about 60 years ago. In Figure 5.3, Kreibich (2010) presented Lagos as the largest metropolitan area in Africa with over 15 million inhabitants, while the trend in population growth of Lagos between 1866 and 2006 (a period of 140 years) is presented in Table 5.2.

Figure 5.3: Megacities of the world in relative sizes



(Kreibich, 2010)

Table 5.2: Trend in population growth of Lagos, 1866-2006

| Year of census | Area covered by census (km <sup>2</sup> ) | Total population | % increase from preceding figure |
|----------------|---|------------------|----------------------------------|
| 1866           |   | 25,000           |                                  |
| 1871           | 4.0                                       | 28,518           | 14% (5 years)                    |
| 1901           |   | 40,000           | 40% (30 years)                   |
| 1911           | 46.6                                      | 73,766           | 215% (30 years)                  |
| 1921           | 52.3                                      | 99,690           |                                  |
| 1931           | 66.3                                      | 126,108          |                                  |
| 1952           | 69.9                                      | 272,000          | 428% (32 years)                  |
| 1963           | 69.9                                      | 665,000          |                                  |
| 1991           |   | 5,100,000        | 667% (28 years)                  |
| 2006           | 775.0                                     | 15,447,453       | 203% (15 years)                  |

(Author's compilation, 2011, from George, 2010; Demographia, 2008; LSG, 2006; *Population Census of Nigeria, 1952 and 1963* in Abiodun, 1997)



Table 5.2 shows that between the first recorded 65 years (1866 - 1931), the population of Lagos increased by 400% compared to 12,150% in the latter 75-year period between 1931 and 2006. This gives a total increase of 61,690% within the 140- year period from 1866 to 2006.

The population size of the Lagos metropolitan area is, therefore, larger than that of the London metropolitan area which is the largest metropolitan area in Europe and about three times larger than the Madrid metropolitan area, the third largest metropolitan area in Europe (City Mayors, 2011). The Lagos metropolitan area population is also more than two times larger than the cumulative sizes of the metropolitan areas of the next four (4) most important cities in West Africa, that is, Accra, Ibadan, Togo and Lome which have a total population of less than 5 million in their metropolitan areas (UN-HABITAT, 2008b). Though, Lagos constitutes less than 0.5 percent of Nigeria's land area, it accounts for about 10.0 percent of the population (IRIN, 2009; BBC, 2010).

The population of Lagos comprises a large spectrum of the over 250 various ethnic groups in Nigeria (Encyclopedia Britannica, 2010). In addition to this, there are large numbers of immigrants from neighbouring West African countries in Lagos.

#### **5.1.4 Government and Administration**

Unlike most cities of its size and complexity, Lagos is not a municipality; therefore, it has no central / overall administrative authority. The city comprises separate local administrations known as Local Government Authorities (LGAs). The Lagos metropolitan area is, therefore, a statistical division, and not an administrative unit. Prior to 2002 Lagos State comprised of 20 LGAs, out of which the metropolitan area spanned across 16 main LGAs (LSG, 2010). The splitting of the 20 LGAs in the state, in 2002, brought the total number of LGAs in the state to 57. The new administrative units which constitute the Lagos metropolitan area include Agbado/Oke-Odo, Agboyi/Ketu, Agege, Ajeromi, Alimosho , Apapa, Apapa-Iganmu, Ayobo/Ipaja, Bariga, Coker Aguda, Egbe Idimu, Ejigbo, Eti Osa East, Eti Osa West, Iba, Isolo, Imota, Ikoyi, Ifako-Ijaiye, Ifelodun, Igando/Ikotun, Igbogbo/Bayeku, Ijede, Ikeja/Iru/Victoria Island, Itire Ikate, Kosofe, Lagos Island West, Lagos Island East, Lagos Mainland, Lekki, Mosan/Okunola,

Mushin, Odi Olowo/Ojuwoye, Ojo, Ojodu, Ojokoro, Olorunda, Onigbongbo, Oriade, Orile Agege, Oshodi, Oto-Awori, Shomolu, Surulere and Yaba. The metropolitan area also extends beyond the boundary of Lagos State into the adjacent Ogun State, through areas like Sango-Ota, Ibafo, Mowe, Ojodu, Magboro, etc which are situated in the Ado-Odo / Ota, Ifo and Sagamu LGAs, amongst others.

The administration and management of the city of Lagos, in general, is, therefore, undertaken by the Lagos State Government, through various Ministries, Departments and Agencies. Lagos has also been an important administrative centre in Nigeria. It was the administrative centre of colonial Nigeria for about a century, and later became the Federal Capital of the Federal Republic of Nigeria at her independence in 1960 until 1986 when a new federal capital became operative.

Figure 5.4: Political map of Lagos showing the major segments of the city



(Sydney, 2007)

### **5.1.5 Economy**

The economy of Lagos metropolis consists of commercial, financial and industrial production and services, undertaken by the formal and informal sectors. The first bank to be established in the geographical area known as Nigeria, today, was sited in Lagos, in 1881. Also, the first chamber of commerce was inaugurated in 1897 and the completion of the western mole in 1915 signaled the commencement of the role of Lagos as a major seaport. The building of Customs, Iddo and Apapa wharfs made Lagos a major commercial centre in Africa. Today, the Port of Lagos, situated on the Gulf of Guinea, is Nigeria's leading port and one of the largest in Africa. The port is split into three main sections: Lagos, Apapa and Tin Can Island. By 1978, the metropolitan area accounted for 40% of the external trade of Nigeria, containing 40% of the national skilled population despite having only 10% of the country's population. According to extant political records, 'Lagos is to the people of Nigeria, what the head is to the body of an individual' (Lagos State Diary, 2003, n.p.). Lagos has also greatly benefited from Nigeria's natural resources, especially oil and natural gas, whose revenues fuelled the urban economy's expansion.

The formal sector of the city's economy is dominated by services and manufacturing sub-sectors. However, this sector has been shrinking due to the deteriorating economic situation of the country while the informal sector has been thriving. While the National Environmental Study/Actions Team (1991) earlier averred that about 40 percent of all the industries in Nigeria were located in Lagos, Ojo (2005) and UN-HABITAT (2008b) revealed that the Lagos metropolitan area now hosts about 70 percent of the industries in the country.

Entrepreneurship also thrives vigorously in Lagos, thereby, becoming the lifeline of the city's economy. The growth of the informal sector has been largely due to the harsh economic climate and the ingenious involuntary survival response of Lagosians to the twin problems of urban poverty and urban unemployment (Nwokoro, 2005). Due to its sheer enormity, Lagos dominates not only the Nigerian economy but also that of the Greater- Ibadan-Lagos-Accra (GILA) urban corridor. Lagos accounts for 26.2 percent of Nigeria's GDP, making its economy larger (triple or more, in fact) than the economy of

any of the other ECOWAS countries, including that of Côte d'Ivoire (UN-HABITAT, 2008b).

### **5.1.6 Housing**

One of the social segments of Lagos which underscores the dire state of the megacity is the housing sector. According to IRIN and UN-HABITAT (2007), housing and shelter is a great challenge in Lagos as most Lagosians live in one of the city's 200 slums, which range in size from clusters of shacks to entire districts. 72.5 percent of households in Lagos occupy a single room apartment with a density of 8 – 10 persons per room, 57 percent do not have durable housing, as they experience flooding in their houses annually and about 25 percent live in hazardous locations (Agbola, 2005c).

Further aggravating the housing dilemma, IRIN and UN-HABITAT (2007) averred that informal settlements (where more than 10 million Lagosians live) are absolutely out of the radar in terms of infrastructure, services and future planning, except, perhaps to remove them. Forced evictions and demolitions have regularly made hundreds of thousands of Lagos poor destitute overnight. The housing challenges of Lagos are dire and are examined more comprehensively in subsequent chapters.

### **5.1.7 Transportation**

According to Ayodele (2009), traffic congestion has long been synonymous with Lagos travel and there is a glaring lack of a functioning public transport system in the densely populated city. According to UN-HABITAT (2008b), while the national average number of automobiles per kilometer of road is 11, Lagos has 222. A 20-kilometer trip, which should take an average of about 15 minutes, usually lasts as long as 2 to 4 hours (UN, 1996). Oseni (2009) also posited that the availability of safe and effective transport for Lagos commuters had been tenuous, at best. Despite several kilometers of roads and bridges (plate 5.5), transportation in Lagos remains a terrible ordeal. This is a consequence of the lack of effective alternative mode to transportation to road transport. The absence of rail transport, which usually forms the bedrock of transportation network in big cities like Lagos, is of serious negative consequence for

the social and economic life of the cities, as valuable man-hours and economic resources are lost daily in obnoxious traffic jams.

Plate 5.4: Usual Scene of Traffic Congestion on Lagos Roads



(Oton, 2009)

Plate 5.5: Some of the Numerous Bridges that Run across the Lagos Mega-city



(Author's fieldwork, 2010)

Commercial motorcycles have become a major form of transportation in the city, as shown in plate 5.6, due to the advantage it has over cars and buses due to the fact that it can be maneuvered around in traffic jams, unlike the former. Another advantage of the commercial motorcycle is the fact that it is capable of delivering its passengers at their exact destination, eliminating the need for multiple connections, with fares which are much cheaper than those charged by taxi drivers. Furthermore, the motorcycles can reach several destinations which cannot be reached through any other form of transportation due to the poor state of the roads. There have been, however, very serious concerns from the society over the safety of these commercial motorcycles which have been recording very high rate of accidents, in addition to their conspicuous use in perpetrating several crimes within the city.

Plate 5.6: Commercial Motorcyclists who Constitute a Major Part of Transportation in Lagos



(Author's fieldwork, 2010)

### 5.1.8 Water and Sanitation

Despite the city's endowment of large natural water bodies, the inhabitants suffer from an acute and worsening water supply shortage. Less than 10% of the city's population has access to safe pipe-borne water (UN-HABITAT, 2008b). The Lagos metropolitan

area with its teeming population offers municipal piped water access to only 9 percent of its inhabitants (UH-HABITAT, 2008b). This is an abysmally low rate, not only in absolute terms, but also, relatively, when compared with some other West African cities like Accra's (Ghana) 51.6 and Abidjan's (Cote d'Ivoire) 70.9 percent of the urban population served with piped water. The larger part of Lagos' population is supplied water by informal water vendors who fetch water from unsanitary sources as shown in Plate 5.7.

Plate 5.7: Lagos Water Hawkers Fetching Water from Unsanitary Sources



(Author's fieldwork, 2010)

Also, due to inadequate sewerage, much the city's human waste is disposed of by the drainage of rainwater through open ditches that discharge onto the tidal flats (UN, 1996). This makes the huge megacity a potential health and human catastrophe zone. In addition to all these woes, Abiodun (1997) further averred that Lagos seems to have acquired the unenviable status of being one of the dirtiest cities in the world. The state of infrastructure and social services in Lagos is, therefore, very grim and crassly dysfunctional.

### **5.1.9 Poverty Profile**

Slum settlements are the abode of the poor. In examining the housing conditions of slum settlements, therefore, it is important to consider the existing poverty profile of the study area. Based on statistics released by the Nigerian Federal Office of Statistic (2003) the national poverty rate is 70 percent (Amoguo, 2003) . Several authors estimate the percentage of people living in poverty in Nigeria between 65 and 80%. This means that more than 100 million people in Nigeria live on less than \$1 a day.

There is a direct relationship between poverty and household size within the metropolitan area. The larger the household size, the poorer the household is likely to be and vice-versa. While only 5% of one person households are poor, over 90% of households with more than 10 persons are poor (NBS, 2005). Poverty in Lagos has also been found to manifest a spatial expression. Across the Lagos Metropolitan area, poverty varies from one neighborhood to another. Poor households tend to live in communities in which most of the other households are poor, while the non-poor households tend to live in communities in which the population is largely non-poor (World Bank, 1996). This was confirmed in a research by Arbitrage Consulting Group in 1997 (Nwokoro, 2005). The study drew a poverty profile for selected neighborhoods.

The study identified several poor neighborhoods in the Lagos Metropolitan area. Some of these are Ajegunle (case study area for this research), Ijora Badia, Ijora Oloye, Olaleye-Iponri, Mushin etc. The study showed that poor people tend to live close to one another and that such households spend most of their income on basic expenditures such as food, house rent and transport. The study also showed that certain neighborhoods such as Ajegunle, ijora and Mushin are clusters of poverty. It also revealed that only an average of 9% of households in these areas are above the poverty line, categorizing the people according their level of poverty. The research report concluded that 24% of the inhabitants of these areas are poor, about 47% are very poor, and the remaining 20% are absolute-poor.



## 5.2 Ajegunle in Ajeromi Ifelodun Local Government Area

*'Sometime in the next year or two, a woman will give birth in the **Lagos** slum of **Ajegunle**, a young man will flee his village in Java for the bright lights of Jakarta..... It will constitute a watershed in human history...'*

(Davis, 2007, p. 5)

Mike Davis opened his famous book – 'The Planet of Slums' - with the above statement. The 'Lagos slum of Ajegunle', which he referred to, is the same one which has been adopted for case study in this research. Ajegunle is one of the poorest and most crowded districts of Lagos (Alemika and Chukwuma, 2005; LMDGP, 2011). Ajegunle is located within the Ajeromi-Ifelodun Local Government Area (LGA) of Lagos State. The LGA was established in 1996, covering an area of 2,485 hectares and has a population of not less than 1.7 million people (Family Health International – FHI, 2001). Plate 5.8 shows the headquarter building of the LGA.

Plate 5.8: Headquarters of Ajeromi-Ifelodun LGA in Ajegunle



(Author's fieldwork, 2010)

The LGA was carved out of the old Apapa and is bounded on the northern fringes by the Lagos-Badagry expressway and on the southern edge by the Apapa-Oworonsoki express way as shown in Plate 5.9. The overcrowded state of the LGA can be seen from the obvious contrast between the grayish hue within the area and the greenish colour of the surrounding areas, as seen at the south-eastern and the north-western boundaries as shown in Plate 5.9. The lighter density of development in the surrounding areas, in comparison to the study area is also clearly observed.

Plate 5.9: Aerial view of Ajeromi-Ifelodun LGA (in red outline) showing the Lagos-Badagry expressway on the northern fringes and the Apapa-Oworonsoki express way on the southern boundary



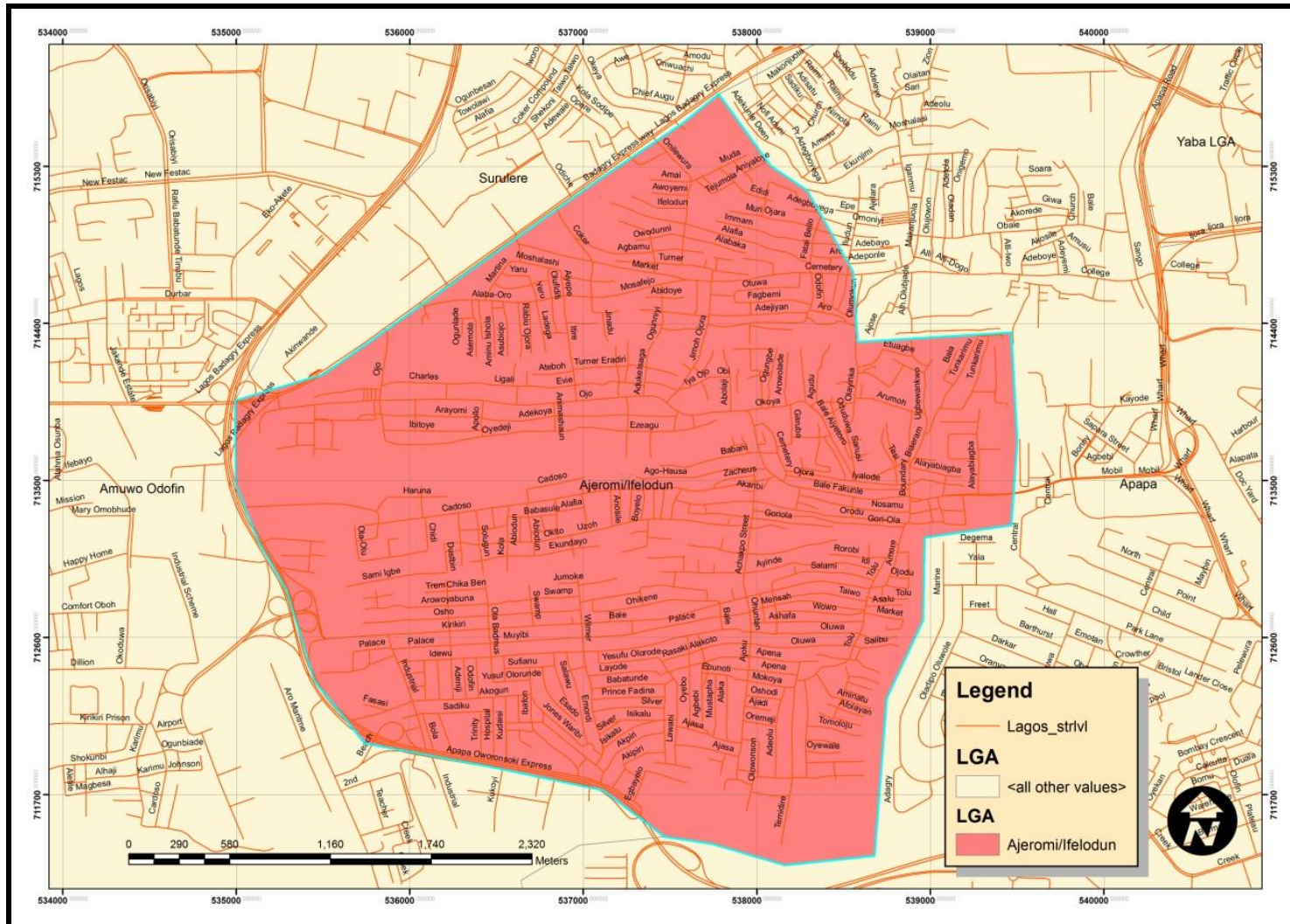
(Google Earth 6.0, 2010)

The LGA is an urban, high density and primarily residential area. A very large proportion of the population can be classified as low-income, although a few medium-income earners could also be found in the LGA. The area comprises various forms of housing units; from relatively middle-class apartments to poorer tenement housing, where families live in single rooms. Such houses are commonly called “Face-Me-I-Face-You” in Lagos. Relatively middle-income areas include Awodiora Housing Estate, Mba Street, Old Ojo Road and some areas of Tolu in the Olodi-Apapa area. The other areas like Amukoko, Ajegunle and the other parts of Olodi-Apapa are high-density, low income residential areas. Commercial activities (mainly petty trading) are very high around the Boundary area - Akerele Area by Kirikiri axis etc. (Family Health International – FHI, 2001).

Figure 5.5 shows the street map of Ajeromi-Ifelodun LGA. Four out of the 42 areas of Lagos categorized by the Presidential Committee for the Re-development of the Lagos Megacity Region as ‘blighted areas’ are located in the LGA. The areas are; Sari-Iganmu, Badia, Makoko and Ajegunle. Figure 5.6. shows the location of Ajegunle at the southern part of the city of Lagos, along with the 42 government acknowledged ‘blighted areas’ of Lagos.

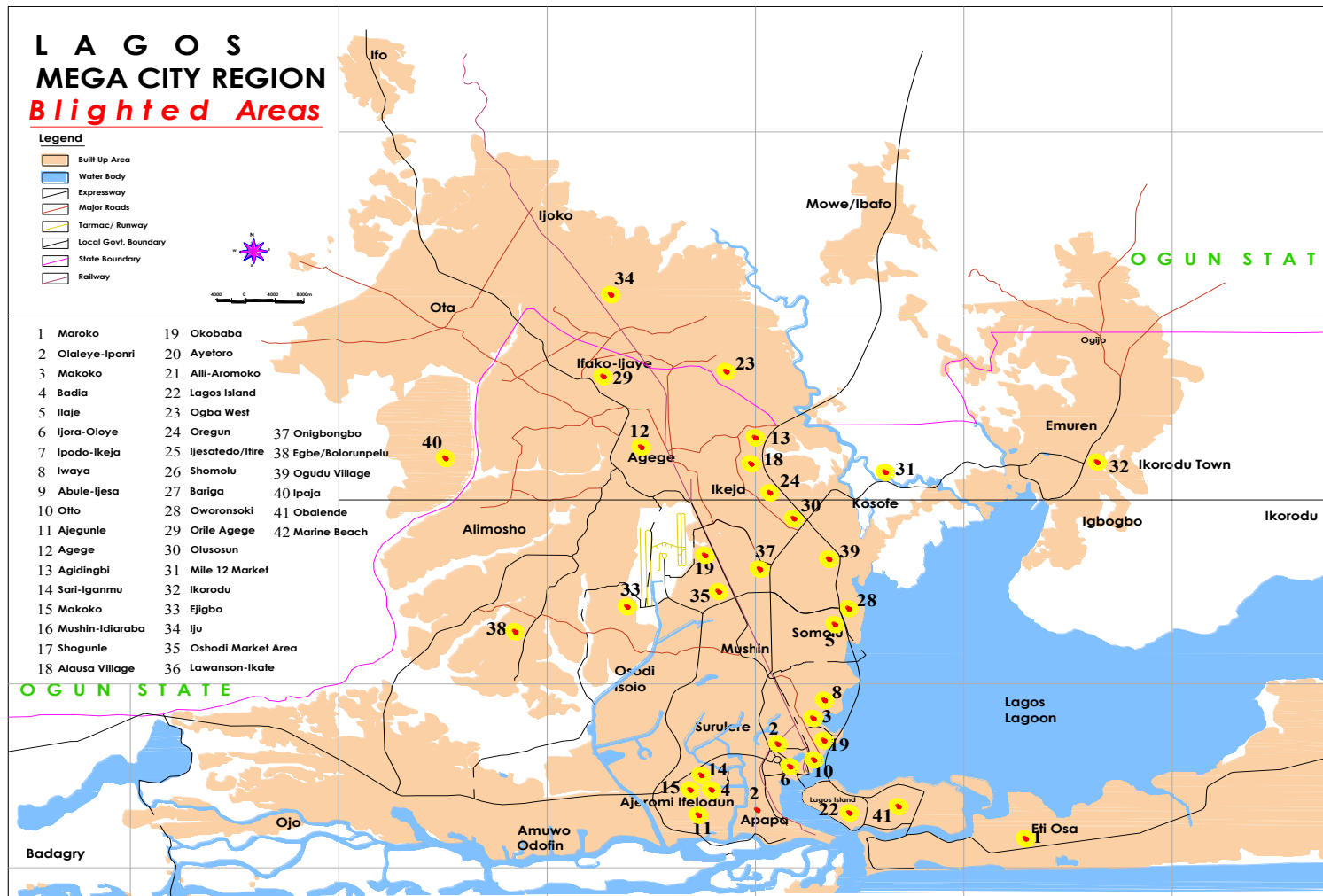
The area, now known as Ajegunle, was initially owned by two (2) renowned families from the original Awori settlers of Lagos Island – Oluwa and Ojora families – who used the land as farm settlements in the late 19th and early 20th Centuries. The area later became an important marketing centre for farm products. The area derived its name from the successful produce business, which brought lots of profit, hence the name – ‘Ajegunle’, a word meaning ‘prosperity centre’. However, present day Ajegunle, popularly known as “AJ City” or “Jungle City”, indeed, is one of the worst neighbourhoods in Lagos, in terms of living conditions, extreme poverty and crime (Alemika and Chukwuma, 2005). Ajegunle began to receive many immigrants into Lagos in the early 20th Century; most of whom had come to work as laborers in the fast evolving city. The proximity of the location to the country’s foremost seaports further accelerated the area’s population growth, as opportunities abounded for the services of laborers in and around the seaports.

Figure 5.5: Map of Ajeromi-Ifelodun LGA of Lagos, showing the streets.



(Lagos Street Map, 2009)

Figure 5.6: Location of slum areas in Lagos State

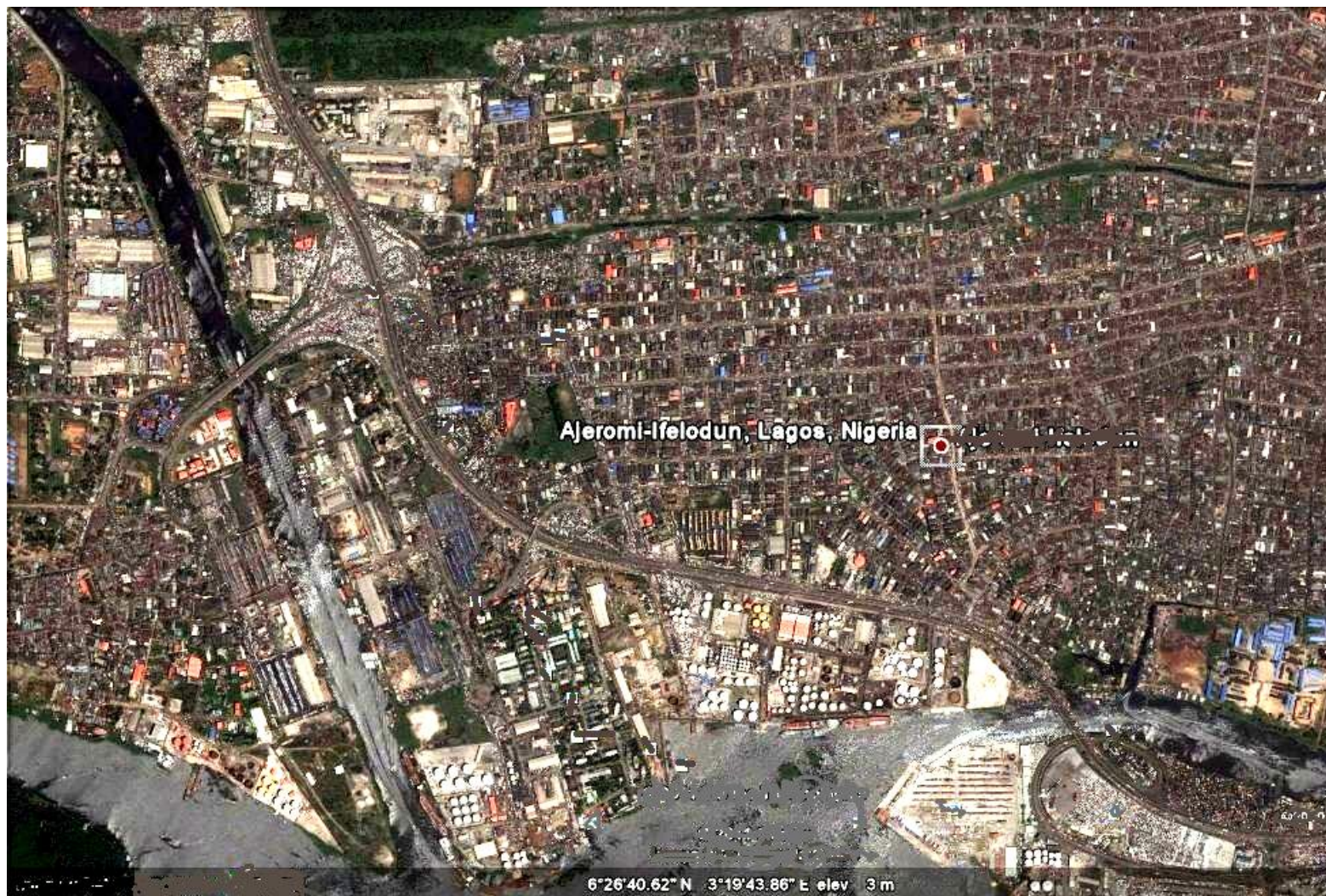


(Presidential Committee for the Re-development of the Lagos Megacity Region, 2006)

Plate 5.10 shows the Ajegunle within Ajeromi-Ifelodun LGA and the adjacent seaports on the southern boundary, along the Apapa-Oworonsoki Express-way. Ajegunle has become typified by its intense poverty and social odium. While many residents of Lagos live in poverty, Ajegunle neighbourhood is distinguished by the fact that it is the largest assemblage of the lowest class of people (socially & economically) and it is located in close proximity to middle and high-income group neighbourhoods like Surulere, Isolo and Tin-can Islands where many of the city's industrial and commercial bases are located. This makes Ajegunle a very conspicuous low-income neighborhood. Davis (2007) listed Ajegunle as the largest slum in Africa and the sixth largest in the world, with a population of 1.5 million. Many other sources, however, aver that the population of Ajegunle is larger than that. The Lagos Metropolitan Development and Governance Project (LMDGP) (2011) confirmed that Ajegunle is the most populated of the over 200 slum neighborhoods of Lagos.

Ironically, Ajegunle is a classic confirmation of Otchett (1999) which stated that Lagos is a city where near anarchy prevails rather than government and that Lagosians respond to the chaos by relying on their own ingenuity to get by. This is because, today, in a country of 150 million people, Ajegunle is the foremost single neighbourhood that has produced the highest number of highly accomplished and successful 'stars' of local and international repute, especially in the field of sports and music (The Observer, 2010; Ajegunle.org, 2009). Some of these individuals include famous footballers and musicians like the coach of Nigeria's Olympic Silver winning team, 3rd leading scorer for the national soccer team, African Nations' Cup Gold winner and World Cup player - Samson Siasia and a former African Footballer of the Year, Olympics Gold Medalist, African Nations' Cup Gold winner and World Cup player - Emmanuel Amunike,. Others include a former national soccer team player, Olympics Gold Medalist, UEFA Cup Gold winner and World Cup player - Taribo West, Henry Nwosu, Andrew Uwe, Batholomew Ogbeche, amongst others.

Plate 5.10: Aerial view of Ajeromi-Ifelodun LGA, showing the adjoining seaport facilities along the southern fringes



(Google Earth 6.0, 2010)

In addition, according to [Ajegunle.org](http://Ajegunle.org) (2009), Ajegunle remains the centre of Nigeria's entertainment. Many of the country's showbiz stars emerged from here. Some of them include African China, Danfo Drivers, KcPresh, Daddy Showkey, Papa Fryo, Caliban-Trybe, Mighty Mouse, Marvelous Benji, Rasta Levy and Uncle P., Basket mouth (voted Nigeria's best comedian), A-go-die and Azu Ishiekwene (Editor of one of Nigeria's foremost national dailies).

Agbola and Agunbiade (2007) confirmed that Ajegunle is the most populated slum in Lagos State and, according to Stoveland Consult, WTP Study of 1997, majority of the multi-ethnic population of Ajegunle are of school age and highly, economically productive. Using the population growth rate of 7.5 percent for Lagos State, the population of Ajegunle was projected to be 258,811 in 2002 and 345,634 in 2006. However, the Local Planning Authority reworked the population estimates for Ajegunle to 500,000 based on occupancy rates, tenement rates and rateable properties in the blighted area. Ajegunle has a population density of 750 per hectare (the highest of all slums, just like Badia, also in Ajeromi-Ifelodun LGA). The geographical area of Ajegunle is identified as slum and it constitutes 12.8 percent of the total area of all 42 blighted areas as at 1995 (Agbola and Agunbiade, 2007).



## 6.0 FIELD DATA PRESENTATION, ANALYSIS AND DISCUSSION OF FINDINGS

### 6.1 Data Presentation and Inferences

The data presented in this section are those generated from the collation of the responses to the various questionnaires administered to different categories of stakeholders in the house-building process in Lagos. The presentation of the data from each questionnaire is made separately, under separate sub-sections for clear understanding.

#### 6.1.1 Questionnaire I; Landlords

##### Social data

Table 6.1: Gender of respondents

| Gender | Frequency | Percentage (%) |
|--------|-----------|----------------|
| Male   | 153       | 76.1           |
| Female | 48        | 23.9           |
| Total  | 201       | 100.0          |

About 80% of the landlords were male and 20% were female

Table 6.2: Age of respondents

| age      | Frequency | Percentage (%) |
|----------|-----------|----------------|
| 21-40yrs | 22        | 10.4           |
| 41-60yrs | 103       | 48.8           |
| >60      | 86        | 40.8           |
| Total    | 211       | 100.0          |

About 60% were between 41 & 60 years old

Table 6.3: Marital status of respondents

| Marital status | Frequency | Percentage (%) |
|----------------|-----------|----------------|
| Single         | 7         | 3.4            |
| Married        | 139       | 68.5           |
| Divorced       | 7         | 3.4            |
| Separated      | 10        | 4.9            |
| Widow/Widower  | 40        | 19.7           |
| Total          | 203       | 100.0          |

About 70% of the house-owners/landlords are married while about 20% are widowers or widows. The divorced or 'separated' constitute about 8%. This implies that the poor housing conditions (and probably, poverty, in general) of Ajegunle residents did not impact negatively on their commitment to family values and the sanctity of marriage. It also suggests that most of the children raised in this environment and under these unfavorable housing conditions had the privilege of growing up in proper traditional family settings.

Table 6.4: Educational status of respondents

| Educational status | Frequency | Percentage (%) |
|--------------------|-----------|----------------|
| None               | 7         | 3.4            |
| Primary            | 44        | 21.7           |
| Secondary          | 92        | 45.3           |
| Tertiary           | 58        | 28.6           |
| Others             | 2         | 1.0            |
| Total              | 203       | 100.0          |

About 70% had elementary or high school education. This shows that these slum dwellers are not base illiterates, as is often assumed. More than a quarter of the respondents had tertiary education, that is, many of them are graduates of universities and polytechnics. This implies that Ajegunle slum is not an abode of unenlightened or indolent people, rather, it is home to many motivated, industrious, hardworking and aspiring people.

Table 6.5: Occupation of respondents

| Occupation            | Frequency | Percentage (%) |
|-----------------------|-----------|----------------|
| Civil Service         | 29        | 15.3           |
| Trading               | 105       | 55.6           |
| Farming               | 8         | 9.5            |
| Retiree               | 9         | 4.8            |
| Professional Services | 12        | 6.3            |
| Artisan               | 16        | 8.5            |
| Total                 | 189       | 100.0          |

15% work in the formal sector (civil servants), while the remaining 85% are informal sector worker with most of them engaged in trading.

Table 6.6: Number of houses owned by each landlord

| Number of House(s) Owned | Frequency | Percentage (%) |
|--------------------------|-----------|----------------|
| One                      | 140       | 74.9           |
| More than one            | 47        | 25.1           |
| Total                    | 187       | 100.0          |

70% of the landlords surveyed said that they own only one house.

### Housing condition

Table 6.7: Land title held on the land

| Type of Land Title                                  | Frequency | Percentage (%) |
|---|-----------|----------------|
| Certificate of occupancy (C. of O.)                 | 108       | 53.5           |
| Land agreement                                      | 72        | 35.6           |
| Plot within a larger layout; without separate title | 9         | 4.5            |
| No land title                                       | 12        | 5.9            |
| Others  | 1         | 0.5            |
| Total   | 202       | 100.0          |

About 50% of the landlords claimed to hold the 'Certificate of Occupancy' title on their land, about 35% have the 'land agreement' document, while about 6% have no form of title over the land whatsoever. Based on this result, Ajegunle, although, a slum neighborhood is not a squatter settlement, as most of the house owners claim to have legal title over their land. While this is at variance with SNC-Lavalin (1995) which listed Ajegunle as a squatter settlement, it supports the assertion of Aina (1989) that Ajegunle is an example of migrant settlements which are beginning to attain an element of stability of tenure and less illegality of settlement status. Agbola and Agunbiade (2007), however, attempted to explain the discrepancy between the two assertions, stating that, while adequate records are not properly kept by the relevant government agencies, most of the slum residents interviewed also make spurious claims to conceal the fact of their tenure, often from fear of eviction.

Table 6.8: Possession of approved building plan

| Approved plan | Frequency | Percentage (%) |
|---------------|-----------|----------------|
| Yes           | 119       | 64.0           |
| No            | 67        | 36.0           |
| Total         | 186       | 100.0          |

Almost 40% of the buildings in the area have no approved building plan. That means, these houses were built haphazardly, without complying with building regulations, the basic rules for environmental order, sanitation and health.

Table 6.9: House design

| Design            | Frequency | Percentage (%) |
|-------------------|-----------|----------------|
| Tenement          | 164       | 80.8           |
| Flats             | 26        | 12.8           |
| Duplex apartments | 4         | 2.0            |
| Mixed             | 9         | 4.4            |
| Total             | 203       | 100.0          |

Over 80% of the houses are designed and built as tenement houses. These are houses built with rows of rooms on each side of a corridor in the middle. Individual families live in each of these single rooms. Such houses are commonly called “Face-Me-I-Face-You” because of the design, where a row of rooms face another similar row.

Table 6.10: Stage of completion of house before moving in

| Stage  | Frequency | Percentage (%) |
|--------|-----------|----------------|
| 100%   | 92        | 43.8           |
| 80-99% | 62        | 29.5           |
| 60-79% | 37        | 17.6           |
| 40-59% | 11        | 5.2            |
| <40%   | 8         | 3.8            |
| Total  | 210       | 100.0          |

More than 40% claimed that the house was fully completed before it was occupied. However, the ‘completion’ of a building in this environment is highly subjective. For example, a large percentage of houses in this area are usually occupied without painting the house or fixing any wall/floor tiles or plumbing fixtures. Meanwhile, these houses are considered as ‘completed’ by the occupants who responded to the survey. This could be understood when one recognizes the fact that a large number of people in this part of

the world move into houses that has walls which are yet to be plastered, without doors or windows nor plumbing or electrical installation. Usually, once a roof is placed over a building, the walls are plastered, and the windows and doors are fixed, the building is considered as completed. This is mainly due to poverty, as many of them build from their meager personal savings.

Table 6.11: Intervention of government agency during construction

| Government Agency Intervention | Frequency | Percentage (%) |
|--------------------------------|-----------|----------------|
| Yes                            | 19        | 22.4           |
| No                             | 66        | 77.6           |
| Total                          | 85        | 100.0          |

Despite the fact that more than one-third (almost 40%) of the houses in the area were built without approved building plans, only 22% of the landlords said that officials of government agencies tried to prevent them from carrying out the construction of their houses. They subsequently continued the construction to completion stage, despite the fact that the houses lack approved building plan and other requisite statutory approvals. They were interviewed in these houses in which they now live.

Table 6.12: How house-owners were able to continue their building construction to completion, without statutory approval

| Response  | Frequency | Percentage (%) |
|-----------|-----------|----------------|
| No answer | 215       | 100.0          |

None of the house-owners/landlords responded to the question on 'how they circumvented the law and were able to continue building construction without the required approvals. This strongly suggests that illicit and unscrupulous means were adopted in 'resolving' the conflict with the government agencies.

Table 6.13: State/Condition of houses surveyed

| Condition of House | Frequency | Percentage (%) |
|--------------------|-----------|----------------|
| Good               | 56        | 29.6           |
| Fairly good        | 118       | 62.5           |
| Dilapidated        | 15        | 7.9            |
| Total              | 189       | 100.0          |

Only 26% of the houses surveyed were in good condition, in the opinion of the house owners and the occupants.

Table 6.14: Connection to municipal water network

| Connection to municipal water | Frequency | Percentage (%) |
|-------------------------------|-----------|----------------|
| Yes                           | 60        | 30.8           |
| No                            | 135       | 69.2           |
| Total                         | 195       | 100.0          |

About 70% are not connected to municipal water. Even those connected to the municipal system hardly gets water supply

Table 6.15: Main source of water supply

| Source of water supply         | Frequency | Percentage (%) |
|--------------------------------|-----------|----------------|
| Municipal pipe borne           | 33        | 16.1           |
| Private bore hole              | 20        | 9.8            |
| General/Neighborhood bore hole | 12        | 5.9            |
| Deep well                      | 110       | 53.7           |
| Water seller                   | 30        | 14.6           |
| Total                          | 205       | 100.0          |

Less than 20% have access to municipal water supply, while more than 50% get their water from privately dug wells which are usually contaminated by ground water. This has grievous health implications for millions of Lagos residents.

Table 6.16: Availability of plumbing connections in the house

| Plumbing Connections | Frequency | Percentage (%) |
|----------------------|-----------|----------------|
| Yes                  | 73        | 36.1           |
| No                   | 129       | 63.6           |
| Total                | 202       | 100.0          |

60% of the buildings have no plumbing connection at all. Meanwhile, more than 40% claimed that the houses were fully completed before moving into the house. That shows that due to poverty and the decay in public utilities and infrastructure, the people now consider a house without any form of plumbing installation as a fully completed house.

Table 6.17: Availability of toilet facilities

| Toilet facilities   | Frequency | Percentage (%) |
|---------------------|-----------|----------------|
| Modern water closet | 85        | 41.3           |
| Bucket system       | 57        | 27.7           |
| Pit toilet          | 61        | 29.6           |
| None                | 3         | 1.5            |
| Total               | 206       | 100.0          |

Modern water closet toilet system is available in less than 40% of the houses, while some of the houses have no toilet at all.

Table 6.18: Average number of families sharing a toilet

| No. of Families | Frequency | Percentage (%) |
|-----------------|-----------|----------------|
| 2               | 30        | 16.1           |
| 3               | 30        | 16.1           |
| 4               | 49        | 26.3           |
| 5               | 17        | 9.1            |
| More than 5     | 60        | 32.3           |
| Total           | 186       | 100.0          |

Over 60% have more than four families sharing one toilet. Considering the average family size of Ajegunle – between six and eight -, it means that up to 30 people of different gender and ages share a single toilet.

Table 6.19a: Connection to public electricity grid

| Connection to Electricity Grid | Frequency | Percentage (%) |
|--------------------------------|-----------|----------------|
| Yes                            | 168       | 88.9           |
| No                             | 21        | 11.1           |
| Total                          | 189       | 100.0          |

Table 6.19b: State of electricity supply

| Average Daily Supply | Frequency | Percentage (%) |
|----------------------|-----------|----------------|
| 24 hours             | 15        | 7.3            |
| 12-<24 hours         | 19        | 9.2            |
| 6-<12 hours          | 55        | 26.7           |
| 2-<6 hours           | 96        | 46.6           |
| <2 hours             | 20        | 9.7            |
| No supply            | 1         | 0.5            |
| Total                | 206       | 100.0          |

While more than 80% of the houses are connected to the public electricity grid, almost 60% of the respondents said that they receive electricity supply for between only 2-6 hours per day, and sometimes the electricity supply may be cut off for several weeks without any explanation.

Table 6.20: Roof leakages in buildings

| Roof Leakage  | Frequency | Percentage (%) |
|---------------|-----------|----------------|
| One           | 71        | 33.6           |
| More than one | 140       | 66.4           |
| Total         | 211       | 100.0          |

Up to 60% of the respondents claimed that the roof of their buildings have been leaking for between 1 and 5 years, without any repair carried out.



Table 6.21a: Vulnerability to flooding

| Vulnerability | Frequency | Percentage (%) |
|---------------|-----------|----------------|
| Yes           | 82        | 41.2           |
| No            | 117       | 58.8           |
| Total         | 199       | 100.0          |

Table 6.21b: Severity of flooding

| Severity    | Frequency | Percentage (%) |
|-------------|-----------|----------------|
| Minor       | 29        | 34.1           |
| Severe      | 49        | 57.6           |
| Very Severe | 7         | 8.2            |
| Total       | 85        | 100.0          |

Over 40% of the houses are vulnerable to flooding which the residents classified as severe.

Table 6.22: Availability of access road to the site at the time of purchase

| Access Road Availability   | Frequency | Percentage (%) |
|----------------------------|-----------|----------------|
| No                         | 17        | 10.5           |
| Yes, earth road            | 114       | 70.4           |
| Yes, asphalt finished road | 31        | 19.1           |
| Total                      | 162       | 100.0          |

More than 80% of the neighbourhoods had either no access road or ordinary earth road at the time of purchase of the land.

Table 6.23: Availability of open spaces/parks on the streets

| Open spaces/parks | Frequency | Percentage (%) |
|-------------------|-----------|----------------|
| Yes               | 47        | 24.1           |
| No                | 148       | 75.9           |
| Total             | 195       | 100.0          |

Over 75% of the respondents said there are no open places/parks for relaxation and children's play in the area.

Table 6.24: Involvement of landlords and residents in decision making

| Involvement in decision making | Frequency | Percentage (%) |
|--------------------------------|-----------|----------------|
| Yes                            | 35        | 19.1           |
| No                             | 148       | 80.9           |
| Total                          | 183       | 100.0          |

Over 80% of the landlords said that neither the landlords nor the residents are involved in any government decision-making process about their neighbourhoods.

Table 6.25: Greatest challenges encountered in the entire house-building process

| Challenges                                       | Frequency | Percentage (%) |
|--|-----------|----------------|
| Finance  | 83        | 44.6           |
| Survey drawing and building plan preparation     | 38        | 20.4           |
| Building plan preparation                        | 15        | 8.1            |
| Building construction, materials and labour      | 11        | 5.9            |
| Government monitoring and enforcement activities | 21        | 11.3           |
| Official corruption                              | 14        | 7.5            |
| Others; specify                                  | 4         | 2.2            |
| Total  | 186       | 100.0          |

Almost 50% consider finance as the major challenge in house building

Table 6.26a: Receipt of financial assistance from government towards house-building

| Received Financial Assistance | Frequency | Percentage (%) |
|-------------------------------|-----------|----------------|
| Yes                           | 11        | 5.3            |
| No                            | 198       | 94.7           |
| Total                         | 209       | 100.0          |

Table 6.26b: Source of money for House-building

| Source of money     | Frequency | Percentage (%) |
|---------------------|-----------|----------------|
| Personal savings    | 160       | 78.8           |
| Cooperative society | 29        | 14.3           |
| Bank loan           | 14        | 6.9            |
| Total               | 203       | 100.0          |

Tables 6.26a and 6.26b reveal that about 95% of the house-owners/landlords said they never got any form of financial assistance from the government or mortgage institutions. More than 70% built their houses entirely from personal savings, over several years.

### Perception of government agencies and staff

Table 6.27: Inspection of the building by government agencies during construction

| Number of inspection(s) | Frequency | Percentage (%) |
|-------------------------|-----------|----------------|
| Nil                     | 90        | 47.9           |
| 1                       | 37        | 19.7           |
| 2-4                     | 38        | 20.2           |
| 5-8                     | 23        | 12.2           |
| Total                   | 188       | 100.0          |

Also about 50% of the landlords stated that there was no official from any government agency who visited the site of construction of their respective houses, throughout the process of construction. This underscores the fact that the agencies of Lagos State Government responsible for building construction monitoring and enforcement are ineffective in this part of the metropolitan area.

Table 6.28: General assessment of the bureaucratic procedure involved

| Assessment               | Frequency | Percentage (%) |
|--------------------------|-----------|----------------|
| Simple and easy          | 14        | 7.7            |
| Fairly complicated       | 100       | 55.2           |
| Cumbersome and difficult | 67        | 37.0           |
| Total                    | 181       | 100.0          |

Over 90% consider the bureaucratic procedures involved in house building as difficult and cumbersome

Table 6.29: Assessment of the level of efficiency of government housing agencies

| Assessment                    | Frequency | Percentage (%) |
|-------------------------------|-----------|----------------|
| Very fast/Highly efficient    | 3         | 1.6            |
| Fast/Efficient                | 48        | 25.8           |
| Slow/Inefficient              | 111       | 59.7           |
| Very slow/Grossly inefficient | 24        | 12.9           |
| Total                         | 186       | 100.0          |

More than 70% of respondents adjudged government agencies and their officials as either inefficient or very inefficient.

Table 6.30: Assessment of the attitude of officials of government housing agencies

| Assessment               | Frequency | Percentage (%) |
|--------------------------|-----------|----------------|
| Supportive and friendly  | 25        | 15.3           |
| Hostile and discouraging | 114       | 69.9           |
| Others; specify          | 24        | 14.7           |
| Total                    | 163       | 100.0          |

More than 85% consider government officials in housing administration agencies as unfriendly and hostile

Table 6.31: General assessment of officials of government housing

| Assessment     | Frequency | Percentage (%) |
|----------------|-----------|----------------|
| Incorruptible  | 9         | 4.9            |
| Fairly corrupt | 117       | 63.2           |
| Corrupt        | 59        | 31.9           |
| Total          | 185       | 100.0          |

95% of respondents adjudged government officials and agencies involved in housing administration as corrupt

### 6.1.2 Questionnaire II; Housing Sector Professionals

The responses/viewpoints of the professionals are more highly regarded, in comparison to those of the landlords/house-owners, to whom questionnaires were also administered. This is due to the fact that 70% the landlords were found to have built only one house each, to date, while very few had between two and three houses. On the other hand, building/housing sector professionals, who include architects, planners, engineers, quantity surveyors, land surveyors, estate surveyors, professional builders, etc., build houses regularly; usually throughout their entire respective careers. They are, therefore, believed to be more fully involved in housing development and more knowledgeable than the ordinary 'on site builder', who builds, only to put a shelter on his own head. Most of these professionals also interact more frequently with the relevant housing agencies and their staff, as they often represent their clients on different occasions.

Table 6.32: Distribution of respondents by profession

| Professional Background   | Number of Respondents | % of Total Respondents |
|---------------------------|-----------------------|------------------------|
| Architecture              | 36                    | 28.1                   |
| Urban planning            | 14                    | 10.9                   |
| Engineering               | 16                    | 12.5                   |
| Quantity surveying        | 15                    | 11.7                   |
| Land surveying            | 17                    | 13.3                   |
| Estate Surveying          | 18                    | 14.1                   |
| Other (Bldg. Tech., etc.) | 12                    | 9.4                    |
| <b>Total</b>              | <b>128</b>            | <b>100.0</b>           |

Out of the 40 questionnaires administered to 40 professionals in the field of architecture, 36 were returned. Out of the 20 questionnaires administered to each of the other professional groups, 14 were returned from urban planning, 16 from engineering, 15 from quantity surveyors, 17 from land surveying, 18 from Estate surveying and 12 from other related fields. The total number of questionnaires administered was 160, out of which 128 (80%) was returned.

Table 6.33a: Distribution of respondents by educational qualification

| Qualification  | B.Sc. | M.Sc. | Ph.D. | Others | Total |
|----------------|-------|-------|-------|--------|-------|
| Number         | 28    | 97    | 3     | 0      | 128   |
| Percentage (%) | 21.9  | 75.8  | 2.3   | 0.0    | 100.0 |

Table 6.33a show that majority of the professionals who responded are postgraduate degree holders, with 80% of them holding a minimum of a Masters degree, while the others are Bachelors degree holders. This means that they are knowledgeable in their respective areas of specialization.

Table 6.33b: Distribution of Respondents by professional registration

| Professionally Licensed | Yes  | No   | Total |
|-------------------------|------|------|-------|
| Number                  | 78   | 50   | 128   |
| Percentage (%)          | 60.9 | 39.1 | 100.0 |

61% of the respondents are professionally registered/licensed. This means that the respondents are seasoned professionals who are expected to have authentic information on the house-building and statutory approval process in the LGA.

Table 6.34: Distribution of respondents by years of experience

| Experience (Years) | >10 | 10-<15 | 15-<20 | 20 and above | Total |
|--------------------|-----|--------|--------|--------------|-------|
| Number             | 0   | 35     | 83     | 10           | 128   |
| Percentage (%)     | 0   | 27.3   | 64.8   | 7.8          | 100.0 |

65% of respondents have practiced their respective professions for 15-20 years, 27% have practiced for, between 10 and 15 years and the remaining 8% have practiced the profession for more than 20 years. This means that they have comprehensive and adequate knowledge of the housing process in Lagos.

Table 6.35: Average Length of time for land allocation approval

| Period of Time | < 6 months | 6 - <12 months | 1 - <2 years | 2 - <5 years | 5 years & above | Total |
|----------------|------------|----------------|--------------|--------------|-----------------|-------|
| Number         | 24         | 0              | 16           | 88           | 0               | 128   |
| Percentage (%) | 18.8       | 0              | 13           | 68.8         | 0               | 100   |

Table 6.36: Average Length of time for land title approval

| Period of Time | < 6 months | 6 - <12 months | 1 - <2 years | 2 - <5 years | 5 years & above | Total |
|----------------|------------|----------------|--------------|--------------|-----------------|-------|
| Number         | 16         | 81             | 31           | 0            | 0               | 128   |
| Percentage (%) | 12.5       | 63.3           | 24.2         | 0            | 0               | 100   |

Table 6.37: Average Length of time for building plan approval

| Period of Time | < 6 months | 6 - <12 months | 1 - <2 years | 2 - <5 years | 5 years & above | Total |
|----------------|------------|----------------|--------------|--------------|-----------------|-------|
| Number         | 103        | 23             | 2            | 0            | 0               | 128   |
| Percentage (%) | 80.5       | 18.0           | 1.6          | 0            | 0               | 100   |

Table 6.35, 6.36 and 6.37 reveal that the allocation of land by government takes a very long time, while the granting of statutory land title takes a considerably less period of time. This means that the acquisition of government land is a more serious problem than the procurement of statutory land title approval, while the process of building plan approval is quite efficient; taking less than 6 months to complete in most cases.

Table 6.38: Why prospective house-builders do not buy government land

| Reason                       | Number of Respondents | % of Total Respondents |
|------------------------------|-----------------------|------------------------|
| Too expensive                | 0                     | 0.0                    |
| Unavailable in desired area  | 7                     | 5.5                    |
| Unavailable in desired area  | 0                     | 0.0                    |
| Cumbersome bureaucracy       | 110                   | 85.9                   |
| Too much corruption involved | 0                     | 0.0                    |
| Other                        | 11                    | 8.6                    |
| Total                        | 128                   | 100.0                  |

'Other' includes;

- the usually secretive/surreptitious means through which those lands are usually sold, without proper advertisement
- The inaccessibility of the low-income earners to such opportunities due to their socio-economic disadvantage

Table 6.39: Accessibility of low-income earners to mortgage facilities

| Availability        | Number of Respondents | % of Total Respondents |
|---------------------|-----------------------|------------------------|
| Readily available   | 0                     | 0.0                    |
| Fairly available    | 0                     | 0.0                    |
| Almost unavailable  | 2                     | 1.6                    |
| Totally unavailable | 126                   | 98.4                   |
| Total               | 128                   | 100.0                  |

Table 6.39 confirms the assertion that Mortgage facilities are virtually inaccessible to low-income and informal sector workers.

Table 6.40: Greatest challenge encountered by house-builders

| Challenge                    | Number of Respondents | % of Total Respondents |
|------------------------------|-----------------------|------------------------|
| Finance                      | 92                    | 71.9                   |
| Survey and plan production   | 1                     | 0.8                    |
| Building construction        | 4                     | 3.1                    |
| Government agency activities | 29                    | 22.7                   |
| Official corruption          | 0                     | 0.0                    |
| Other                        | 2                     | 1.6                    |
| Total                        | 128                   | 100.0                  |

The building professionals confirmed the opinion of house-owners that access to finance is the major challenge encountered by prospective house-builders.

Table 6.41: Number of inspection visits to building construction sites until completion

| Number of visits      | 0    | 1   | 2-4 times | 5-8 times | 9-12 times | >12 | Total |
|-----------------------|------|-----|-----------|-----------|------------|-----|-------|
| Number of respondents | 38   | 4   | 86        | 0         | 0          | 0   |       |
| Percentage (%)        | 29.7 | 3.1 | 67.2      | 0.0       | 0.0        | 0.0 | 100.0 |

Staff of the various agencies/Authorities responsible for housing administration visited/inspected the building up to two to four times in most cases, although, in almost 30% of the cases, no one visited the projects sites at all.



Table 6.42: Agencies from which building inspection officers come to construction sites

| s/n | Agency  | Number of respondents |     |       | Percentage (%) of respondents |      |       |
|-----|---|-----------------------|-----|-------|-------------------------------|------|-------|
|     |   | Yes                   | No  | Total | Yes                           | No   | Total |
| 1   | Ministry of Physical Planning and Urban Development | 92                    | 36  | 128   | 71.9                          | 28.1 | 100   |
| 2   | Local Planning Authorities                          | 120                   | 8   | 128   | 93.8                          | 6.3  | 100   |
| 3   | Ministry of Lands /Land Bureau                      | 29                    | 99  | 128   | 22.7                          | 77.3 | 100   |
| 4   | New Town Development Authorities                    | 19                    | 109 | 128   | 14.8                          | 85.2 | 100   |
| 5   | Material laboratory and test agency                 | 7                     | 121 | 128   | 5.5                           | 94.5 | 100   |

Table 6.42 shows that most of the visits to building construction sites are made by staff of the Ministry of Physical Planning and Urban Development and the Local Planning Authorities

Table 6.43: Agencies where house-owners encounter the worst difficulties in the statutory approval processes

| Agency  | Number of Respondents | % of Total Respondents |
|---|-----------------------|------------------------|
| Ministry of Physical Planning and Urban Development | 42                    | 32.8                   |
| Local planning authorities                          | 62                    | 48.4                   |
| Both agencies listed above                          | 16                    | 12.5                   |
| Others  | 8                     | 6.3                    |
| Total   | 128                   | 100.0                  |

Table 6.43 shows that, in the opinion of building professionals, the worst difficulties in the building approval processes are encountered in the Ministry of Physical Planning and Urban Development and the Local Planning Authorities. More than 90% of the respondents listed these two institutions of government as the most difficult to deal with it. The other agencies mentioned include the Material Laboratory Test Agency and the Land Bureau, amongst others. The Ministry of Lands, also known as the Land Bureau does not feature strongly in Table 6.43 because the professionals evaluated the process

from the time of their own engagement. They are often engaged by clients after acquisition of land.

Table 6.44: Types of difficulties encountered by prospective house-owners in these agencies

| s/n | Problem                     | Number of respondents |     |       | Percentage (%) of respondents |      |       |
|-----|-----------------------------|-----------------------|-----|-------|-------------------------------|------|-------|
|     |                             | Yes                   | No  | Total | Yes                           | No   | Total |
| 1   | Unfriendly/hostile staff    | 44                    | 84  | 128   | 34.4                          | 65.6 | 100   |
| 2   | Loss of submitted documents | 11                    | 117 | 128   | 8.6                           | 91.4 | 100   |
| 3   | Delay in processing time    | 91                    | 37  | 128   | 71.1                          | 28.9 | 100   |
| 4   | Demand for bribe            | 122                   | 6   | 128   | 95.3                          | 4.7  | 100   |
| 5   | Others                      | -                     | -   | -     | -                             | -    | -     |

These data show that the major problems faced by prospective house builders in their interactions with housing administration agencies in Lagos is the demand for bribe by the officials of the approving, monitoring and enforcement agencies. It can also be observed that the problem is very severe, as 95% of the respondents stated that they encounter this problem. Many of the respondents also revealed that all the other problems encountered (apart from the demand for bribe) are usually eliminated, once the bribe (also called 'PR' that is, Public relations or 'Settlement; referring to settling or resolving issues between parties) is paid.

Table 6.45: Agencies where professionals encounter the worst difficulties in the statutory approval processes?

| Agency  | Number of Respondents | % of Total Respondents |
|---|-----------------------|------------------------|
| Ministry of Physical Planning and Urban Development | 42                    | 32.8                   |
| Local planning authorities                          | 62                    | 48.4                   |
| Both agencies listed above                          | 16                    | 12.5                   |
| Others  | 8                     | 6.3                    |
| Total   | 128                   | 100.0                  |

The data show that the State Ministry of Physical Planning and Urban Development, together with the Local Planning Authorities, constitute the worst hindrance in the house building process, at least, after the acquisition of the land. The responses by the house-owners were the same.

Table 6.46: Types of problems encountered by professionals in the housing agencies

| s/n | Problem                     | Number of respondents |     |       | Percentage (%) of respondents |      |       |
|-----|-----------------------------|-----------------------|-----|-------|-------------------------------|------|-------|
|     |                             | Yes                   | No  | Total | Yes                           | No   | Total |
| 1   | Unfriendly/hostile staff    | 44                    | 84  | 128   | 34.4                          | 65.6 | 100   |
| 2   | Loss of submitted documents | 11                    | 117 | 128   | 8.6                           | 91.4 | 100   |
| 3   | Delay in processing time    | 91                    | 37  | 128   | 71.1                          | 28.9 | 100   |
| 4   | Demand for bribe            | 122                   | 6   | 128   | 95.3                          | 4.7  | 100   |
| 5   | Others                      | -                     | -   | -     | -                             | -    | -     |

The data show that the major problem encountered in housing administration agencies is the pervasive demand for bribes. Delay in the approval process and poor attitude of agency staff to applicants and their consultants are also considered as serious problems.

Table 6.47: Methods of solving problems encountered at the statutory housing agencies

| s/n | Strategy   | Percentage (%) of respondents |    |
|-----|--|-------------------------------|----|
|     |  | Yes                           | No |
| 1   | Compliance with regulations                                | 55                            | -  |
| 2   | Making unofficial payments to staff of agencies/Ministries | 100                           | -  |
| 3   | Family and other informal connections                      | 32                            | -  |
| 4   | Report to higher authorities                               | 3                             | -  |
| 5   | Others   | 14                            | -  |

On many occasions, modification on the building proposals were demanded by the approving agencies and applicants or their representatives (usually the architect) adjust their proposals to comply with various regulations. More importantly, all the respondents (100%) stated that they pay specific amounts of money, outside the prescribed official fees, to some people within the agency to facilitate the processing of their applications. Personal relationships like family connections and informal friendships also influence the experiences with the statutory agencies.

Table 6.48: Extortion of bribes by agency officials

| Number of respondents |    | Percentage (%) of respondents |    |
|-----------------------|----|-------------------------------|----|
| Yes                   | No | Yes                           | No |
| 128                   | 0  | 100                           | 0  |

All the respondents (100%) claim that they pay bribes to officials of government agencies, otherwise, the process of the approval of their documents will be stalled. Those who claimed that they do not pay bribes directly to the government officials, stated that they 'employ' someone, who could either be a staff of the same agency, or a third party, who has a 'good' working relationship with the agency staff, to facilitate preferential and speedy processing of their applications. This amounts to paying the bribes indirectly because it is the same as paying the agency staff illegally to do the job that they were employed by the government to do.

The reasons adduced by different people for succumbing to extortion by staff of government agencies in the housing process include the following;

- "If you don't settle them, you will wait forever and not be able to commence construction"
- "If you refuse to succumb to the extortion, your application will be fraught with hindrances"
- "There is no effective means of obtaining justice for ones cause within the system, in protest against the extortion,"
- "It is entrenched in the system"

62% of the respondents did not respond to the question on why they succumb to exploitation and payment of illegal fees. However, those who responded stated that many of the agency officials only exploit the system and the general public by creating as many obstacles as possible in order to extort more money from house-builders. Some claim that the agency officials come up with flimsy excuses to create problems and refer to some so-called regulations/bye-laws for which there is no public awareness.

Table 6.49: Hindrances from officials of government agencies in the housing process

| Number of respondents |    | Percentage (%) of respondents |     |
|-----------------------|----|-------------------------------|-----|
| Yes                   | No | Yes                           | No  |
| 80                    | 48 | 63%                           | 37% |

A large proportion of respondents claimed that they experienced serious hindrances and frustration in dealing with the staff of most of the relevant agencies

Table 6.50: General assessment of the staff of various government housing agencies

| Assessment         | Number of Respondents | % of Total Respondents |
|--------------------|-----------------------|------------------------|
| Incorruptible      | 0                     | 0.0                    |
| Fairly corruptible | 37                    | 28.9                   |
| Very corruptible   | 91                    | 71.1                   |
| Total              | 128                   | 100.0                  |

Table 6.50 shows that 100% of the respondents adjudge government agencies' staff to be either fairly corrupt or very corrupt, with 70% stating that they are very corrupt.

Table 6.51: Assessment of the bureaucratic procedure involved in the housing process

| Assessment               | Number of Respondents | % of Total Respondents |
|--------------------------|-----------------------|------------------------|
| Simple and easy          | 0                     | 0.0                    |
| Fairly complicated       | 5                     | 3.9                    |
| Cumbersome and difficult | 123                   | 96.1                   |
| Total                    | 128                   | 100.0                  |

96% of all respondents believe that the bureaucratic procedure involved in the housing process is cumbersome and difficult.

Other findings from the questionnaire administration to building industry professionals are presented below.

The greatest challenge faced by professionals in the house-building process: The challenges mentioned among the toughest included;

- Seemingly endless negotiation of illegal levies (bribes) been paid
- Cumbersome bureaucracy in obtaining statutory approvals
- Unavailability of standard building materials for construction
- Decline in the quality of artisans which has led to the dearth of competent workers
- Failure of clients in honoring their written commitment to paying of professional fees

Assessment of the attitude of government agencies' staff: Most respondents could not give direct answers to this question, as they stated that the attitude of the agencies' staff is dependent on your willingness to succumb to their exploitation. That is, when you satisfy their 'PR' demands, they will be very supportive, otherwise, they will be very hostile and uncooperative.

Level of efficiency of government agencies: Most of the respondents did not choose any of the options provided in the questionnaire, rather, they stated that the process can be very slow and grossly inefficient when one does not 'settle' , that is, payment of illegal monies, and it can be very fast when one 'cooperates' with the agencies' 'unwritten codes'. The 'unwritten codes' refers to payment of unapproved fees. This means that the system/agencies have the capacity to be efficient if the operators (top and low-level staff members) choose to do so.

Factors responsible for the unpleasant state of Ajegunle slum: The suggestions of the respondents include;

- Lack of enforcement of the planning laws and building regulations/bye-laws by the relevant agencies.
- Lack of will by the government to develop the area and the consequent callous neglect, as evident in the lack of basic infrastructure and social amenities.
- Failure of government to provide viable low-income housing for masses of Lagos.
- The pervasive poverty among the residents which makes it difficult, and sometimes impossible to build with quality building materials or to provide basic utilities in those houses.

Factors responsible for the disparity in the state of infrastructure at Ajegunle in comparison with the upscal neighbourhoods: The suggestions of the respondents are as follows;

- The people of Ajegunle are on the lower wrung of the social and economic ladder, and therefore, lack the power and voice to pressurize the government or insist on their fundamental rights to basic facilities, unlike the residents of the upscale areas who are economically and socially powerful, possessing very strong voice and influence on government. Many of them actually constitute the policy making machinery of government.
- Ajegunle developed informally as a residential area for low-income menial workers and artisans, while the upscale areas emerged as formally planned neighbourhoods for the middle and high income groups

From all the responses, it is evident that the primary causes for pathetic situation of Ajegunle was blamed on the government of Lagos State and the relevant agencies saddled with physical planning and development control.

### **Suggested solutions to the identified problems**

Suggestions for addressing these problems were also solicited from the respondents and some of their responses are presented below.

How the government can support and enhance the performance of building industry professionals: The responses include;

- computerizing the building administration process as much as possible, so that many of the statutory approval processes can be carried out online.
- developing an ingenious, frank and decisive means of curbing corruption in the process.
- honoring the federal government's '*Scale of Fees for Professionals in the Building Industry*' as the authentic basis for remuneration for professional services.
- preventing quacks from usurping the roles real professionals in the housing development process.
- General improvement in the quality of education, in order to enhance the quality of professionals being produced from the institutions of higher learning and craftsmen produced from technical colleges.

How the housing process can be made more efficient: The respondents' suggestions can be streamlined as follows;

#### (i) Land acquisition

- Provide land at affordable prices to the low-income earners.
- Provide basic infrastructural facilities and services for land layout areas.
- Government land designated for sale should be properly advertized to the general public, rather than the secretive manner in which it is being presently handled, whereby, government officials usually end up buying them and later re-sell to the public at exorbitant prices.



- Abrogation of the Land Use Act of 1978, which many professionals, as well as researchers claim have been a major hindrance to effective development. It should be replaced by a more realistic and effective law.
- Minimize the cumbersome bureaucracy.
- Privatization of land acquisition.
- Computerization of land acquisition process, whereby almost the entire process is completed online.

(ii) Building plan approval

- Establishment of an effective complaint unit where applicants can lodge their complaint and be sure they will get justice.
- Substantially decentralize the building plan approval process
- A comprehensive document on planning requirements, regulations and all required fees should be published in one single document and made widely available, contrary to the existing situation in which several laws, bye-laws, codes, etc are listed in different documents, many of which are unknown to prospective developers and professionals. Developers and other stakeholders are usually 'checkmated' by corrupt officials over those various obscured regulations.
- Computerization of the approval process, eliminating physical contact to the barest minimum, if required at all.
- Relevant professionals should be made to approve jobs relevant to their profession, for example architects should be the approving officers for building designs (for which they have more knowledgeable); from simple residential buildings to complex institutional, commercial and industrial buildings, not town planners. Planners should concentrate on the environmental impact of buildings and the general urban layout, including neighbourhood schemes.
- Continual training and re-training of agencies' staff.
- Effective anti-corruption program should be instituted.

(iii) Construction monitoring and enforcement

- There is need for proper supervision of the activities of the monitoring and enforcement officials of the agencies. The management of the government agencies should set up effective means of 'monitoring the monitors', with the aim of expunging the incompetent and corrupt officials from the system, thereby maintaining an effective and efficient system.
- Regular training and re-training of the men and officers carrying out the monitoring and enforcement of building regulations.
- The multiple agencies saddled with the same responsibilities should be streamlined into one to eliminate contradictions and conflicts between those parties.
- Involvement of qualified building industry professionals with the requisite educational and professional training relevant for the job, rather than leaving the entire responsibility to town planners alone. Architects, Engineers, Quantity surveyors, Builders, etc. have a role to play also, and they should be engaged.
- Supply of sufficient manpower to the agencies and improvement in logistics, for example, provision of vehicles, boots, better working environment, etc.
- Erring and corrupt staff should be promptly disciplined

How the government can make the house building process less cumbersome and more efficient: The responses obtained include;

- Establishment of a robust process for monitoring the activities of the staff of the agencies responsible for building plan approval and development control in general to ensure that they perform their respective statutory functions effectively.
- Provision of incentives for property developers, especially those involved in low-income housing provision.
- Provision of mortgage facilities to low-income earners.

How Ajegunle slum can be improved: The recommendations made by the questionnaire respondents include;

- Massive and extensive infrastructural development by the government. These include the construction of roads, bridges, water reservoirs and sewage channels, electricity provision, etc.
- Relocation of some of the residents of the area by the government, in order to decongest the overcrowded area. However, the relocation should be humane and in conformity with the international rules on community relocation.
- Low-income housing should be a top priority on the agenda of the Lagos State Government.

Figure 6.1 shows an example of pages from a questionnaire completed by a professional in the housing sector in Lagos. The example is fairly typical of the general responses from most of the 134 professionals to whom questionnaires were administered. The example confirms the results presented above.

### **6.1.3 Interview with Staff of Statutory housing Agencies**

Interviews were conducted with officers/staff of some of the statutory housing administration institutions/agencies like the Ministry of Housing and Urban Development and some of the constituent Local Planning Authorities (LPA). As stated in chapter 4, there was substantial difficulty in the scheduling of interviews and in obtaining useful information and data from many of the interviewees, as they were reluctant to divulge such. This stems from the culture of secrecy that has been entrenched in governance in the country for several decades. This unwholesome practice is believed to have contributed to the festering of corruption in public institutions. Top level officers and low cadre staff were interviewed through different means. Interviews were conducted 'in camera', often in respondents' offices, or on the field, for field staff, during official assignments. Some interviews were also conducted through telephone discussions and online interactions.

Information on the organizational structure, mission statement/vision of the agencies and their levels of effectiveness and success is presented in subsequent chapters.

Figure 6.1: Typical Sample Responses by Professionals to Major Questions in Questionnaire II

Questionnaire II, pgs 2&3

(7). Why do some aspiring landlords buy land from sources other than the government?  
 Government allocated lands are:  
 (a) too expensive (b) not available within the desired area (c) not available at all  
 (d) involves cumbersome bureaucratic process  (e) involves too much corruption (f) Other;  
 specify.....

(8) How accessible are the low-income earners to mortgage facilities to assist them in house-building?  
 ...Almost inaccessible .....

(9). What is the greatest challenge usually encountered in the entire house building process – from land procurement to completion of construction?  
 (a) Finance  (b) Survey drawing and Building plan preparation (c) Building plan preparation  
 (d) Building construction; materials and labour (e) Government monitoring and enforcement activities  
 (f) Official corruption  (g) Other, specify .....

(10). How many times do officials of relevant agencies inspect the residential buildings at the construction stage?  
 (a) Nil (b) 1 (c) 2 – 4 (d) 5 – 8 (e) 9 – 12 (f) > 12

(11). From which agency / agencies do the officers in number 10 above come? ...Physical Planning Departments or New Town Development Authorities.....

(12). In which of the housing related agencies do intending house-builders encounter the worst problems?  
 ...Physical Planning Department .....

(13). What kinds of problems do they encounter?  
 (a) Unfriendly / hostile staff (b) Loss of submitted documents  
 (c) Delay in processing time  (d) Demand for bribe  (e) Others; specify .....

(14). In which of the housing related agencies do you, as a professional, encounter the worst problems?  
 ... Physical Planning Department .....

(15). What kinds of problems do you encounter?  
 (a) Unfriendly / hostile staff (b) Loss of submitted documents  
 (c) Delay in processing time  (d) Demand for bribe  (e) Others; specify .....

(16). How do you address the problem?  
 .....

(17). Do you pay any bribe(s), on behalf of your organization or your client? (a) Yes ........ (b) No .....

Please give reason(s) for your answer above ...To facilitate the approval process otherwise one will wait forever and not able to commence development as planned or lose time on programmed activities.....

(18). Did you experience any hindrance from government agencies or officials in the process of discharging your duties  
 (a) Yes ---------- (b) No .....

(19). If 'Yes' to question number 18 above, please explain .....Lack of corporation from the staff of the agencies if one does not meet their PR (bribe) request in addition to making the necessary Statutory payments.....

(20). What is the greatest challenge you face in the discharge of your duties? ...Having to negotiate PR (bribe) for either obtaining land documentation or building plan approval from the Authorities and convincing the client to pay such amount in addition to the Statutory payments

(21). How will you assess the attitude of officials of government agencies which you encountered in the entire house building process?  
 (a) Supportive and friendly (b) hostile and discouraging (c) Other, specify Supportive when you have met their PR (bribe) request but discouraging if one decides not to pay PR (bribe)

(22). What is your general assessment of government officials in the various agencies responsible for housing delivery in the study area?  
 (a) incorruptible (b) Fairly corrupt (c) Very corrupt

(23) What is your general assessment of the bureaucratic procedure involved? (a) Simple and easy (b) Fairly complicated  (c) Cumbersome and difficult

(24). What is your assessment of the level of efficiency of these government agencies  
 (a) Very fast/Highly efficient (b) Fast/Efficient (c) Slow/Inefficient (d) Very Slow / Grossly inefficient  
 Difficult to say since they are motivated by the PR (bribe) to be efficient, and slow when one refuses to pay PR (bribe)

(25). How do you think the following can be made more efficient?  
 (i) Land acquisition ...Establishment of Land Registry to simplify the process...  
 (ii) Building plan approval ...Intervention monitoring of the government officials of the agencies and sanctions for erring staff.  
 (iii) Construction monitoring and enforcement ...Processes are in place but require effective management to ensure they are implemented.

(26). What can the government do to make the house building process easier and more efficient? Review and simplify land acquisition process and transfer of property documentation, establish robust monitoring process of the agencies responsible for building plan approval, provide incentives for residential property developers and encourage or enable the banks to provide mortgage finance at single digit interest rates

2 3

From the interviews conducted, it was discovered that majority of the senior/management staff have been in the employment of the State Civil Service for between 15 and 25 years, and up to 75% of them have had tertiary education; either in technical colleges, polytechnics or universities. This also applies to most of the field officers, that is, those who go out for inspection, monitoring and enforcement. Up to 60% of the lower cadre officers (on levels 1-6) interviewed have been in the employment of the Lagos State Civil Service for between 8 and 14 years. This shows that most of the staff of these agencies are experienced hands, who are expected to know what is required of them.

Majority of the top level officers are professionals in the field relevant to their posts. None of the interviewees have attended any on-the-job training program within the last five years, while about 30% stated that they have attended some in the past, the others said they have never had any such opportunity.

On the issue of challenges faced on the job, all (100%) of the top level officers rated political pressure and undue interference in the discharge of their responsibilities by political office holders and/or superior officers as the major problem encountered. Up to 80% of them rated lack of co-operation and distrust by the general public as the next most serious problems faced by them in the course of discharging their duties. On their own part, on the average, the lower cadre officers rated poor remuneration/salaries and lack of necessary tools and equipment to perform their jobs as the first and second most serious challenges faced, respectively. Many complain of poor job motivation, as they are regularly faced with difficult financial predicament in meeting family and domestic obligations.

All the field staff interviewed also complained of the lack of official vehicles to carry out field assignments as they have to ride in applicants' vehicles, to and from site, for site inspection and supervision, on most occasions. This situation is likely to compromise the ability of the officer to remain unbiased and to effectively enforce the regulations. It also presents a conducive atmosphere for the offering and receiving of bribes.

On the issue of corruption, all the interviewees stated that there is corruption within their agencies. However, all of them stated that the occurrence is minimal and does not

constitute any significant problem in the operation of the agencies. However, the top level officers claimed that the corruption exists only at the lower level; among the lower cadre staff who sabotage the laudable policies of government at the point of implementation, after the collection of bribes. Conversely, the lower cadre staff also blame the top level officers for the larger proportion of the corruption in the various agencies, claiming that they (the low cadre staff) are insignificant and inconsequential in the process. This opinion by the latter is erroneous as they constitute the 'cutting edge' of these agencies; the last point in the chain and the 'hands and legs' of the policy makers. This underscores the need for continued 'on-the-job' training. While none of the top level officers admitted to ever demanding or receiving bribes, some on the lower cadre admitted to demanding and/or receiving bribes sometimes. About 40% of the latter group admitted to collecting bribes regularly, due to poverty and also as a way of "taking their own share" of the largesse which they believe the senior officers are getting through the bribes they receive.

100% of the interviewees believe that the effectiveness of the agencies will be enhanced through better funding by the government. They also believe that the housing administration process will be enhanced by a more extensive computerization of the processes and the supply of tools and equipment; including field vehicles with sufficient supply of fuel and drivers. All the respondents suggested the improvement of infrastructure like roads, water supply and drainage channels at Ajegunle, as a means of improving the housing condition in the area. They also suggested that house-owners be compelled to carry out repairs and improvement on their buildings, especially those that are without toilet facilities, while those without legal tenure should be supported by the government to acquire legal titles.

## 6.2 Overview of the Chapter/Discussion of Findings

- 70% of Ajegunle slum house-owners have elementary or high school education, while 85% work in the informal sector.
- 50% of house-owners claim to possess legal 'Certificate of Occupancy' title on their land while 80% claim to have informal land agreement title documents.
- 60% of house-owners claim to possess approved building plan for their houses.
- There is a case for dereliction of duty by agency officials because 30% of the professionals and about 50% of the landlords stated that no official of any of the agencies visited their sites during construction.
- The entire statutory approval process, which was adjudged cumbersome and complicated, and the attitude of agency staff described by 70% of the landlords as hostile, contributes to the obstacles to efficient housing delivery in Lagos.
- Corruption is pervasive in housing administration in Lagos and it seems that the culture of corruption has been institutionalized in the housing delivery process in Lagos.
- 100% of the respondents in the professional category and majority of house-owners stated that they pay bribes to agency officials, either directly or through proxies, in order to get requisite statutory approvals, even when they have complied with all legitimate official requirements.
- This suggests that the society has accepted corruption in the housing process as normal and, consequently, does not consider it as a serious problem or challenge.
- More than half of the respondents believe that the housing agencies and their staff have the capacity to be efficient if they choose to be, stating that the process is difficult and unnecessarily slow only when bribes are not being paid. This means that the system has the capacity for effective and efficient operation.
- The problems observed in these government agencies, therefore, arise, mainly, from the human operators of the system. It shows that the agencies are structurally amenable to effectiveness and efficiency if the problem of 'human failure' can be redressed.

## **7.0 COMPARATIVE HOUSING CHARACTERISTICS IN LAGOS: SLUM AND UPSCALE NEIGHBORHOODS**

The extraordinary and peculiar nature of Lagos, as recognized by the UN-HABITAT (2008b, p. 78), is corroborated by many other scholars and organizations. Morka (2007, p. 4) earlier stated that 'To say that Lagos is a city in crisis is to understate the severity and enormity of the challenge'. SPIEGEL International (2007, n. pag.) also featured an article in which it was stated that there are no rules in Lagos, and that '...nothing here [Lagos] is the way it is in other cities'. The IRIN and UN-HABITAT (2007, n. pag.) supported this assertion, stating that 'Lagos is one of those cities where you wonder just how anything manages to function'. Perhaps, the most graphic portrayal of Lagos is the description by Appleton (2009, n. pag.) as 'devastation inhabited'.

The above description of Lagos, by various sources, provide an insight into the grievous challenges facing Lagos and its inhabitants. The social and environmental challenges facing Lagos include; quantitative and qualitative housing problems, chronic transportation dilemma, inadequate water and energy supply, overstretched and collapsing infrastructures, youth unemployment and grave insecurity (Abiodun, 1997). While the UN (1996) earlier observed that energy and water access, sewerage, transportation and housing have all been adversely affected by haphazard development of a geographically disjointed city, the UN-HABITAT (2008b) underscored the assertion, stating that Lagos is the classic example of a developing country mega-city, combining haphazard, uncontrolled and unrestrained population and spatial growth with little corresponding expansion in housing, infrastructures, services and livelihood opportunities. The Opinion Research Corporation International – ORC (2011) stated that Lagos earned the highest level of difficult host locations and most dangerous cities among all the cities of the world analyzed, indicating the worst infrastructure problems. Also, according to Bloomberg (2011), Lagos has a severe crime problem, extremely poor infrastructure, inadequate housing, sanitation, and medical facilities. SPIEGEL International (2007) further reported that Lagos is a miserable city; a city of filth, garbage, mud and paths consisting of planks thrown over sewage.



According to the World Bank (2006), despite its dominant economic status in Nigeria's non-oil economy, Lagos is a "poor city". The per capita average State expenditure in 2004 was only US\$2.68. Its annual budget of about US\$650 million is small relative to its basic needs. By contrast, Delhi with a population of 13.8 million people has an average annual budget of US\$ 2.6 billion; while the budget of the London metropolitan area is six times that of Lagos, despite the fact that the population of the former is less. With a population size larger than that of the Greater London Area (GLA), the entire budget of the Lagos State government (LSG) in 2009 was only 17.5% of that of The Greater London Area. The budget of Lagos for that year was four hundred and five billion Naira (about US\$3.26 billion, at 125 Naira per US Dollar) while the expenditure of the Greater London Area was eleven billion and 400 million Pounds Sterling (about US\$18.56 billion) (LSG, 2009; GLA, 2009). Also, while the Gross Domestic Product (GDP) of the entire Lagos State in 2009 was three trillion, six hundred and eighty million Naira (about US\$29 billion), the GDP of the London Metropolitan Area was equivalent to US\$669 billion (Lagos State Central Office of Statistics, 2009; LSG, 2009; GLA, 2009). Figure 7.1 shows a comparative analysis of the Gross Domestic Product (GDP) of Lagos and London Metropolitan Areas; the two largest metropolitan areas in Africa and Europe, respectively. While the population of metropolitan Lagos is 15.55 million, as earlier elucidated, that of London metropolitan area is 12.3 (LSG, 2009; City Mayors, 2011).

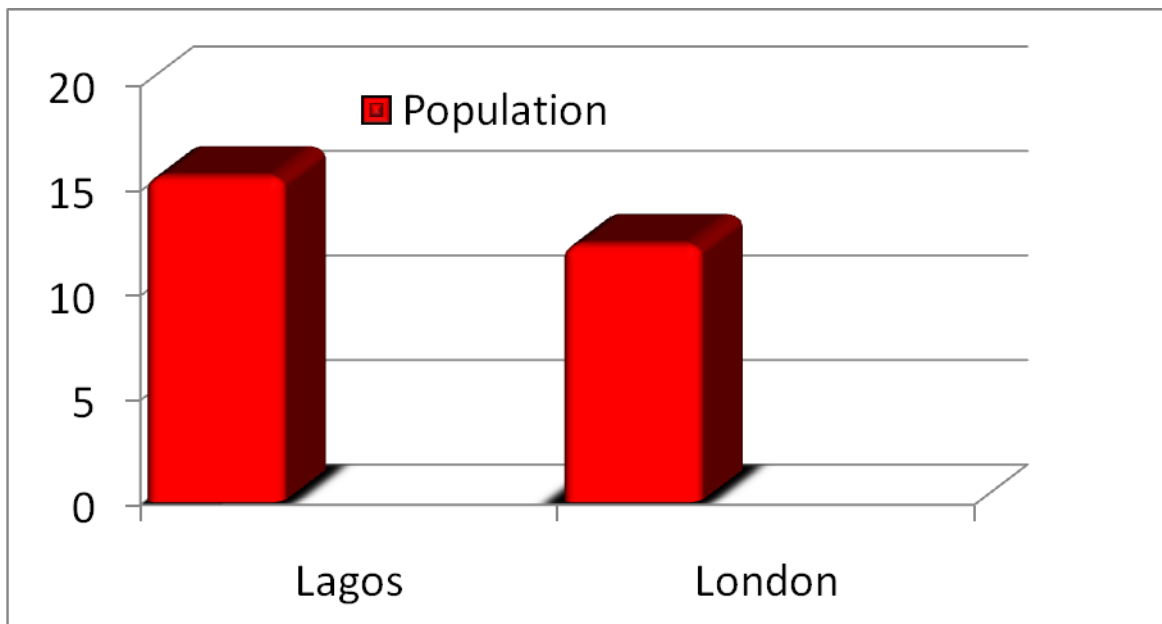
Table 7.1 and Figures 7.1 and 7.2 also show a comparative analysis of population size of the two large metropolitan areas versus the financial resources available to each city.

Table 7.1: Comparative Analysis of Population Size Versus the Financial Resources of Lagos and London in 2009

|                 | Population (million) | GDP (\$'000,000,000) |
|-----------------|----------------------|----------------------|
| Lagos mega-city | 15.55                | 29                   |
| Greater London  | 12.3                 | 669                  |

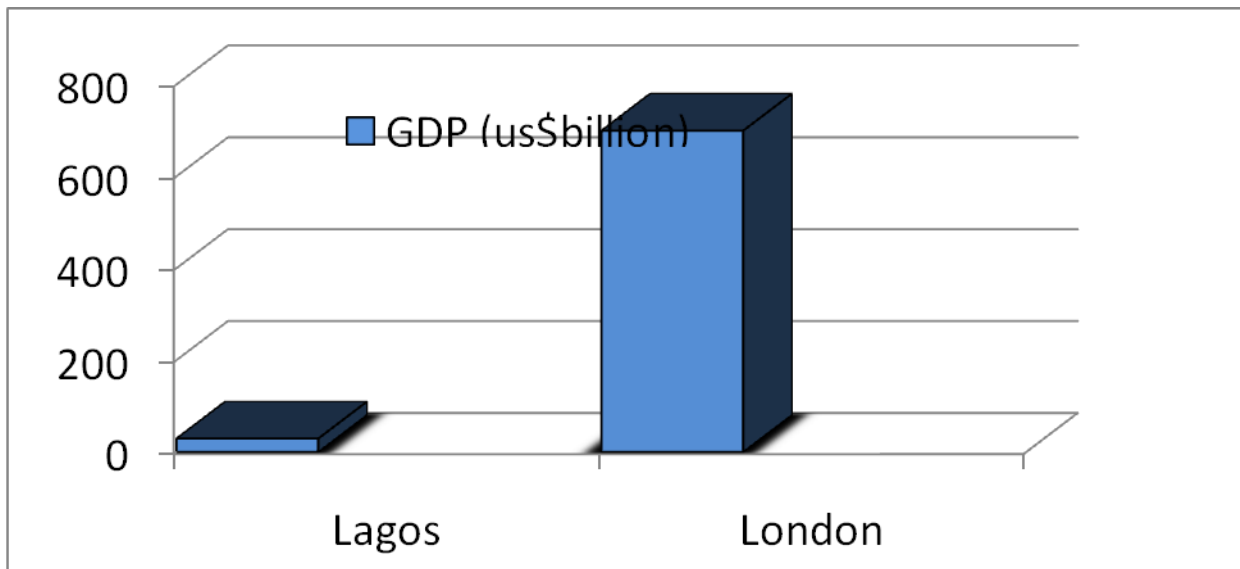
(Author's compilation, 2011, adapted from GLA, 2009; LSG, 2009; City Mayors, 2011)

Figure 7.1: Comparative Analysis of the Population (Million) of Lagos and London Metropolitan Areas



(LSG, 2009; City Mayors, 2011)

Figure 7.2: Comparative analysis of the GDP (US\$Billion) of Lagos and London Metropolitan Areas



(GLA, 2009; LSG, 2009)

As the enormous challenges are being addressed by the meager financial resources available to the government of Lagos, severe shortages become evident in critical

sectors, including housing. However, as Agbola (2005a) earlier stated, the prosperity of Nigeria during the 'Oil boom era' which lasted throughout most of the 1970s, debunked the previous assumption that increased infusion of funds into the housing sector will automatically translate into better housing delivery. It became clear to all that money, alone, does not necessarily translate into better housing provision. Rather, increased government investments in the housing sector by the federal and state governments of Nigeria, including, Lagos State, attracted 'a plague of amateur contractors most of whom were inept.' The implication of this was that the increased injection of funds, alone, into the housing sector did not transform into increase in the quantity of housing produced or improvement in the quality. Ameliorating the housing problem in Lagos, therefore, requires concerted effort and thorough evaluation of every component of housing.

While Chatterjee (1983) asserted that, for most of the urban poor in Lagos, housing related services are of very poor quality with the housing itself overcrowded, unsanitary, congested and polluted, Agbola and Jinadu (1997) affirmed that the assertion remains valid, Nubi and Omirin (2006) averred that the situation has not improved, and that 70% of the built up areas of the metropolis is blighted, and Olajide (2010) posited that informal settlements in Lagos have multiplied over the years and the living conditions of the poor is getting worse. He added that the number of these informal settlements and slum dwellers in Lagos are increasing at a faster rate on daily basis.

### **7.1 Observed Housing Inequalities in Lagos**

Harvey (2008) averred that contemporary cities are splitting into separate parts, especially in the Global South. These cities comprises of upscale neighborhoods, with all kinds of services, including swimming pools and golf courses, interspersed among shanty towns where water is only available at public taps and no form of sanitation system exists. This description by Harvey, concisely, depicts the state of Lagos metropolis. While the poor languish in shacks, sometimes constructed with old cartons and rusty, discarded old roof tin sheets within the metropolis, the rich live in luxurious, well built , exquisitely finished, elaborately decorated and furnished sandcrete (mixture of cement and sand) block buildings. Many of these high-class houses are enclosed

within gated-neighborhoods, thereby, accentuating security, while exacerbating social/class segregation. Plate 7.1 shows a slum settlement at Iwaya area of Lagos Mainland LGA and an elitist luxurious gated community at Lekki area (adjacent to the Victoria Island) of Eti-Osa LGA.

Plate 7.1: Yawning gap of inequality in housing conditions of the high and low income Groups at Obalende and Badore Areas of Lagos Respectively



(Ifesanya, 2011)

A highly significant characteristic of Lagos is the enormous gap socio-economic gap between residents of different social class. While majority of the residents live in abject poverty, that is, less than US\$1.00 per day; which is only marginally better off than the national average, few others live in extra-ordinary opulence and luxury (Okunmadewa et al., 2005; IRIN and UN-HABITAT, 2007). This segregation/inequality has certain impact on the socio-economic life of the inhabitants, manifesting in various facets of the city's socio-economic life. It also influences the individual's perception of the society and the elites by the lower class. Such precarious conditions have been known, in the past, to have led to mass social uprisings and revolutions in other parts of the world, many of which were violent.

While a single-person household requires a minimum living area of 140 ft<sup>2</sup>, that is, about 13.0 m<sup>2</sup>, a minimum floor area of 50.0 m<sup>2</sup> is recommended for a single-bedroom apartment for two persons (Isham, 2004; Irish Department of Environment, Heritage

and Local Government, 2007). Studies show, however, that individual households of up to eight persons each, live in spaces which are less than 5.0 m<sup>2</sup> in the slums of Lagos (Ifesanya, 2011). The Lagos Metropolitan Development and Governance Project (LMDGP) (2011) confirms that the average family size at Ajegunle neighborhood is eight, and many families squeeze together in single rooms each. This is less than half of the required specification for a single-person household and a tenth of the required space for a two-person household.

### 7.1.1 Acquisition of Houses – Rental or Ownership

A large proportion of the existing accommodation in Lagos is provided by private landlords, that is, rental accommodation exists mainly in the informal sector; being provided by individuals, rather than the government. Tenants occupying these informal houses pay monthly rents as high as 50-70% of their monthly incomes. Agbola and Agunbiade (2007) stated that the average monthly household income at Ajegunle is roughly 14,815 Naira (US\$119, at the adopted currency exchange rate, as elucidated below). This income, however, comprises of those of two adults (the parents) and some minors (children of the family), who are usually engaged in economic activities to augment the meager family income. While Olajide (2010) and Agbola and Agunbiade (2007) also stated that almost 50% of individual household members earn less than 10,000 Naira (US\$80.0) monthly. Field survey revealed that majority of the individuals in this group earn an average monthly income of about 4,800 Naira (US\$38.4), with many earning a daily average of between 120 and 200 naira (US\$ 0.96 and US\$1.6) from informal activities .

Table 7.2: Comparative Analysis of Income of the Low-Income Group and Monthly Rent for One Room

| <b>Income Strata</b>                       | <b>Average Monthly Income</b> | <b>Monthly Rent for One Bedroom in Slum Area</b> | <b>% of Monthly Income</b> |
|--|-------------------------------|--|----------------------------|
| Low Income Informal Sector Worker          | N4,800=(US\$38.4)*            | N 1,000 – N3,000 (US\$8 – US\$24)                | 21% - 63%                  |
| Formal Sector national Minimum Wage Earner | N18,000= (US\$144) *          |  | 6% - 17%                   |

\* The exchange rate of the Nigerian currency – Naira – to the US\$ is unstable, however, the rate of N125= Naira to one US\$ which was the prevailing rate at the time of first compilation has been adopted throughout the research report.

(Authors' fieldwork, 2011)

Table 7.2 above shows that while the average monthly income of a low-income informal sector worker is about 4,800 Naira (US\$38.4), the average monthly rent of a single room, which sometimes accommodate up to eight family members, is between 1,000 and 3,000 Naira (N1,000 and N3,000/US\$8 and US\$24). This means that several low income informal sector tenants, who constitute the majority of the Lagos population, spend more than 50% of their monthly income on the rent of a single room, with toilet, bathrooms and kitchen being shared with many other families, where such facilities exist at all. It also shows that the formal sector worker earning the minimum wage of 18,000 Naira (US\$144) could also spend close to 20% of his/her income on the rent of a single room in a sub-standard house where he/she has to share toilet facilities with several other individuals and families.

Table 7.3: Comparative Analysis of Income of the Low-Income Group and Monthly Rent for a Modest 3-bedroom Apartment in decent neighborhoods of Lagos

| <b>Income Strata</b>                       | <b>Average Monthly Income</b> | <b>Monthly Rent for Standard 3-Bedroom Apartment in Decent Neighborhood</b> | <b>% of Monthly Income</b> |
|--|-------------------------------|---|----------------------------|
| Low Income Informal Sector Worker          | N4,800=(US\$38.4)*            | N 250,000 – N1,500,000<br>(US\$2,000 – US\$12,000)                          | 4½ - 26 years income       |
| Formal Sector national Minimum Wage Earner | N18,000= (US\$144) *          |   | 1 - 7 years income         |

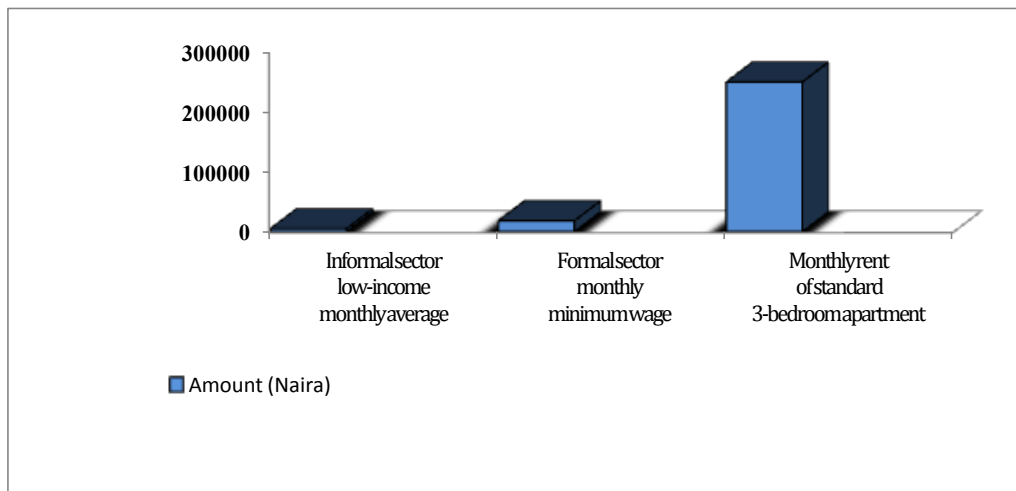
(Authors' fieldwork, 2011).

Table 7.3 shows that the average monthly rent of a 3-bedroom apartment in a decent area of Lagos ranges between 250,000 Naira and 1.5 million Naira (US\$2,000 – US\$12,000). This implies that the low-income informal sector worker will require between 4.5 and 26 years wages to be able to pay one month rent for a 3-bedroom apartment in a decent area of Lagos, while the formal sector minimum wage earner requires between 1 and 7 years wages in order to be able to pay one month rent for a 3-bedroom apartment in a decent area of Lagos.

Figure 7.3 shows the comparison between the average monthly income of the low-income informal worker and the formal sector minimum, wage earner against the

average cost of rent of a standard 3-bedroom apartment in a well planned neighborhood, using the lower limit of the variegated cost of rent, that is, 250,000 naira.

Figure 7.3: Comparison between Average Monthly Income of Low-Income Workers and the Average Cost of Rent of a Standard 3-Bedroom Apartment



(Author’s compilation, 2011)

Perhaps a more grievous phenomenon in rental housing in Lagos is the method through which prospective tenants secure rooms or apartments for rent. Prospective tenants are often required to pay advance/upfront rents of between 24 to 36 months, in addition to several other exorbitant and arbitrary fees usually labeled as ‘Agents’ commission’, ‘Agreement fees’, ‘Legal fees’ (even though no lawyer or notary public is involved), etc. The same system operates, even if the space being rented is a mere enclosure inside cartons or rusty iron sheets. Juxtaposing this phenomenon with the fact that the house rent per month is usually equivalent to up to 50-70 % of the monthly income of the tenants exposes the severity of housing problems in Lagos mega-city. Considering the fact that most of these houses are without potable water or sewage facility, it becomes clear that the situation is dire (Ifesanya, 2011).

For the purchase/ownership of residential properties, the plight of majority of Lagos residents, that is, the low income group, whose population size is up to 10 million (IRIN, 2009) is even more dire. Table 7.4 below shows a comparative analysis of the cost of

owning a modest 3-bedroom residential property in decent neighborhoods of Lagos and the average income of the low income group.

Table 7.4: Comparative Analysis of Income of Low Income Group and Cost of Owning a 3-Bedroom Apartment in Decent Neighborhood

| <b>Income Strata</b>                       | <b>Average Monthly Income</b> | <b>Cost of Owning a Modest 3-Bedroom Apartment in Decent Neighborhood</b> | <b>% of Monthly Income</b> |
|--|-------------------------------|---|----------------------------|
| Low Income Informal Sector Worker          | N4,800=(US\$38.4)*            | N15 – 50 million<br>(US\$120,000 – US\$400,000)                           | 260 - 868 years income     |
| Formal Sector national Minimum Wage Earner | N7,500= (US\$60) *            |   | 166 - 556 years income     |

(Authors' fieldwork, 2011)

Table 7.4 above shows that the low income informal sector worker requires between 260 and 868 years wages in order to be able to own a modest 3-bedroom apartment in a decent neighborhood (like the gated communities) of the city while the low-income formal sector worker requires between 166 and 556 years wages in order to own the same type of properties. It is also germane to realize that home mortgage facilities are virtually unavailable for this poor low-income class. This means that it is impossible for the low income workers, whether in the formal or formal sector, to rent or own property in those areas of Lagos considered as decent. The majority of Lagos residents, who are known to live below the poverty line, can, therefore, neither buy nor rent standard/quality housing.

As earlier stated, one of the principal causes of high cost housing delivery in Lagos, which makes affordable housing more inaccessible, is the increasing substitution of local building materials with foreign/imported ones. These imported materials include building inputs like cement, steel rods, paints and machinery which are usually imported as finished products, and sometimes, in raw material state. A major phenomenon in the adoption of these foreign materials is the persistent and continued increase in prices of these products. The prices of these products are inextricable tied to the value of the local currency – the Naira. When the value of the Naira, which has been very unstable for several decades, falls, the prices of these imported products rise,



because more of the local currency will be required to procure the hard currency needed to import those products. Import duty and other taxes also increase the cost of those materials. The table below shows trend of price increase in these foreign materials over a period of 21 years.

Table 7.5: Fluctuation pattern of selected imported construction resources

| Materials                               | ₦<br>1980 | ₦<br>1985 | ₦<br>1990 | ₦<br>1995 | ₦<br>2001 | ₦<br>2011 | % increase<br>1980- 2011 |
|---|-----------|-----------|-----------|-----------|-----------|-----------|--------------------------|
| Cement (50kg)                           | 12        | 17        | 41        | 430       | 750       | 2,400     | 19,900                   |
| Mild Steel Reinforcement/<br>Ton (10mm) | 400       | 1,500     | 6,600     | 28,000    | 36,000    | 130,000   | 32,400                   |
| Sandcrete Block (225, hollow)           | 0.90      | 1.20      | 3.40      | 28.50     | 60.00     | 150       | 15,566                   |

(Author's fieldwork, 2011)

Table 7.5 shows that the increase in price of materials and equipment between 1980 and 2011 ranges between 15,000% and 32,500%. This is staggering. The effect of this is the worsening housing situation in the country, and in Lagos in particular, with the low-income group being the worst affected.

### 7.1.2 Neighborhood Location and Quality of Infrastructure

While the low-income group continues to experience more dire housing situation, elite gated communities, with luxury houses, have continued to develop in Lagos at a fast pace and in large numbers. There are numerous multi-million dollar elite/upper class residential areas comprising the luxury gated communities; mostly clustered around the same part of the mega-city, that is, around areas on Victoria Island, Ikoyi, Lekki Peninsula and Ajah. The other similar types of high-class residential areas are located, mainly, around Ikeja and Magodo areas of the Lagos mainland. These are areas where social services are more accessible and the population density is light or medium, in comparison to the other parts of the city. Much of the superior infrastructure and amenities in these areas are, however, privately developed.

While about 10 million Lagosians live in sub-standard houses, without public water supply or sewage facilities and many live on the streets, seeking shelter under some of the numerous highway bridges in the city, as shown in Plate 7.2, an infinitesimal

proportion live in grandeur and opulence. This latter group lives in multi-million dollar privately built houses and purchase apartments, serviced with excellent road network and quality infrastructure. The facilities available in these gated communities include electronic card access system, 24-hour security patrol, CCTV surveillance camera, concierge, high-speed lifts, swimming pools, water fountains, waterfront views, lawn tennis courts, gymnasias, Jacuzzis/hot tubs, etc. Some of these neighbourhoods also have private golf courses.

Plate 7.2: Some Lagosians carrying out their daily activities under a highway bridge in Lagos, where some of them sleep



(Author, 2009)

While most Lagosians can barely afford the rent of a single room to house their individual families, many of the expensive high class residential estates have been fully occupied, with some, having a two-year waiting list of prospective buyers and renters (Wanted Worldwide, 2005). The neighboring buildings to the 1004-flats complex include world class five-star hotels, clubs, eateries, multi-national corporations' properties, embassies and high commissions, etc.



The wide gap in the social status of Lagosians and the corresponding quality of life is not limited to the housing quality. While, according to IRIN and UN-HABITAT (2007), the

poverty line of Lagos is only marginally better off than the Nigerian national average of 70%, some of the world's richest people also live in Lagos, including, at least one of the world's richest billionaires, according to Forbes (2011). This general social inequality can be seen in other spheres of life within the megacity. The self-explanatory images in Plate 7.3 illustrate this assertion in graphic form.

The plate shows an old, rickety, and weather-beaten yellow bus, popularly known as 'molue'. This type of antiquated, unsightly and often overloaded buses have been the major means of transportation for most residents of Lagos for several decades. The late music legend-Fela Anikulapo Kuti-once described the molue as 'suffering and smiling' with 49 (passengers) sitting and 99 others standing. Aderibigbe (2010) describes it as 'the moving yellow contraption' which derived its name from the corruption of the phrase "maul him" used by the city's elite, who were piqued by the incessant manner the crude buses tear clothes and flesh of passengers while boarding or disembarking from them. According to Bisiriyu (2010), these buses hardly have any viewfinders or side mirrors. They are generally in poor state and are often involved in accidents. Inside the buses, passengers often sit on bare planks, crudely bolted to iron bars with dangerous rough edges.

Underscoring the social segregation and culpability of the government of Lagos, these types of buses are banned from entering the elite Victoria Island neighborhood (Aderibigbe, 2010). Rather, posh private vehicles like the SUV shown on the right side of the plate are the choice mode of transportation of the upper-middle and the upper class in Lagos. The plate also shows a street in the slum neighborhood of Orile-Iganmu, with puddles of sewage seeping unto the refuse-covered earth road from the adjoining houses. On the right hand side, in sharp contrast, is a world class highway at upscale Lekki. The plate also shows the makeshift houses of the poor at Obalende slum, an area that abuts the upper class Ikoyi neighborhood, in stark contrast to the luxurious residential buildings within a gated community in Lekki.

Plate 7.3: General Social Inequality in various Spheres of Life in Lagos

| <b>'THE PEOPLE'S LAGOS'</b>   | <b>AFFLUENT LAGOS</b>   |
|---|---|
|    |                         |
| <p>Public transport bus at Ajegunle slum neighborhood</p>                           | <p>Exotic private SUV on Victoria Island; a high-brow residential neighborhood for the elite</p>          |
|   |                        |
| <p>Garbage filled street at Orile-Iganmu slum neighborhood</p>                      | <p>Modern toll-gate on a world class highway at Lekki; a residential neighborhood for the upper class</p> |
|  |                       |
| <p>Abode of the poor at the Obalende slum settlement</p>                            | <p>Private residential estate within a gated community also at high-brow Lekki neighborhood</p>           |

(Author's fieldwork, 2009; 2010)

The prominent exclusive upscale residential schemes in Lagos include, amongst others; the 1004-Flats on Victoria Island, the Victoria Garden City (VGC) along Lagos-Epe Expressway, Chevron Estate, NICON Town, Mayfair Gardens and Romay gardens at Lekki, Parkview Estate, Dolphin Estate, Osborne Estate, Rebecca Courts, Banana Island and Trenchard Place around Ikoyi Island. Plate 7.4 shows an aerial view of one of the islands of Lagos where most of the high-class houses are located, while Figure 7.4 presents a map of the city of Lagos, showing the locations of the highbrow elite neighborhoods and the location of the blighted areas too.

Plate 7.4: Aerial View of Victoria Island, Lagos



(Lewis Media, 2011)

Figure 7.4 also shows that the upscale neighborhoods are concentrated on the three major islands of Lagos and the peninsula, that is, Ikoyi, on Lagos Island, Victoria Island on the island bearing the same name and the Lekki Peninsula, which has now extended to Oniru Estate and Ajah area.

Figure 7.4: Map of Lagos Showing the Elite Residential Areas on the Islands (bottom right side) and the slum-ridden Mainland (on the left side)



(Author, 2012, adapted from Sydney, 2007)

Ikoyi is one of the elite residential areas for the high income group. It is the oldest, consistent and surviving highbrow area of Lagos. Ikoyi comprising of a very good mix of affluent Nigerians and expatriates from different walks of life. It is presently home to the highly remunerated 'Oil and Gas' industry workers, including expatriates, as well as diplomats and chief executives of reputable corporations and banks. Originally designed to be a residential area for the expatriate community by the British colonial governments of late 1800s to early 1950s, Ikoyi, is one of the most luxurious and well planned neighbourhoods on the continent, home to some of Africa's leading upper class residents (Business-Travel-Nigeria.com, 2011).

Many of the large colonial residential buildings built within the first half of the twentieth century can still be found on the island neighborhood of Ikoyi, which is home to several recreational clubs such as the Motor Boat Club, the Ikoyi Club and the Polo Golf club. However, they are all elitist: one needs to own a boat to join boat club, a horse/play polo to join polo club etc. (Wanted Worldwide, 2005). Ikoyi also represents one of the best examples of plenty amidst squalor because it is directly bounded by Obalende, an area with many slums and landmarks of poverty (Figure 7.4).

Victoria Island is an upscale neighborhood which lies between Lagos Island (one of the islands of Lagos where the central business district is located) and the Lekki Peninsula which stretches into the Lagos Lagoon. It was, also, initially developed as exclusive residential quarters for the British colonial administration. Like Ikoyi, it lies within the administrative jurisdiction of the Eti-Osa Local Government Area (LGA) of Lagos State. The former geographical area of Victoria Island has extensively expanded over the past decades. After the violent eviction of the poor former occupants of Maroko, an area adjoining Victoria Island, the latter extended into the evacuated land and became Victoria Island Annex. It, subsequently, further expanded through land reclamation into the area now known as Oniru Estate.

Victoria Island has also become home to the diplomatic community in Lagos, with top diplomats from various countries living there. The embassies/high-commissions located there include those of the United Kingdom, the United States of America, Germany, Italy, China, etc. This underscores the importance of the neighborhood as a

high class elite area. The area also has a high concentration of high-class residential estates/gated communities and world-class five-star hotels, shopping malls, entertainment spots, recreation centers and restaurants which provide salacious options of delicacies. These elite restaurants include the large Golden Gate restaurant; offering Chinese, Japanese and Thai food, Londoners; offering British delicacies, Barcelos; a nice Portuguese eatery, L'Oasis restaurant, Le Saiso and Le Chocolat Royal - all French eateries. There are also the Piccolo Mondo; an Italian restaurant, Cuban, Brazillian, Mexican, Moroccan and Lebanese restaurants and businesses in Victoria Island.

Lekki peninsula, commonly called 'Lekki' is the latest of the elite residential areas on the islands of Lagos. The peninsula is a natural extension of land into the Atlantic Ocean, on the south eastern side of Lagos, extending eastward from Victoria Island to the Refuge Island. The peninsula has an average width of 10km and about 80km long. Beautiful sandy beaches like Lekki/Eleko Beach and the Oso Lekki Backwaters are located there. Lekki is a fast growing community which has now extended further to Ajah area.

According to Business-Travel-Nigeria.com (2011), one of the most conspicuous features of Lekki is the 'never-ending' construction works. The global recession did not seem to affect the pace of construction and development at Lekki, where there was no observation of reduction in building activities. Lekki has developed, primarily, in response to the increasing commercialization of, the once strictly residential, Victoria Island neighbourhood. The continual movement of big businesses and corporations into Victoria Island has accentuated the need for a more private residential area for the elite class. One of the country's foremost nature conservation project sites - The Lekki Conservation Centre - is also located there. The peninsula is the site for numerous gated communities like Amen Estate, Crown Estate, Alpha Beach Estate, Royal Garden Estate Mayfair Estate, Northern Foreshore Estates, etc.

Plates 7.5 and 7.6 show the luxurious '1004 Flats', a famous high-class residential complex on Victoria Island, Lagos in contrast to a 'carton house' in a slum of Lagos. For several decades, the '1004 Flats' complex has been a symbol of elite housing in Lagos and in the country in general. It presents a valid insight into the characteristic opulence



Plate 7.5: Luxurious Residential Apartment on Victoria Island in Lagos, known as '1004 Flats'



(Author's fieldwork, 2010)

Plate 7.6: 'Carton house' in a Slum at Orile-Iganmu in Lagos



(Author's fieldwork, 2010)

of the luxury homes and gated communities that are found in various exclusive parts of Lagos. The 1004-Flats complex, located along Ozumba Mbadiwe Avenue on Victoria Island, was originally built and owned by the Federal Government of Nigeria; being formerly, the residence for the country's federal lawmakers, that is, senators and other legislators of the National assembly. However, sequel to the relocation of the seat of the Federal Government of Nigeria from Lagos to Abuja in 1991, a new use had to be found for the complex. The complex was sold off to private property investors who renovated and enhanced the quality of the buildings and the constituent apartments. The complex has since been opened to the general public for purchase, albeit, at prices which are far above the affordable rate for most Lagosians. The cheapest units in the complex, which are the 2-bedroom apartments, cost 50 million naira (US\$400,000) while some units cost as much as 85 million naira (US\$680,000). This high cost of housing units, which means that only the 'super-rich' can afford ordinary 2-4 bedroom apartments, is a general trend across Lagos, especially in elite neighborhoods. The facilities available in the 1004-Flats complex include; electronic card access system, panoramic lifts, water fountains, swimming pools, lawn tennis and squash courts, gymnasium, club house, bar, CCTV surveillance cameras, security patrol team, back-up electricity generators, etc.

## **7.2 Comparative Housing Characteristics of Ajegunle and its Adjoining Upscale Neighborhoods**

The slum neighborhoods of Lagos, particularly Ajegunle, the largest and most conspicuous, suffer the effect of social segregation and inequality in an extensive and intense manner. Geographically, Ajegunle, like many other slums of Lagos, is located in the midst of affluent neighborhoods which virtually surround it, except from the southern part, where it is bounded by the Atlantic Ocean. On the eastern boundary is the Apapa industrial area, with high class residential schemes like Apapa Government Reservation Area, and the Beachland Estate, Apapa, amongst others. The Surulere upper-middle class residential neighborhood stretches across the northern and western boundary of Ajegunle. Residential quarters within Surulere include amongst others, the Eric Moore Towers Estate, which comprises of an exclusive tower provided with exquisite finishing and luxury facilities. The exclusive tower, known as Eric Moore Heights includes opulent pent houses, swimming pool, gymnasium, club house for

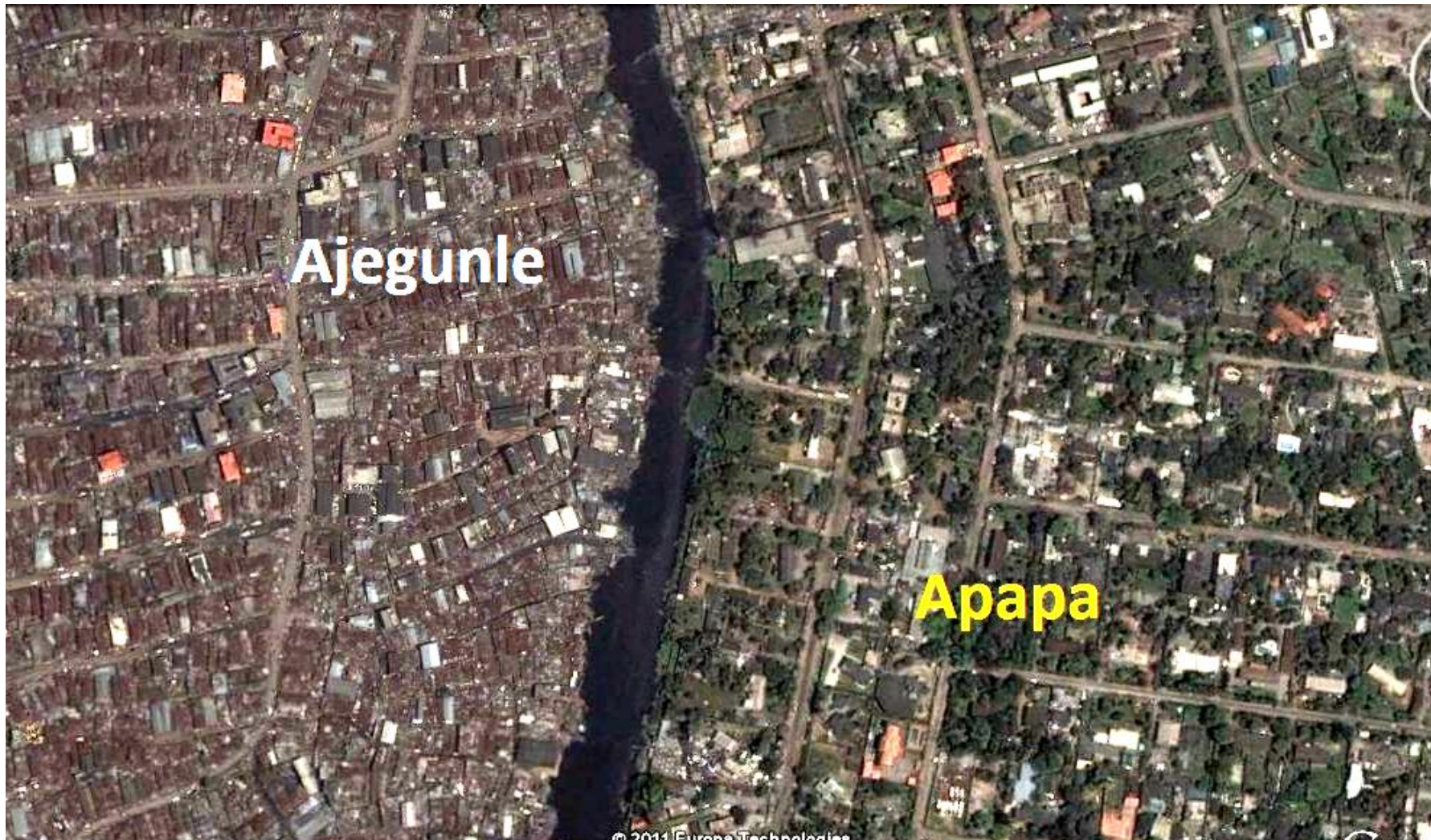
residents, high speed lifts with card enabled access control, Security CCTV Camera Watch, standby electricity generating sets, special water treatment plants, etc.(Skyscraper City, 2011)

The residents of Ajegunle are confronted daily with the reality of their haplessness as they are regularly reminded of their unenviable position in society, seeing the luxury high rise apartments close by, seeing brightly lit homes within short distances to their dark homes in a neighborhood with constant electricity black-out, often for several days continuously. Plate 7.7 Show the striking contrast between Ajegunle neighborhood and the elite residential estates of Apapa through an aerial image. Ajegunle, on the western side is seen as a brownish mass from the jumbled conglomeration of rusty iron roofing sheets. The roads are crooked, narrow and hardly decipherable and it is heavily built up, lacking vegetation cover or open spaces. The Apapa elite neighborhood on the eastern side, on the other hand, presents a beautiful green hue from the aerial image. Large, well laid out roads with ample vegetation and open spaces are also visible. Plate 7.8 also shows a closer and more detached aerial view of Apapa elite neighborhood with a well planned road network and geometrical layout of blocks in contrast to the unplanned slum of Ajegunle slum in plate 7.9.

Karl Marx captured the psychological state of Ajegunle residents, positing that such segregation could be psychologically traumatic for the less-privileged people He stated that;

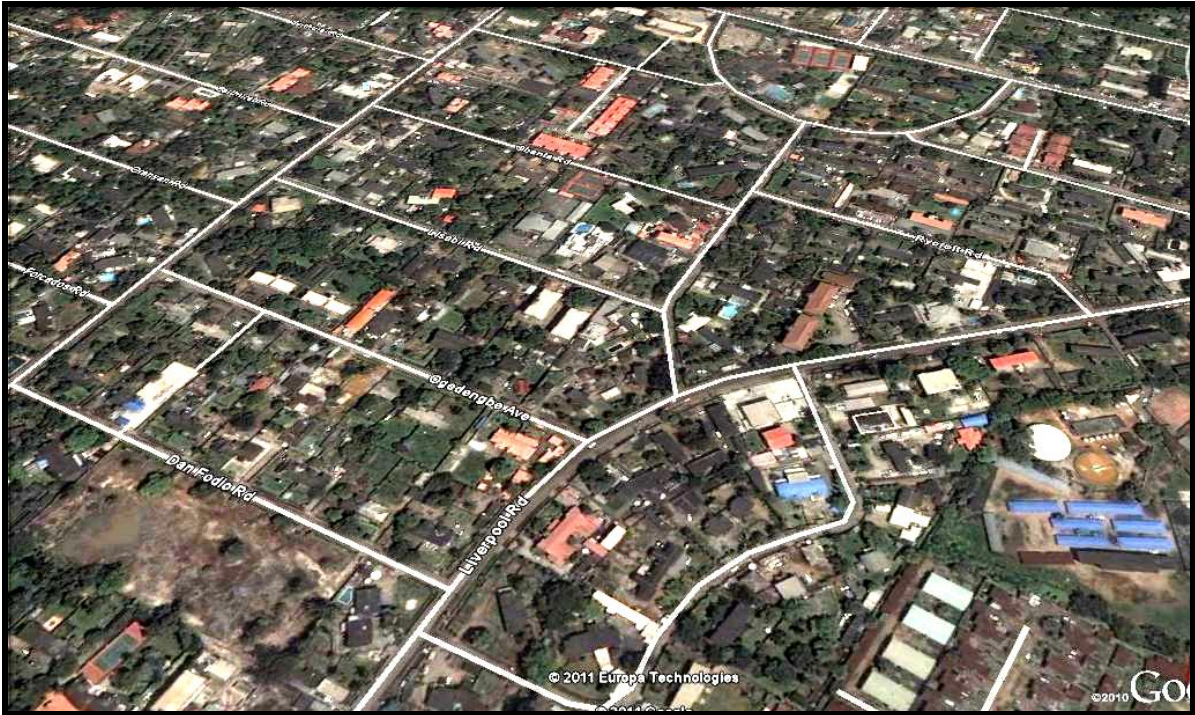
*“A house may be large or small; as long as the neighboring houses are likewise small, it satisfies all social requirements for a residence. But let there arise next to the little house, a palace, and the little house shrinks to a hut. The little house now makes it clear that its inmate has no social position at all to maintain.”* (Marx, 1847, n. pag.)

Plate 7.7: Striking Contrast between Ajegunle Neighborhood and the Elite Residential Estates of Apapa



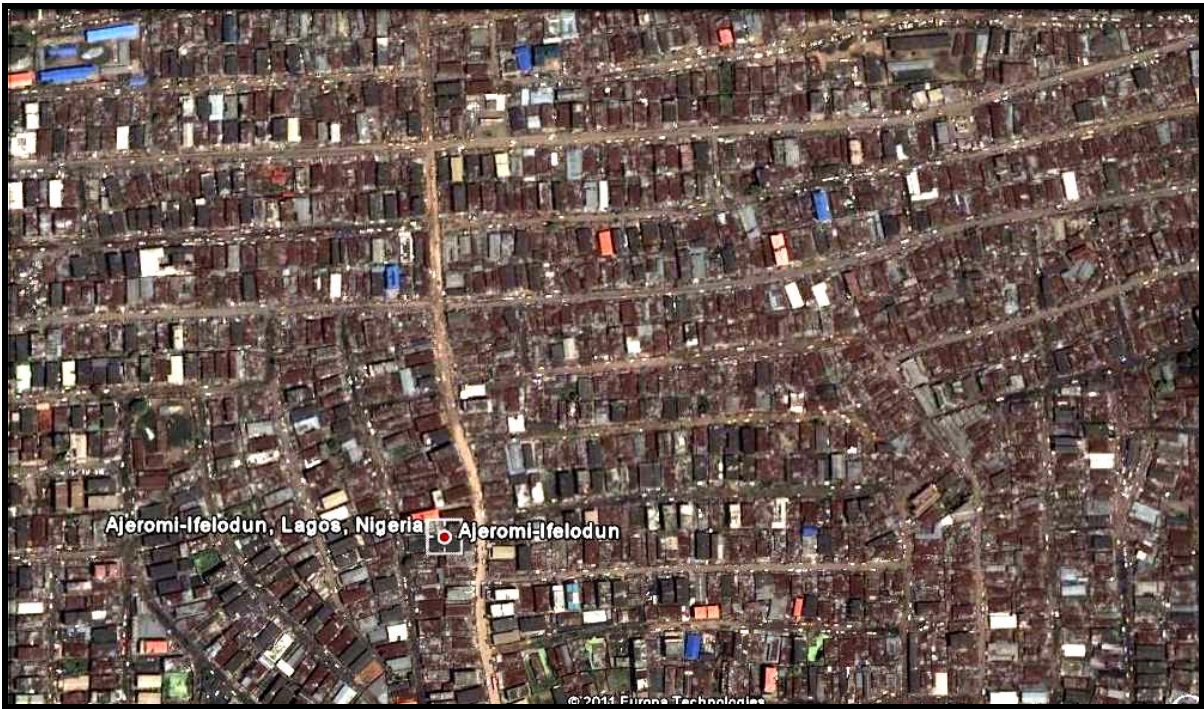
(Google Earth 6.0, 2010)

Plate 7.8: Well-planned Environment with Good Roads and Ample Vegetation at Apapa Residential Estates



(Google Earth 6.0, 2010)

Plate 7.9: Chaotic and Dense Development with Haphazard Road Network, devoid of Vegetation and Open Spaces at Ajegunle



(Google Earth 6.0, 2010)

While variations and differences in the standard and quality of infrastructure between different cities/towns within the same State or Region also exist in many other countries of the world, the situation usually results from de-centralized systems of administration, whereby, each city/town generates its revenue and spends according to the amount of resources available to it. This is not the situation in the case of Lagos State, where the administration and management of the entire metropolis and its infrastructure are centrally controlled by the State administration, through its numerous Ministries, Departments and Agencies. In the former, cities with higher population and wealthier residents usually have better infrastructure and social facilities. An apt example is the astonishing difference between the 'City of Detroit' and Grosse Pointe, both located within the state of Michigan in the United States of America, and sharing a common border.

In the case of Lagos, however, most of the blighted slum areas, like Ajegunle, and the luxurious upbeat neighbourhoods are all located within the geographical area and administrative jurisdiction of the same ministries and agencies of the State government. The larger portion of the metropolitan area lies within the same State, although the metropolitan area has expanded into some parts of the adjoining Ogun State. All of the areas identified by SNC-Lavina ( 1995) as the most obtrusive slums in Lagos, as shown in Figure 5.6 lie within the perimeter of the original Lagos area (that is, within the Lagos Mainland which has been part of Lagos from the immediate post-colonial times), along with the luxurious high-brow residential neighbourhoods.

Plates 7.10 and 7.11 show billboards of the Lagos State Ministry of Works and Infrastructure at separate locations within the metropolis. The Ministry is in charge of the provision and maintenance of infrastructure within the metropolis. The disparity in the commitment of the State government and the amount of resources committed into these separate projects, located in different sections of the city is also evident from the type and quality of the billboards. These billboards which were erected by the contractors reveal the disparity in the caliber of contractors engaged in infrastructural development in different sections of the city.

Plate 7.10: Billboard for a Lagos State Government Project awarded to the German Firm – Julius Berger Nig. PLC



(Author's fieldwork, 2009)

Plate 7.11: Billboard for a Lagos State Government Project in the Orile-Iganmu Slum, Awarded to an Obscured Company



(Author's fieldwork, 2010)

This State discrimination is particularly unjustified, considering the fact that the taxation of individuals, as a source of revenue for Lagos State and Nigeria, in general, has long been neglected and government revenue comes mainly from sharing of the national revenue from the country's oil proceeds (Chinwe, 2011). Only recently, due to mounting challenges, have a few states, like Lagos become serious about collecting individual tax (Oserogbo Associates, 2009). The implication of this is that the disparity in infrastructure in different parts of Lagos is not based on the tax returns from those areas. Given the centralized system of housing and urban development in Lagos, the poor state of infrastructure and degradation of the environment in the slum areas, which accommodate up to 65% of Lagos residents, is unjustifiable, illogical and indefensible.

This underscores the insensitivity of the elite government of Lagos to the plight of the poor majority. This confirm an earlier assertion that;

*'Lagos is urban poverty at its most horrific, in a country with one of the world's largest oil supplies. People have built up their own towns and social systems, in the wake of complete governmental abandonment. Nigeria does not provide the most basic of services'.* (Appleton, 2009, n. pag.)

The successive governments of Lagos State lacked the will and impetus to alleviate the physical living conditions of the low-income group, exploiting them for political gains and electoral fortunes only, while actively pursuing the welfare and aggrandizement of the wealthy minority. This explains, in part, the assertion of Agbola and Agunbiade (2007) that the physical condition of Ajegunle neighborhood has made life unbearable for the residents, as they have been providing most of their facilities, such as water supply, electricity, refuse and sewage disposal, by themselves. This apathy of government to the improvement of the living conditions of slum dwellers is underscored in the 'Eko Atlantic' project that has gotten underway, while the World Bank assisted slum improvement project is bedeviled by various kinds of bureaucratic and administrative problems.

The 'Lagos Beautification and Landscape Project' is another example of the focus and pre-occupation of the government. While the project has obviously improved the physical environment of some parts of the city, the social cost of the endeavour is staggering. Several low-income, poor people were moved out of the 'illegal' stores, where they earn their livelihoods, without any alternative provision. These are petty



traders with no alternative means of survival, in a city (and, indeed, country) where there is no form of social welfare support for the unemployed, aged or the sick. While the goal of the 'Lagos Beautification and Landscape Project' is noble and commendable, the means of achieving it has been ruthless and anti-people, further entrenching the reputation of the governments of Lagos State as pro-bourgeois, anti-poor and devoid of the sense of social responsibility towards the poor and weak. Placing priority on adornment and cosmetic beautification of some parts of Lagos, while making tepid and lame effort at improvements in the slums, where more than half of the population live, is akin to white-washing a tomb. This merely presents a false façade. It is this poor people who make Lagos what it is because they are the markets that promote the big businesses, the hands that move the businesses (through their labour) and the votes that elect the political office holders. They deserve a better deal.

Aristotle posited that a society is judged on the basis of how it treats its most vulnerable citizens, while Mahatma Gandhi averred that the moral test of government is how it treats its weakest members (Bastin, 2012). Based on the statements of these renowned personalities, successive governments of Lagos can be adjudged to have failed woefully by promoting the gulf of segregation and inequality in the housing situation in Lagos. The weak members of society, that is, the low-income group have been consigned to inhuman living conditions since they cannot afford the high cost of renting or owning properties in those districts of the city that are provided with better infrastructure and social services. In the quest to live in a decent homes, which is a fundamental right of all human beings, many residents of Lagos struggle hard to get sufficient money through legal and, sometimes, illegal means.

### **7.3 High Rent in Lagos and Linkage to Corrupt Practices**

The incredibly high cost of renting or purchasing standard dwelling units in Lagos exerts a lot of pressure on the residents of the city. Table 7.6 presents a general view of the average cost of rents and purchase of residential apartments in various gated communities across Lagos.

Table 7.6: Cost of Rent and/or Purchase of Exclusive Residential Apartments in Lagos

| S/N | Estate                     | Area                 | Apartment /Building Type    | Cost of Monthly Rent (Naira) | Cost of Purchase (Naira)       | Amenities   |
|-----|----------------------------|----------------------|-----------------------------|------------------------------|--------------------------------|---|
| 1   | 1004 Flats                 | Victoria Island      | 2-Bedroom                   |                              | 50 million (US\$0.4 million)   | Electronic card access system, panoramic lifts, water fountains, swimming pools, lawn tennis and squash courts, gymnasium, club house, bar, CCTV surveillance cameras, security patrol team, back-up electricity generators.  |
|     |                            |                      | 3-Bedroom                   |                              | 65 million (US\$0.52 million)  |   |
|     |                            |                      | 4-Bedroom                   |                              | 85 million (US\$0.68 million)  |   |
| 2   | Victoria Garden City (VGC) | Along Epe Expressway | 5-Bedroom Detached House    |                              | 90 million (US\$0.72 million)  | Lake waterfront, 50,000 square meters recreation park, children's playground, golf courses, gym/spa, 24-hour security surveillance, Jacuzzi / hot tub, concierge, 24-hour steady electricity supply, constant supply of treated water, adequate storm-water drainage, wide sidewalks, street lighting with underground cables, etc. |
| 3   | Trenchard Place            | Ikoyi                | 3-Bedroom                   |                              | 130 million (US\$1.04 million) | Gymnasium, swimming pool, lawn tennis court, high-speed lifts, standby electricity generator, regular water supply through borehole, water treatment plant, security staff, CCTV with intercom phone, fumigation, waste disposal, etc.  |
| 4   | Romay Gardens              | Lekki                | 3-Bedroom                   |                              | 43 million (US\$0.34 million)  | Gymnasium, swimming pool, lawn tennis court, squash court, high-speed lifts, standby electricity generator, regular water supply through borehole, water treatment plant, security staff, CCTV with intercom phone, fumigation, waste disposal, gazebo and barbecue stand, etc.   |
| 5   | Parkview Estate            | Ikoyi                | 5-Bedroom Detached Bungalow |                              | 100 million (US\$0.8 million)  | CCTV, , swimming pool, standby electricity generator, , gate house, etc.  |
|     |                            |                      | 3-Bedroom                   | 1 million (US\$8,000)        |                                | CCTV, , swimming pool, standby electricity generator, central lift, paved garden, roof terrace for party, gate house, etc.  |

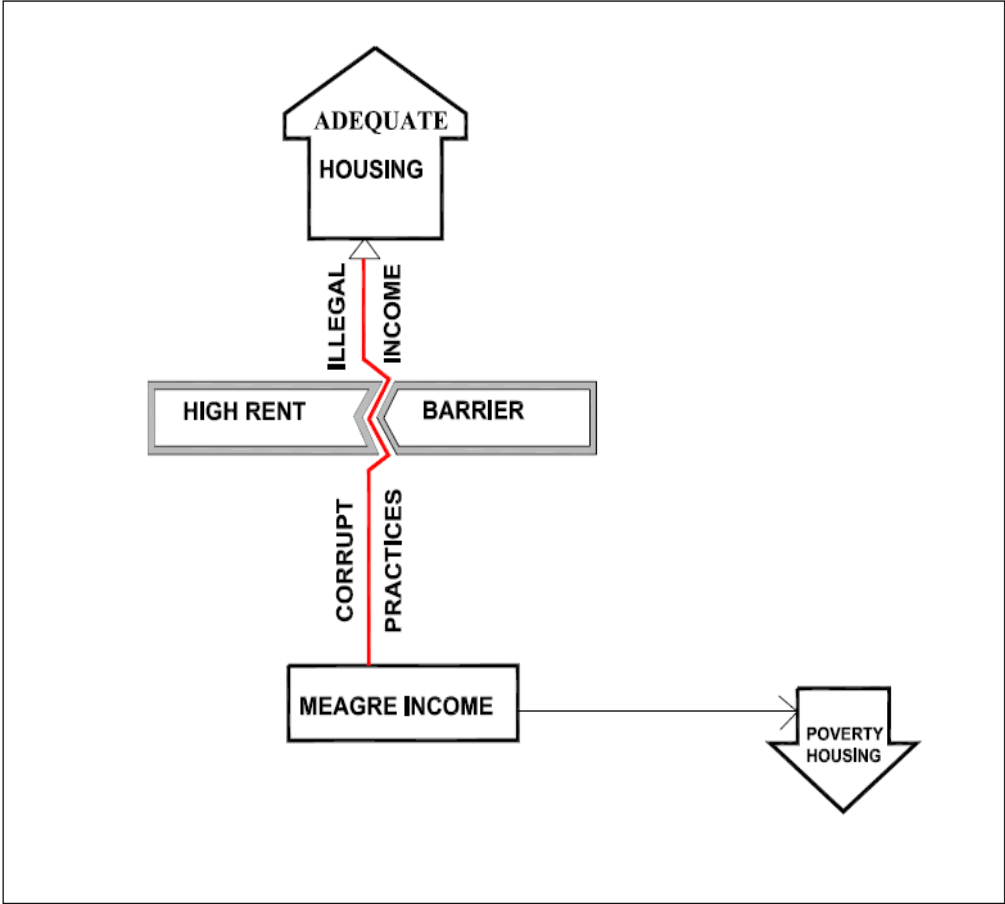
(Authors fieldwork, 2011; FusedWorld, 2011; Lagos-Abuja Properties, 2011; Ojenagbon, 2007; UPDC, 2011; Yanyansin, 2009

The middle-class group is particularly vulnerable, as they are sufficiently educated and enlightened to abhor living in the slum, but do not earn sufficient income to obtain (through rent or purchase) decent dwelling apartments. A hardworking, gainfully employed university graduate who earns honest income cannot afford to live in a place better than a pseudo-slum in Lagos. This is due to the fact that the monthly rent for 2-3 bedroom apartments in so-called middle-class neighborhoods (merely marginally better than the slums) like Surulere, Maryland, Lawanson, Ebute-Metta, Ojodu, Onike, etc. range between 25,000 naira (US\$200) and 100,000 naira (US\$800) (Cashflow, 2007). 100,000 naira is much higher than the monthly salary of an entry-level civil servant of university graduate status. According to the newly approved (July 2010) Consolidated Public Service Salary Structure (CONPSS) of the Federal Republic of Nigeria, an entry-level university graduate on level 08, Step 02 Salary Status earns a basic annual salary of 677,704 naira (US\$5,421) and, therefore, a monthly basic salary of 56,475 naira (US\$451). The highest paid federal civil servant on the CONPSS, who is normally a high ranking official of the Federal Government, earns an annual basic salary of 5,441,336 naira (US\$43,530). This translates to a monthly basic salary of 453,444 naira (US\$3,628). This total monthly salary of the highest paid federal civil servant (based on the CONPSS) is less than the monthly rent of a 3-bedroom apartment in some of the gated communities in Lagos. This confirms the assertion of Aradeon (2009) that, while the growth of housing estates has been impressive, the price tag for a simple 3-bedroom unit has priced the highest echelon of the civil servants cadre out of the housing market. Meanwhile, the Nigerian Housing Policy stipulates that citizens are not expected to spend more than 25% of their respective income on housing expenditure.

Kantai (2009, n. pag.) quoted a resident of Lagos thus, 'If you want to know why Lagos is so corrupt, just look at the rents! People have to borrow from family members, friends and loan sharks, just to move to a...house'. A retired senior federal civil servant, who lives in Lagos, also lamented his honesty and incorrupt service to the nation when he retired without a roof over his head and no house for his family to live in. His plight is more pathetic considering the fact that there is no form of social welfare program in the country, and the payment of pensions is at best irregular, when they are paid at all. He stated that he envies his colleagues who have acquired wealth through corrupt means because they now live in good houses. This shows that the negative impact of the housing problems of Lagos extends beyond the housing sector into the general fabric of

the entire society. It has both physiological and psychological impact on the populace, influencing the attitudes, behavior and philosophy of the people. Figure 7.5 portrays the linkage between the high cost of proper housing and corruption in Lagos.

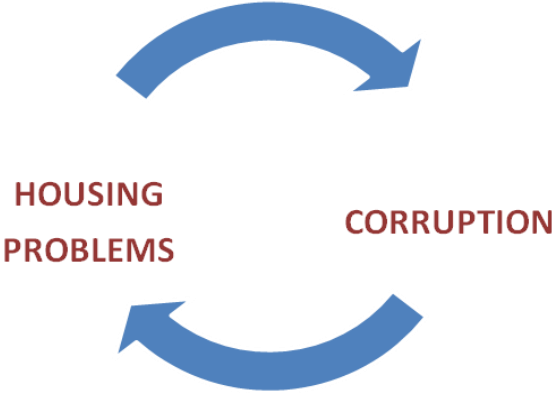
Figure 7.5: Linkage between high cost of adequate housing and corruption in Lagos



(Author’s formulation, 2012)

While some of the residents of Lagos are lured into engaging in corrupt practices in order to obtain ‘extra’ income for the purpose of procuring adequate housing for their families, it has been shown in this study that corruption within the housing agencies also constitute a major cause of sub-standard housing in the megacity. A vicious cycle of corruption and poverty housing can, therefore, be averred for Lagos. Figure 7.6 depicts the vicious cycle of corruption and housing problems in Lagos.

Figure 7.6: Vicious Cycle of Corruption and Housing Problems in Lagos.



(Author’s formulation, 2012)

It is also pertinent to note that these findings also accentuate the fact that the low wages/salaries in Nigeria (as in many other developing countries) constitute one of the causes of poverty housing in the country. While the apartments in most gated communities, especially on the islands, are very expensive, even in comparison to those in many developed countries, the 25,000 - 100,000 naira (US\$200-800) monthly rent for 2-3 bedroom apartments in the middle class neighbourhoods are modest, by the standard in developed countries. However, it is still unaffordable to a fully employed university graduate in Lagos, as well as to many other hardworking residents of the city. It can be safely deduced that the inequality in the housing situation in Lagos, is an offshoot in the inequality/imbalance in income, considering the fact that some of the world’s richest individuals live in Lagos.

The Eko Atlantic City (EAC) project is the latest in the elite development projects which has been gathering more momentum in the city, while the low-income group in the city continues to experience deterioration in their quality of housing and many are being forcefully ejected from their homes without alternative provision. Plates 7.12 and 7.13 presents the artistic impression of the proposed project, which is already under construction. The EAC is a private-sector-funded development, conceived and facilitated by the Lagos State Government. As shown by Habitat for Humanity (2011), private developers generally serve the upper and middle income groups, producing and selling

Plate 7.12: The New Eko Atlantic City Project in Lagos under Construction



(Jaguda, 2010)

Plate 7.13: Proposed Eko Atlantic City being built on 8 km<sup>2</sup> of Reclaimed Land on the Atlantic Ocean



(Jaguda, 2010)

'low-cost' housing units which are not only unaffordable to the poor but also to many in the population.

In comparison to the manifested momentum and commitment to the physical development and improvement of upscale neighborhoods and development schemes, the observed interest of the incumbent government of Lagos State to the provision of affordable housing for the teeming poor Lagosians is tepid.

#### **7.4 The Incumbent Administration and Low-Cost Housing**

The incumbent administration in Lagos State is led by Action Congress of Nigeria Governor - Babatunde Raji Fashola, popularly known as BRF. Since the commencement of the first term of the administration (May, 2007 to April, 2011) to date, the administration has continued to receive both local and international accolades for exceptional physical development accomplishment. A substantial part of the credit for that achievement goes to the preceding administration of Bola Tinubu which laid the foundation for some of the projects. It is a testimony to the benefit of continuity in government, despite 'change of hand'.

While the government of BRF has been widely acclaimed to be development-focused, committed and result-oriented, the administration's sense and commitment to social responsibility towards the weaker group in the society require substantial improvement. Below is a quotation in praise of the administration's Lagos 'Beautification and Landscape Project';

*'... Beautification of the city is a project on its own and this has also created a paradise of sorts in some areas particularly the high-brow areas of Ikoyi, Victoria Island, Surulere, Ikeja, etc. Street lights, ornamental trees and flowers adorn these areas such that a drive or a walk, day or night, through Bourdillon, Alexander and Gerard Roads in Ikoyi, for instance, convinces one that truly 'where there is a will, there is a way'. Business Day (2009),*

As evident in the excerpt, all the areas mentioned above are the high-brow areas where the elites live. The administration has, however, defended this, stating that the goal is to improve these areas which constitute the major business environment first, in order to improve job opportunities for the poor. However, such developments are not recorded at Alaba International Market, Ladipo Spare-part Market and Oke-Arin Market which

constitute the major pillars of informal sector commerce in Lagos, as they are the largest electronic equipment market, the largest motor spare-part market and largest household product market, respectively, in the entire West African sub-region, attracting patronage from neighboring countries. This discriminatory policy debunks the government's claim and underscores the fact that its infrastructural development and city beautification is more focused on the elite upper-class neighborhoods.

It is pertinent, however, to note that the administration has also been making some effort in extending infrastructural development to the areas of Lagos where the poor live. These include road, drainage and sewage canal construction, re-construction and repairs. Through the Lagos Metropolitan Development and Governance Project, an ambitious program of slum upgrading has been initiated. This program focuses on the most blighted area of the city, which includes the research study area – Ajegunle, and eight other communities, namely; Agege, Amukoko, Badia, Bariga, Ijeshatedo/Itire, Ilaje, Iwaya and Makoko. The project which was developed with input from the recipient communities, comprises of the rehabilitation of several kilometers of road, sinking of 67 boreholes, extension of 11.4km of water distribution lines, rehabilitation and construction of new blocks for schools and community health centers, upgrading of markets, provision of electricity transformers, public sanitation facilities and 54.4km of street lighting. A comprehensive inventory of physical development projects embarked upon by the administration over the past few years can be found on the website of the Lagos State Government Tenders Board.

Some of the strategies of the government for the enhancement of house building were the reforms instituted in the building approval process in the state in October, 2009 and later in 2010. Under the 2009 revised procedure, building plan approval was decentralized, with some of the responsibilities being delegated to other agencies of government to reduce delays. Subsequently, building design approvals for one- to two-floor buildings has been delegated to the General Manager of the Lagos Physical Planning Development Authority (LASPPDA), while three- to four- floor buildings and five- to six-floor buildings are now been approved by Permanent Secretary and the Commissioner, Ministry of Physical Planning and Urban Development, respectively. Only approvals for seven- floor buildings and above are now to be referred to the State Governor (LASG, 2011). The responsibility of the LASPPDA was subsequently



transferred to the Lagos State Planning Permit Agency in 2010. In addition, the payment of N50, 000 and production of title as condition for seeking planning information was abolished, making the required information available to the public online, according to the government.

While the reform is an improvement on the previous cumbersome and complicated process, it does not go far enough. It is unnecessary to require the Commissioner or the Governor; who are usually politicians without any expertise in physical planning and building development. Apart from that, political office holders are often too involved in political activities and other important State matters that their inclusion in the approval process for buildings as low as five to seven storey buildings is both unnecessary and undesirable. That responsibility should be left for the technocrats and career officers who are eminently qualified for the job.

In fairness to the administration of BRF, the challenges of Lagos are enormous and intimidating and cannot be tackled all at once. The administration seems to have, understandably, adopted the infrastructural rejuvenation of the city as priority and there is ample evidence that it is making tremendous progress in that regard. While the infrastructural improvements, including slum upgrading, are essential and highly commendable, there is an urgent need to close up the housing deficit by providing new housing stock for the army of migrants who arrive Lagos daily, in the hope of escaping poverty. There is, however, no evidence of readiness on the part of the incumbent administration to support the poorest residents of the State through the provision of new housing stock for the low-income group. Without the provision of new low-cost housing stock, the gaping housing deficit of over 2 million, out of which more than 70% should be for the low-income group, cannot be bridged, rather, the gap will continue to widen.

The seemingly combatant posture of the government against the weak who are being evicted from their homes and the streets, where they struggle to eke out a living in the face of virtual absence of government in their day-to-day living, is condemnable. Such approach by government risks pushing more people into crime through desperation, thereby, compounding the already critical security situation in the city. This is particularly so, considering the fact that housing provides veritable base for economic

activities of families and, also, the confirmed negative effect of poverty housing on behaviour and society. The approach will also be counter-productive in the quest of the government to attract investment.

A balanced approach is imperative in achieving success. There must be a change in the policy and ideology of the ruling class who view the poor as people who must be tucked away and prevented from hindering the bourgeois from enjoying the city, people whose homes must be demolished and whose lives must be shattered to entertain visiting foreigners; who have no stake or allegiance to the city. A former federal parliamentarian confirmed this unfortunate ideology of Nigerian politics, stating that “politics in Nigeria is the government of the elite, by the elite, for the elite” (Sahara TV, 2010). The Lagos megacity actually belongs to the poor who constitute about 70% of its population and they should be paramount in the plans and programs of the government, contrary to what obtains in Lagos presently.

Unlike the era of the first civilian administration of the State when the Lagos State Development and Property Corporation (LSDPC) provided truly affordable housing to the low income class and set up viable housing loan for the most junior civil servants (Ilesanmi, 2009), there is no such support from the incumbent administration. The highly adulated Governor has, however, recently stated that he has a plan to address the issue (Damhoeri and Ekundayo, 2011). Despite that, it is a major concern that the plan is yet to be revealed, not to talk of implementation, when the second and final term of the administration is well underway.

## **7.5 Overview of the Chapter**

- The challenges of housing in Lagos are both quantitative and qualitative.
- Despite its dominant economic status in Nigeria’s non-oil economy, and as the economic nerve center of the West African region, Lagos is a “poor city”. Its annual budget and gross domestic product is only a diminutive fraction of those of other world megacities within the same population category. This constitutes a major limitation for the city and its resident in the area of housing.

- Lagos is a deeply segregated city with glaring inequality due to the existence of enormous socio-economic gap between residents of different social class. While majority of the residents live in abject poverty, that is, less than US\$1.00 per day, few others live in extra-ordinary opulence and luxury
- Lagos is a heavily fragmented city with several gated communities which serve as residential quarters for various groups, based on their socio-economic status, scattered across the city's landscape.
- While the poor languish in shacks, sometimes constructed with old cartons and rusty, discarded old roof tin sheets within the metropolis, the rich live in luxurious, well built , exquisitely finished, elaborately decorated and furnished buildings and within gated communities. Some of the upscale neighborhoods have swimming pools, tennis courts and private golf courses.
- 60% of Lagos' residents are tenants, many of whom pay up to 50-70% of their monthly income as monthly rents on poor accommodation, which may not be better than a single room without public utilities.
- Despite this, prospective tenants are often required to pay advance/upfront rents of between 24 to 36 months, in addition to several other exorbitant and arbitrary fees usually labeled as 'Agents' commission', 'Agreement fees', 'legal fees' (even though no lawyer or notary public is involved), etc. This underscores the severity of the housing situation in Lagos.
- The low-income informal sector workers, who constitute more than 50% of the city's population, require between 4.5 and 26 years wages each to be able to pay one-month rent for an ordinary 3-bedroom apartment in a decent area of Lagos. They also require between 166 and 556 years wages in order to own simple 3-4 bedroom apartments in most of the gated communities.
- The apathy of government to the improvement of the living conditions of slum dwellers and to mitigate the wide disparity in the housing conditions of the residents is underscored in the multi-million dollar, elitist 'Eko Atlantic' project. This project is already under construction, while the World Bank assisted slum improvement project is bedeviled by various kinds of bureaucratic and administrative problems.

- Many, otherwise, decent and law-abiding public and private sector workers have been lured into corrupt practices, in order to acquire decent housing for their families, since the cost is beyond their legitimate income. This shows that the negative impact of the housing problems of Lagos extends beyond the housing sector into the general fabric of the entire society, exerting negative physiological and psychological impact on the populace, thereby, destroying the traditional value of integrity.

## **8.0 HOUSING AND LIVING CONDITIONS AT AJEGUNLE AND OTHER SLUMS OF LAGOS**

### **8.1 The Slums of Lagos**

The majority of Lagos residents, who have been priced out of the market for standard housing, live in various slum settlements across the megacity. These slum settlements vary in size (land area and population), population density and characteristics, landscape terrain and peculiar social characteristics. While some of these slums are located on solid land, some are sited on marsh land and water, as water and wetlands cover more than 40% of the total surface area of Lagos (Iwugo et al., 2005; IRIN and UN-HABITAT, 2007). Some of the slums exist on dump sites. The type of houses and materials used also vary from one slum neighborhood to the other. For example, while most of buildings at Ajegunle are constructed of sandcrete blocks, those at Makoko are constructed of wooden planks and many of these around Olusosun were made of used iron roofing sheets, nylon sheets and paper cartons.

According to IRIN and UN-HABITAT (2007), there are up to 200 separate slums in Lagos, ranging in size from clusters of shacks to entire districts. United Nations Development program (UNDP) in SNC-Lavalin (1995), however, identified and selected 42 blighted area of Lagos for the Community Infrastructure Upgrading Program. These are; Maroko, Olaleye-Iponri, Makoko, Badia, Ilaje, Ijora-Oloye, Ipodo-Ikeja, Iwaya, Abule-Ijesha, Otto, Ajekunle, Agege, Agidingbi, Sari-Iganmu, Makoko II, Mushin-Idiaraba, shogunle, Alausa Village, Okobaba, Ayetoro, Alli-Aromoko, Lagos Island, Ogba west, oregun, Ijeshatedo/Itire, Shomolu, Bariga, Oworonsoki, Orile Agege, Olusosun, Mile 12 Market, Ejigbo, Iju, Oshodi Market area, lawanson-Ikate, Onigbongbo, Egbe/Bolorunpelu, Ogudu Village, Ipaja, Obalende and Marine Beach. The geographical distribution off these areas are shown in figure 5.6 and table 7.7 presents the technical details of selected blighted areas, that is, the respective size of land area, population density, relative ranking, etc

Life in these slums is dehumanizing and difficult, as in congruence with general slum characteristics; there is conspicuous absence of necessary infrastructure and amenities,

**Table 8.1: Report on Community Infrastructure Upgrading Program for Metropolitan Lagos**

Table 1 – Blighted areas in Lagos metropolis

| SN | Selected blighted areas | Area (ha) | Pop./ha | Density/ha | Original ranking by UNDP | Revised score by SNC-Lavalin | Revised ranking by SNC-Lavalin | Weighted score by SNC-Lavalin | Weighted ranking by SNC-Lavalin |
|----|-------------------------|-----------|---------|------------|--------------------------|------------------------------|--------------------------------|-------------------------------|---------------------------------|
| 1  | Badia                   | 188.0     | 141,000 | 750        | 4                        | 23.8                         | 14                             | 122.0                         | 1                               |
| 2  | Ajegunle                | 208.0     | 156,000 | 750        | 11                       | 21.2                         | 27                             | 109.0                         | 2                               |
| 3  | Iwaya                   | 80.0      | 58,000  | 725        | 8                        | 24.4                         | 11                             | 73.2                          | 3                               |
| 4  | Makoko                  | 91.0      | 64,883  | 713        | 3                        | 24.2                         | 12                             | 72.6                          | 4                               |
| 5  | Ilaje                   | 42.0      | 30,450  | 725        | 5                        | 28.2                         | 1                              | 56.4                          | 5                               |
| 6  | Amukoko                 | 41.0      | 29,233  | 713        | 15                       | 23.8                         | 13                             | 47.6                          | 6                               |
| 7  | Agege                   | 54.0      | 39,852  | 738        | 12                       | 20.8                         | 30                             | 41.6                          | 7                               |
| 8  | Lagos Island            | 42.0      | 31,500  | 750        | 22                       | 19.8                         | 32                             | 39.6                          | 8                               |
| 9  | Ijeshatedo/Itire        | 63.0      | 41,769  | 663        | 25                       | 22.4                         | 19                             | 33.6                          | 9                               |
| 10 | Bariga                  | 64.0      | 43,712  | 683        | 27                       | 21.4                         | 23                             | 22.1                          | 10                              |
| 11 | Ikorodu                 | 63.0      | 40,194  | 638        | 32                       | 19.6                         | 33                             | 29.4                          | 11                              |
| 12 | Mile 12 Market Area     | 29.0      | 20,677  | 713        | 31                       | 27.2                         | 2                              | 27.2                          | 12                              |
| 13 | Okobaba                 | 19.0      | 14,022  | 738        | 19                       | 26.8                         | 3                              | 26.8                          | 13                              |
| 14 | Alli Oromoko            | 5.0       | 3,625   | 725        | 21                       | 26.6                         | 5                              | 26.6                          | 14                              |
| 15 | Ijora Oloye             | 9.0       | 6,642   | 738        | 6                        | 25.0                         | 8                              | 25.0                          | 15                              |
| 16 | Mushin Idi-Araba        | 45.0      | 30,960  | 688        | 16                       | 24.8                         | 9                              | 24.8                          | 16                              |
| 17 | Agidingbi               | 4.5       | 3,321   | 738        | 13                       | 24.4                         | 10                             | 24.4                          | 17                              |
| 18 | Olaleye Iponri          | 35.0      | 25,830  | 738        | 2                        | 23.6                         | 16                             | 23.6                          | 18                              |
| 19 | Oworonshoki             | 26.0      | 18,200  | 700        | 28                       | 23.6                         | 15                             | 23.6                          | 19                              |
| 20 | Ipodo Ikeja             | 9.0       | 6,525   | 725        | 7                        | 23.4                         | 17                             | 23.4                          | 20                              |
| 21 | Marine Beach            | 15.0      | 10,500  | 700        | 42                       | 21.8                         | 21                             | 21.8                          | 21                              |
| 22 | Otto                    | 15.0      | 11,070  | 738        | 10                       | 21.4                         | 24                             | 21.4                          | 22                              |
| 23 | Oshodi Market Area      | 15.0      | 10,500  | 700        | 35                       | 21.2                         | 26                             | 21.2                          | 23                              |
| 24 | Shogunle                | 43.0      | 28,509  | 663        | 17                       | 21.0                         | 29                             | 21.0                          | 24                              |
| 25 | Obalende                | 16.0      | 11,808  | 738        | 41                       | 17.2                         | 39                             | 17.2                          | 25                              |
| 26 | Sari Iganmu             | 23.0      | 15,824  | 688        | 14                       | 26.6                         | 4                              | 13.3                          | 26                              |
| 27 | Olusosun                | 8.0       | 5,104   | 638        | 30                       | 25.6                         | 6                              | 12.8                          | 27                              |
| 28 | Ogudu Village           | 9.0       | 5,742   | 638        | 39                       | 25.2                         | 7                              | 12.6                          | 28                              |
| 29 | Oregun                  | 59.0      | 31,152  | 528        | 24                       | 22.6                         | 18                             | 11.3                          | 29                              |
| 30 | Orile Agege             | 12.0      | 8,100   | 675        | 29                       | 22.2                         | 20                             | 11.1                          | 30                              |
| 31 | Aiyetoro Village        | 11.0      | 7,018   | 638        | 20                       | 21.8                         | 22                             | 10.9                          | 31                              |
| 32 | Somolu                  | 15.0      | 9,570   | 638        | 26                       | 21.0                         | 28                             | 10.5                          | 32                              |
| 33 | Onigbongbo              | 24.0      | 16,512  | 688        | 37                       | 19.8                         | 31                             | 9.9                           | 33                              |
| 34 | Alausa Village          | 21.0      | 12,978  | 618        | 18                       | 19.2                         | 34                             | 9.6                           | 34                              |
| 35 | Ogba West               | 10.0      | 5,750   | 575        | 23                       | 21.4                         | 25                             | 5.4                           | 35                              |
| 36 | Iju                     | 39.0      | 22,425  | 575        | 34                       | 18.8                         | 35                             | 4.7                           | 36                              |
| 37 | Ejigbo                  | 29.0      | 16,675  | 575        | 33                       | 17.8                         | 37                             | 4.5                           | 37                              |
| 38 | Lawanson Ikate          | 39.0      | 20,475  | 525        | 36                       | 16.0                         | 40                             | 4.0                           | 38                              |
| 39 | Abule Ijesha            | 22.0      | 11,550  | 525        | 9                        | 15.2                         | 41                             | 11.3                          | 39                              |
| 40 | Ipaja                   | 54.0      | 25,650  | 475        | 40                       | 17.4                         | 38                             | 3.5                           | 40                              |
| 41 | Egbe Bolorunpelu        | 39.0      | 18,057  | 463        | 38                       | 18.4                         | 36                             | 1.8                           | 41                              |
| 42 | Maroko                  | -         | -       | -          | 1                        | -                            | -                              | -                             | -                               |

Source: Report on Community Infrastructure Upgrading Programme for Metropolitan Lagos (SNC-Lavalin, 1995).

(SNC-Lavalin, 1995)

the slum neighborhoods are overcrowded and filthy. Many of the slums of Lagos emerged due to restricted access to private land by the government which resulted in the rapid emergence of slum housing (Mabogunje, 1993). The promulgation of the Land Use Act Number 6 of 1978, which vested the ownership of all lands on the government (Federal and State), outlawing the age-long tradition of land ownership by indigenous families, further compounded the problem (Oyesiku, 1998). The governments, still, have not responded to the challenges posed by the need to provide land for development

activities. Also, the cumbersome government bureaucracy, decline in public investments in property development and the lack of continuity in government housing and urban development policies and programs have further restricted access to land to private individuals and organizations more difficult (Oyesiku, 1998).

Agbola and Agunbiade (2007) supported the assertion, opining that the existing land registration process, which involves the payment of several fees and documentation is clumsy, time consuming and expensive, and has, consequently, forced many people to by-pass the legitimate process to build in informal settlements, often without valid land tenure. This insecure tenure status, conversely, impacts negatively on the environmental quality and exacerbates the problems of slum areas as the threat of forced eviction engenders negative attitude towards improving the environment. IRIN and UN-HABITAT (2007) confirms this assertion, stating that insecure land tenure in Lagos has helped to spawn the many slums occupied by squatters, without a legal title to land, are unable to take out mortgages.

In other situations where the residents have legitimate land tenure, poverty and the lack of mortgage facilities prevent the people from meeting the statutorily prescribed standard of design and building materials. These people, therefore, end up building houses which fall short of the recommended standard, and are, therefore, illegal, despite having genuine land title. This assertion is supported by Srinivas (1991) who averred that there are two major reasons why people squat on land, that is, internal and external reasons. He stated that the internal reasons include lack of collateral assets, lack of savings and other financial assets, and low-income jobs. The external reasons include high “acceptable” building standards and rules and regulations, in addition to lopsided planning and zoning legislation. These two reasons are apt concerning the slums of Lagos.

### **8.1.1 Origin and Proliferation of Lagos Slums**

Lagos can aptly be described as a city of slums, or a mega-slum, interspersed with few ‘oasis of sanity/order’, mostly on the islands on its eastern side. The major defining characteristics of Lagos are its more than 200 slums and the traffic congestion, underscoring the obnoxious overcrowding in the city. That is, the houses are overcrowded, as well as the roads.

By the late 19<sup>th</sup> century, the growth of produce export and rising profile of Lagos as leading commercial center was already attracting migrants from the Yoruba hinterland, as well as Europeans who came to serve in the 'Colonial Service of Her Majesty' or as missionaries. Returnee slaves, mainly of Yoruba origin were also flocking to Lagos from Sierra Leone, Brazil and Cuba, by that time (Echeruo, 1977 in Olukoju, 2008). With the influx of a large population of various people of different races and cultures, the unfortunate town planning policy of residential segregation by the colonial regime created separate European quarters on Victoria Island and Ikoyi while the indigenous African people lived in areas of the city with largely unregulated and haphazard development.

The Governor was empowered by the Planning Ordinance of 1902 to create special residential neighborhoods to be known as European Reservation Areas (ERA), with each of these European neighborhoods having its own Local Board of Health, with the responsibility of improving health in the reservation areas only. The earliest ERAs which were created - Victoria Island, Ikoyi and Apapa - remain the foremost elite neighborhoods in the city today; more than 100 years later. The segregation policy of that time laid the untoward foundation for the crass social inequality in Lagos today. The policy led to an apathy/indifference of government to the conditions and developments in the residential quarters of the indigenous African people.

Unregulated residential developments, therefore, emerged around the ERAs, as the indigenous domestic staff and others in the informal sector needed to live in close proximity to their masters. This was the origin of Obalende and Isale-Eko slum, which remains the major slum areas on the islands of Lagos today. The origin of slum settlements in Lagos, therefore, dates back to the early colonial period. It was a missed opportunity to lay the foundation of an egalitarian society and establish a healthy trend of social inclusiveness and environmental order.

In 1917, the Township Ordinance No. 29 was promulgated for the control and improvement of the physical development of the city. However, according to Oduwaye (2009), the Township Ordinance did not allow for appreciable developments in the indigenous quarters, underscoring the nonchalant attitude of colonial government to the planning of indigenous settlements, especially Isale-Eko, also known as Lagos Island. By 1928, the population density of the indigenous areas, especially Isale Eko, was already



very high at 90,193, constituting 71.5% of the total population of the entire city, occupying a total land area of 4.4 square kilometer or 7% of the total land area of the city (Olomola, 1999). The implication of this was severe overcrowding, sub-standard and unhealthy housing and the spread of diseases. The introduction of planning ordinance covering the indigenous areas became imperative with the outbreak of two lethal plagues in Lagos, which claimed several lives. The two plagues which resulted from poor living and health conditions were; the post-world war I influenza epidemic and the bubonic plague between 1924 and 1930.

Subsequent post-colonial town planning and housing regulations have adopted the same prototype of segregation, rather than redress the unwholesome policy and creating a more humane and just physical planning and development program. Consequently slum settlements have continued to cluster around the planned neighborhoods, which are usually created for the middle and upper class.

According to Odumorun (2010), every posh neighborhood in Lagos is surrounded by sprawling slums. Examples include the Surulere planned residential quarters which are surrounded by slums of Itire and Masha, Akoka Estates, surrounded by slums of Bariga, Palm Groove Estate, surrounded by Mushin and Oshodi and Apapa residential estates which is abutted by the largest slum in Africa – Ajegunle; the research case study area. This exposes the fallacy and failure of town planning and urban development of successive Lagos governments-both the colonial and the indigenous. The design and planning of the Lagos urban space and the housing development strategy have been crassly myopic; focused mainly on the formal sector workers who constitute less than 35% of the city's population, and neglecting the vast majority of the residents of the city. Consequently, the men and women of this vital group of the society, that is, the low income group, who constitute the informal sector which supports the formal sector, had to live somewhere outside the domain of government influence and impact, not by choice or rebellion, but through neglect by the government. These over 10 million people who constitute the 'foot soldiers' of the economy of Lagos, which is the largest in the entire sub-continent, live anywhere they can find shelter - in swamps, dump grounds, on sewage filled lagoon, etc. This phenomenon buttresses the assertion of Otchet (1999) that Lagos is a city where anarchy prevails, rather than government, and Lagosians respond to the chaos by relying on their own ingenuity to get by. The town

planning and housing development strategy of Lagos governments lacks the most basic ingredient of any proper planning exercise, which is the anticipation and provision for future growth and expansion, signaling a woeful failure of the relevant institutions in formulating and implementing effective physical planning and development policies. The so-called town/urban planning in Lagos, from inception, seems to be confined to the needs of the existing population of formal sector workers or those who were being immediately resettled from a cleared/demolished slum only. An example of this is presented in Agbola and Jinadu (1997), revealing that, in most of the cases where slum evacuees were offered government assistance, the scale of such assistance was inadequate and often misdirected. Evacuees, consequently, move to another existing slum, or start a new one, thus reinforcing the cycle of slum development, government inaction and eventual slum clearance which leads back to the festering of new slums.

Aina (1989) who identified four categories of slum in Lagos, posited that that the slums of Lagos can be categorized hierarchically based on type and security of land tenure, characteristics of residents; in terms of status (indigenous or immigrant), gender, ethnic and national origin, means of livelihood, age and the length of time already spent in the settlement. The highest hierarchy of Lagos slums is the most stable in terms of tenure and social structure. They are mostly the oldest/first generation, core town settlements of indigenous people. These include Isale-Eko and Obalende. The second category of slums in Lagos consists of those settlements which are about 60-70 years old, and they were mostly established by Yoruba migrants. Some of these include Ebute-Meta, Idioro and Mushin which developed around the middle class quarters established at Yaba. The land tenure here has also been regularized to a large extent, although the newest additions to these areas are squatter developments.

The third category, according to Aina (1989) consists primarily of an equal proportion of Yoruba and non-Yoruba migrants, formed between 45 and 50 years ago. This category of slums began attaining an element of tenure stability and less illegality of settlement status about two decades ago. They, therefore, comprise of a mix of secure land tenure and squatter occupants, although, the former are in larger proportion. Ajegunle slum falls into this category. The last category of slums is that in which the settlement has, primarily, a squatter status. Settlements like these are mostly located in swamps, flooded plains, dump site, on the lagoon, and other precarious areas. These areas are

mostly abode for the newest migrants to Lagos, many of whom are from coastal communities in neighboring countries like Benin, Togo and Ghana.

Virtually all these slums of Lagos, in the various categories, continue to experience daily increase in population size and land area, as according to British Broadcasting network (2010) 6,000 people enter Lagos daily, and only a fraction of them returns, majority of them being absorbed into these slums, swelling the population of Lagos by 600,000 annually. This is congruent with the assertion of Agbola (2005a) that, 'a slum is only a slum to whom it is a slum', as according to Marris (1961), a slum, to a newcomer to the city, is a foothold to better life and the bastion of interwoven network of mutually supporting relationships. UN-HABITAT (2011) also describes the slum dwellers as 'the people whose hard work is fuelling the city's economic growth.

## **8.2 Social and Health Challenges of Housing in Lagos Slums and at Ajegunle**

Slum dwellers view the slum differently from the way it is viewed by municipal officials and many elites. While the latter see the slums as undesirable, odious enclave of criminality and squalor, the former recognizes the slums as places of comaraderie and social support. Despite this, however, the reality is that living conditions in the slums like Ajegunle are difficult and dehumanizing. The squatter status of most slum dwellers of Lagos causes physical disorder and decay as well as psychological trauma that stems from fear of imminent eviction.

The problems at Ajegunle and other slums of Lagos include fear of eviction, health challenges, high crime rate and juvenile delinquency, lack of basic infrastructure, overcrowding, political and ethnic violence, etc. Tables 8.2, 8.3 and 8.4 highlight the difficult challenges of living in the slums, as it compares room sizes, number of persons per room and the average available living space per person in slum neighborhoods and the elite areas of Lagos respectively. Table 8.2 shows that the average room size in the slum areas is about 4.8 m<sup>2</sup>. While it is five times greater, about 20 m<sup>2</sup> in the upper middle and high income neighbourhoods (many of which are within 'gated' estates).

Table 8.2: Average size of rooms

| SLUM AREAS |                             | ELITIST NEIGHBOURHOODS      |                     |
|------------|-----------------------------|-----------------------------|---------------------|
| Location   | Room size (m <sup>2</sup> ) | Room size (m <sup>2</sup> ) | Location            |
| Ajgunle    | 4.8                         | 20.0                        | Victoria Gard. City |
| Ebute Meta | 6.0                         | 18.8                        | Victoria Island     |
| Makoko     | 4.8                         | 18.8                        | Ikoyi               |
| Iwaya      | 4.8                         | 18.0                        | Ikeja GRA           |
| Bariga     | 4.2                         | 24.0                        | Lekki Penninsula    |

(Ifesanya, 2011)

The average room size in the study area – Ajgunle – is 4.8 m<sup>2</sup>.

Table 8.3: Number of occupants per room

| SLUM AREAS |                | ELITIST NEIGHBOURHOODS |                     |
|------------|----------------|------------------------|---------------------|
| Location   | Persons / Room | Persons / Room         | Location            |
| Ajgunle    | 8.0            | 0.7                    | Victoria Gard. City |
| Ebute Meta | 5.0            | 1.0                    | Victoria Island     |
| Makoko     | 6.5            | 1.2                    | Ikoyi               |
| Iwaya      | 6.0            | 2.0                    | Ikeja GRA           |
| Bariga     | 5.0            | 0.8                    | Lekki Penninsula    |

(Ifesanya, 2011)

Table 8.3 shows that Ajgunle has the highest room occupancy among all the slum areas of Lagos. While the ratio of room occupancy between the slums and the planned elite residential areas is very wide, Ajgunle has an average occupancy ration of 8 persons per room, compared to an average of about 1.14 (that is, one person per room) in the private luxury apartments, where the upper middle and high income group live. While the Lagos State Public Health Bye Law recommends a room occupancy rate of two persons per room (UN-HABITAT and LASG, 2004 cited in Oduwaye and Gamu-Kaka, 2007), Ifesanya (2011) stated that entire families of more than six people live in small single rooms each, in shacks, surrounded by filth at Ajgunle and other slums in Lagos. The LMDGP (2011) confirms the extreme challenges at Ajgunle, stating that it has the highest slum population in Lagos with average family size of eight.

Table 8.4: Average living space (m<sup>2</sup>) available per person

| SLUM AREAS |                               | ELITIST NEIGHBOURHOODS        |                     |
|------------|-------------------------------|-------------------------------|---------------------|
| Location   | Space(m <sup>2</sup> )/Person | Space(m <sup>2</sup> )/Person | Location            |
| Ajegunle   | 0.6                           | 28.6                          | Victoria Gard. City |
| Ebute Meta | 1.2                           | 18.8                          | Victoria Island     |
| Makoko     | 0.7                           | 15.7                          | Ikoyi               |
| Iwaya      | 0.8                           | 9.0                           | Ikeja GRA           |
| Bariga     | 0.8                           | 30.0                          | Lekki Penninsula    |

(Ifesanya, 2011)

Table 8.4 shows that the average available space per person at Ajegunle is a dismal 0.6m<sup>2</sup> compared to 28.6 m<sup>2</sup> per person at the Victoria Garden City.

Overcrowding is a typical feature of life at Ajegunle; while the living spaces are overcrowded, as elucidated above, the streets are also overcrowded with people, carts, motorcycles, cars and buses. As overcrowding causes the encroachment of individual ‘personal space’, which in turn instigates hostile behavior and violence (Westside Toastmasters, 2011; Burgoon and Jones, 1976), the level of violence at Ajegunle, is consequently high. There are often verbal attacks on each other on the streets and domestically, within individual houses. Tenants often quarrel among themselves over the rationing and the cleaning of the poor and inadequate facilities available to them.

A more severe sociological consequence of overcrowding and poverty housing at Ajegunle is the high level of crime. Similar to the experiences in most low-income housing neighborhoods, the crime rate at Ajegunle and other slum areas of Lagos is higher than what obtains in the middle and high income neighborhoods of the city. Table 8.5 presents an inventory of crimes committed in various parts of Lagos metropolis. The data obtained from the Nigerian Police Force, covering an unspecified period of time, shows that the low-income areas (the slum areas) recorded the highest rate of crime.

Table 8.5: Inventory of Crimes Committed in various LGAs of Lagos Metropolis

| Local Government Area | Status by Income | Entry and Theft | Armed Robbery | Threat and Violence | Common Assault | Murder | False Pretence | Car Theft | Sudden and Unnatural Death | Total |
|-----------------------|------------------|-----------------|---------------|---------------------|----------------|--------|----------------|-----------|----------------------------|-------|
| Eti Osa               | High             | 10              | 17            | 4                   | 23             | 1      | 22             | 62        | 1                          | 40    |
| Apapa                 | High             | 8               | 14            | 4                   | 34             | 4      | 52             | 120       | 2                          | 238   |
| Ikeja                 | Middle           | 12              | 40            | 8                   | 23             | 8      | 22             | 101       | 3                          | 217   |
| Surulere              | Middle           | 8               | 18            | 6                   | 44             | 11     | 44             | 186       | 4                          | 321   |
| Somolu                | Low              | 122             | 101           | 87                  | 300            | 22     | 54             | 102       | 12                         | 800   |
| Agege                 | Low              | 128             | 82            | 63                  | 205            | 41     | 82             | 234       | 18                         | 853   |

(Nigeria Police Force, 2005 in Oduwaye and Gamu-Kaka, 2007 )

The total number of crimes committed at the low-income Agege LGA, for example, is 2,133% of the cumulative number of crimes committed, over the same period of time, at the elite Eti-Osa LGA, where the high class gated communities of Victoria Island and Lekki are located. The number of violent and unnatural deaths in the low-income housing areas, as presented in the table, represents an average of about 1,000% of such occurrences in the upper class neighborhood.

Table 8.6 also presents data on residents' perception of the level of safety in their communities. While most of the communities recorded between 79-100% assurance of safety when walking alone, within their neighborhood, at night, Ajeromi-Ifelodun LGA, where Ajegunle is located, recorded the lowest value of safety perception by residents at 56%; being the only local government which recorded a value below 70%. This underscores how gravely the poor housing situation at Ajegunle has impacted on the sociological environment. The phrase - "Jungle City" - by which the Ajegunle slum is popularly referred to, alludes to the almost inexistence presence of government impact and a life style of 'the survival of the fittest', much like what obtains in a real jungle. The lack of basic infrastructure and facilities in Ajegunle has reduced the quality of life in slum to an extremely low level, and there is little respect for law and order, as street gangsters, popularly known as 'areas boys', hold sway. The condition of housing at Ajegunle and in most other slums of Lagos is highly sub-standard and the situation is critical, instigating and breeding anti-social behaviors, including serious crimes.

Table 8.6: Public Perception of Safety in Communities

| Local Government Area | % that felt very/fairly safe walking alone in Neighborhood after dark? |
|-----------------------|--|
| Agege                 | 93   |
| Alimosho              | 91   |
| Apapa                 | 89   |
| Ojo                   | 79   |
| Mainland              | 95   |
| Mushin                | 97   |
| Ikeja                 | 73   |
| Kosofe                | 91   |
| Oshodi-isolo          | 88   |
| Lagos Island          | 100  |
| Ajeromi-Ifelodun      | 56   |
| Shomolu               | 94   |
| Surulere              | 100  |
| Ifako-Ijaye           | 79   |

(CLEEN Foundation, 2005)

Health problems at Ajegunle are severe. According to Nwokoro and Okusipe (2002), high incidence of sexually transmitted diseases was recorded in the low-income settlements like Tolu, in Ajegunle, compared to many other neighborhoods of Lagos. Most houses in these slums are built around open drainage channels and sewers; some of which contain untreated human wastes; including feces. This grave situation leads to severe health problems.

Plates 8.1 shows household waste water, sometimes, including sewage, seeping directly into the street at Police Area, Ajegunle. Pedestrians walk through the filthy waste water as they go about their daily activities. Plate 8.2 shows a dilapidated house constructed of wooden boards and propped up inside waste water with wooden poles. The occupants of the house live on stagnant, dirty and stinking waste water mixed with sewage.

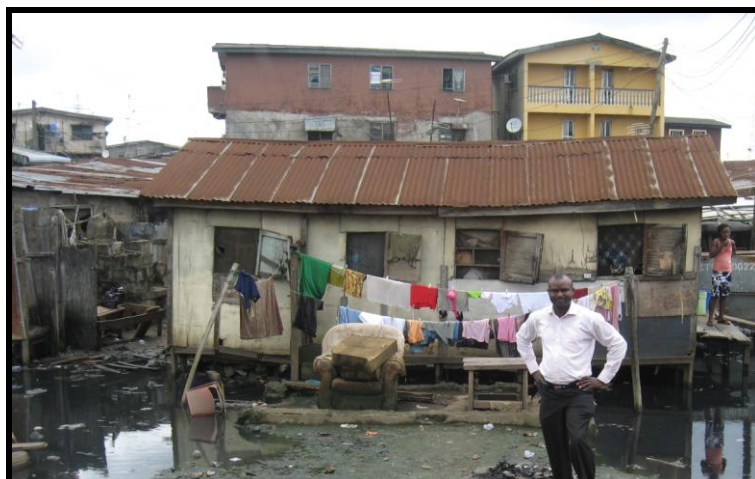
Plate 8.1: Waste Water Channeled directly onto the Open Street at Police Area at Ajegunle



(Author's fieldwork, 2010)

Plate 8.1 above shows waste water seeping directly onto the open street at an area known as Police Area at Ajegunle in Lagos. This is a common and pervasive occurrence at Ajegunle and in many other slums of Lagos. Often, the waste water which usually contains raw sewage is deliberately channeled unto the streets.

Plate 8.2: House (Wooden Shack) Completely Surrounded with Waste Water and Stinking Sewage



(Author's fieldwork, 2010)

Plate 8.2 shows a house constructed of wooden boards on waste water and sewage. The general environment stinks and the stagnant water constitutes breeding areas for mosquitoes which spread the deadly malaria disease.



Plate 8.3 also shows the backside of some food canteens at Boundary area in Ajegunle, with the 'kitchen' directly adjacent to piles of refuse at the edge of the stinking lagoon which has served as reservoir for raw sewage for several decades. Iwugo et al. (2003) earlier observed that 40% of the surface of Lagos is water, and raw sewage, as well as individual wastes, is continually being discharged into these waters for several decades. This extremely dangerous condition is of lethal consequence to the health of Ajegunle residents and other millions of slum dwellers in Lagos who have been living in the kind of environment for several decades.

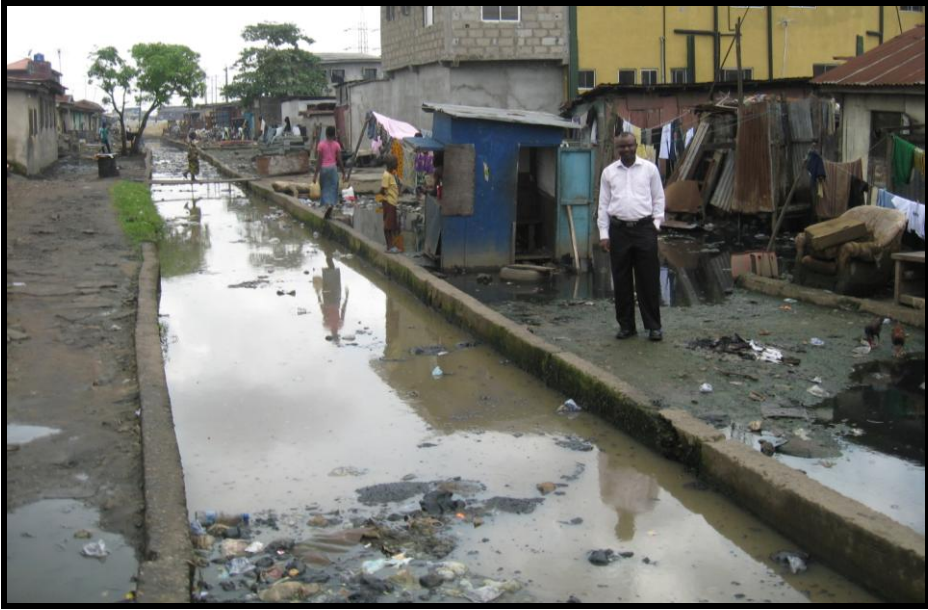
Plate 8.3: Kitchen Area of some Canteens, on piles of Refuse, Adjacent to the Sewage Polluted Lagoon at Boundary Area of Ajegunle



(Author's fieldwork, 2009)

Plates 8.4 and 8.5 also show an open sewer running across a slum neighborhood at Orile area. The large open sewer of over one meter wide contains stagnant water with lots of debris, including fresh, untreated, solid human waste. Crude foot bridges made of planks are placed across this long channel at various points, as the residents live around the filth and cross from one side of it to the other regularly, in pursuit of their daily activities. Some also cook food for both domestic and commercial purposes along this sewage channel, while others carry out their daily vocational activities along it, as shown in Plates 8.6 and 8.7.

Plate 8.4: Open Channel Filled with Refuse and Sewage (including Human Feces) Running across the Neighborhood



(Author's fieldwork, 2010)

Plate 8.5: Close-up Detail of the Contents of the Canal, Showing Sewage Water, Solid Fecal Matter and other Refuse



(Author's fieldwork, 2010)

Plate 8.6: Woman Cooking and Washing along Sewage-filled Open Channel



(Author's fieldwork, 2010)

Plate 8.7: Welders Carrying out their Daily Vocational Activities along Open Sewage Channel



(Author's fieldwork, 2010)

The environmental health at Ajegunle and most of the other slums in Lagos is gravely compromised through the poor housing condition, the obsolete state of infrastructure and the generally poor and ineffective services provided by the government, at both the local and State levels.

The housing situation at Ajegunle neighborhood in Ajeromi-Ifelodun LGA of Lagos State is, therefore, gravely critical and requires urgent attention and improvement. The living condition of the residents, in terms of physical structures, infrastructure provision, environmental health, safety and social environment, is sub-standard and unbefitting of human beings. The housing situation at Ajegunle, and in most other slums of Lagos, which, altogether, constitute home for more than 10 million people (Abosedo, 2006), is a violation of the fundamental human rights of the residents, as the Universal Declaration of Human Rights, Article 25(1), states that 'Everyone has the right to a standard of living adequate for the health and well-being of himself and his family, including food, clothing, housing and medical care and necessary social services...' (United Nation, 1948). It is also at variance with the stated goal of the Federal Government of Nigeria in its housing policy which is 'to ensure that all Nigerians own or have access to decent, safe and healthy housing accommodation at affordable cost' (Federal Government of Nigeria, 2004).

### **8.3 Overview of the Chapter**

- The origin of housing segregation and slum settlements in Lagos dates back to the early colonial period when special European quarters were created, while the indigenous African people lived in areas of the city with largely unregulated and haphazard development, which were later engulfed in epidemics and deadly plagues. It was a missed opportunity to lay the foundation of an egalitarian society and establish a healthy trend of social inclusiveness and environmental order.
- The segregation policy of that time laid the untoward foundation for the social inequality in Lagos today.
- In post-independence era, there is, evidently, a continuation of the deliberate policy of residential neighborhood segregation by successive governments of Lagos State. The provision and maintenance of infrastructure, housing delivery

and urban development are all centralized and directly controlled by the State administration, with the same budget, through its numerous Ministries, Departments and Agencies, so there is no justifiable reason why better infrastructure should be concentrated in one part of the city to the detriment of the others, like Ajegunle. Especially, as many of these poor neighborhoods are not squatter settlements.

- This state discrimination is particularly unjustified, considering the fact that the taxation of individuals, as a source of revenue for Lagos State and Nigeria, in general, has long been neglected and government revenue comes mainly from sharing of the national revenue from the country's oil proceeds
- Successive governments of Lagos State are directly culpable for the hapless state of low-income housing in the city, by creating this wide gulf of segregation and inequality, which consigns the weak members of society to inhuman living conditions. The governments lacked/lack the will and impetus to alleviate the physical living conditions of the low-income group, exploiting them for political gains and electoral fortunes only, while actively pursuing the welfare and aggrandizement of the wealthy minority.
- The residents of Ajegunle are particularly affected by the challenging housing situation of Lagos, being situated right in the midst of affluent neighborhoods which virtually surround them. They are confronted daily with the reality of their haplessness as they are regularly reminded of their unenviable position in society, seeing the luxury high rise apartments close by, the brightly lit homes within short distances and in stark contrast to the constant electricity black-out in their slum neighborhood.
- The housing situation in Lagos has detrimental consequences on the health of the inhabitants, as most of the houses in these slums are built around open drainage channels and sewers; some of which contain untreated human wastes; including feces, constituting grave health hazards. This could cause catastrophic epidemics among the huge number of Lagos residents, who are dangerously packed together in overcrowded conditions. The implication of this will be disastrous, and all stakeholders should, therefore, strive to avoid it.

- Lack of political will by government compounds the problem of insufficient resources to consign the low-income residents of Ajegunle and other slums of Lagos (more than 10 million people) to poverty housing. This underscores Atkinson (1991) and Bryant (1991) who in their contribution to the discourse on the theory of political ecology separately linked the causes and consequences of environmental change to the reconstruction of political system. The phenomenon in Lagos is also aptly captured in the postulation of political ecology by Bryant and Bailey (1997) that the physical environment itself is politicized, being influenced and molded by political, economic and social factors.
- Concomitantly, the apathy of Lagos governments to the housing debacle of the weak members of the society, while the elites, the ruling class and the wealthy are being placated, is also explained in Marx' social conflict theory which posits that classes tend to polarize increasingly in capitalistic societies and the societies end up breaking into hostile classes with the situation tending towards extreme, with sections of the proletariat becoming increasingly pauperized, while the society's wealth becomes increasingly concentrated in the hands of a relative few. David Harvey's placement of the social conflict theory in the urban context, stating that urbanization has always been a class phenomenon, since surpluses are extracted from somewhere and from somebody, while the control over their disbursement typically lies in a few hands, is particularly germane for Lagos.

## 9.0 GOVERNMENT AGENCIES AND THEIR ROLE IN HOUSING DEVELOPMENT IN LAGOS AND AT AJEGUNLE

Government institutions/agencies are the principal means by which governments implement policies. It has often been averred that the main problem of socio-economic development in many countries in Africa, including Nigeria, is the lack of stable and effective institutions. According to Obama (2009), what Africa needs, at this time, are not strong individual leaders but strong institutions. In Nigeria, in particular, faith in public institutions is very low. Otchet (1999, n. pag.) highlighted this belief in his statement that 'Lagos is a city that moves, miraculously, against the odds,... a city where near anarchy prevails rather than government'.

Figure 9.1 depicts the general perception of the Nigerian people of the government and its various institutions. The cartoon depicts a caricature of the erstwhile President and his deputy, supposedly moving the 'vehicle' of the nation forward. However, the reality is that the vehicle; which symbolizes/represents the various institutions of government (which constitute the drivers and implementors of government policies) is grounded on concrete blocks (instead of rubber tyres) without the capacity to move.

Figure 9.1: Cartoon Depicting the Failed State of Nigeria's Institutions



(Asukwo, 2010)

Housing institutions/agencies are the principal means by which governments implement housing policies. They are the pillars on which the entire structure of housing delivery rests. The importance of adequate institutional framework for the housing sector is underscored in the assertion of Onajide (1998), in Agbola and Odunola (2007) that 'without effective and adequate machinery for the execution of any policy, that policy may be frustrated'. Agbola and Odunola (2007) supported this assertion, stating that institutional framework is responsible for the structure of the entire housing delivery system, providing the structure within which housing policy is carried out, thereby, strongly influencing the success of housing delivery effort.

Before the advent of colonial administration, different regions of Nigeria, including Lagos, controlled physical development through traditional laws/customary law and custom. Customary law, which is considered as legal in the statutes of the Nigerian law, controlled health and environmental matters across the country (Ola, 1977). Traditional rulers and family heads were the custodians of the laws and they implemented and enforced these laws effectively, often apportioning punishments to offenders. Taboos and superstitions were also concocted to serve as deterrents against violation of the rules and to ensure compliance. Open spaces and traditional ceremonial squares were important and conspicuous elements of traditional planning, a structure that can still be observed in many rural communities of Nigeria, including Lagos state, but which has virtually disappeared in the overcrowded neighborhoods of Nigerian cities today, especially, in Lagos.

This has occurred, despite the fact that, a more organized housing and health administration, through formal institutions, have largely replaced the traditional form, in contemporary Nigeria. These statutory planning and housing agencies require enabling laws/legislations and policies to enable them carry out their functions. Indeed, many of these agencies are the creations of these legislations and policies, with their responsibilities and functions being derived from the policies. The agencies are, therefore, incapacitated in fulfilling their mandates without proper legislative and policy backing. Consequently the appraisal of the housing agencies of the Lagos State government is intertwined with the development of urban-planning and housing development policies in Lagos.



While the establishment of the Lagos Executive Development Board (LEDB) in 1928 has often been hailed as the first significant action of the British Colonial government to address the problems of housing and slum growth, there had been other previous efforts of the government (as discussed in Section 8.1.1) to address various other aspects of the physical development of towns and cities. However, these previous efforts were primarily considered as health related, rather than urban or physical planning related. The major concern during the dawn of the colonial administration was the protection of the health and well-being of the Europeans through the separation of the living areas of the Europeans from those of the locals, as earlier stated. The separation, itself, was not the tool that guaranteed the selective protection of the health of Europeans only. Rather, it was the fact that different legislations and provisions were made for the European residential areas and the 'native areas'.

According to Oyesiku (1998) and Oduwaye (2009), while elaborate and effective steps were taken to 'preserve and improve the health of the reservation areas', as stipulated in the planning ordinance of 1902, until the outbreak of Bubonic plague in the mid-1920s, there was no effort towards appreciable improvement of the natives' residential areas. Oyesiku (1998) further averred that the succeeding township ordinance No.29 of 1917, which was considered as the first statute on town and country planning in Nigeria; giving guidelines in the construction of buildings, control of development, etc, perpetuated the deliberate policy of segregation, stipulated discriminating guidelines for the physical development in the European residential areas (ERAS) and the natives' areas. He asserted that the discriminating nature of the Ordinance 'provided for creation of slum development'.

### **9.1 Housing Agencies and the Housing Mis-match in Lagos**

According to UN-HABITAT, the housing deficit of Lagos State (of which the metropolitan area accounts for about 90%) as at 2008 was five million (Reis, 2008, as cited in Lagos State Ministry of Housing - LSMH, 2009). However, according to Fashola (2007), also cited in LSMH (2009), the supply of housing in the State is not more than 10% of the annual demand of one million housing units. More recent documents show that the housing deficit in the State is 2.17 million and the Lagos State Ministry of Housing estimates the annual housing need of the State as 224,000 units (Roland Igbinoba Real Foundation for Housing and Urban Development (RIRFHUD), 2009; Residential Auctions

Company (RAC), 2011). Also, according to a report titled *Spotlight on Lagos Residential Development*, produced by RAC (2011), in the last 10–15 years, the number of housing units provided by the Lagos State Ministry of Housing, together with other agencies like the Lagos State Property Development Corporation (LSDPC) has not exceeded 15,000 units, out of the 2.4 -3.6 million units required during the same period. In addition to this shortfall, most of the housing units delivered were located in high-income elite neighborhoods, with the elite Lekki area accounting for 80% of new housing units in 2009. This means that the majority of Lagos residents who are poor low-income earners remain helpless and hapless.

Earlier, the Master Plan for Metropolitan Lagos (MPML); 1980-2000, which was sponsored by the United Nations Development Programme (UNDP), analyzed the housing needs of Lagos and recommended the production and delivery of 1.4 million additional housing units for the city within the 20 year plan period. According to Abosede (2006), less than 10% of the recommended housing addition was realized at the end of the plan period. This explains some of the causes of the housing emergency in Lagos today.

In examining the housing mis-match in Lagos chronologically, it becomes necessary to assess the performance of the various housing policy implementation agencies in Lagos – both past and present. It is important to reveal that despite the enormous demand, the Lagos Executive Development Board (LEDB) produced only 7,000 housing units in two decades (1951 -1972), while the Lagos State Development and Property Corporation (LSDPC) under the first civilian administration of Lagos State, led by Lateef Kayode Jakande produced 16,000 low-cost housing units in 4 years (1979-1983) before the administration was sacked by the military regime (Ilesanmi, 2009). The succeeding military regime set a target of only 8,000, and these units were to be more elaborate in design and, therefore, more expensive. Consequently, the houses could no longer be made available for low-income residents. Unfortunately, the government was only able to produce 2,000 units in two years (1984 - 1985) before another military regime finally withdrew government subvention and support for public housing provision. Table 9.1 presents an overview of the housing mis-match in Lagos over the last 50 years

Table 9.1: Public Housing Mis-match in Lagos

| Agency   | Year of Establishment | Period under consideration | Housing Need for the Period (Units)  | Total number of Housing Units Delivered | Percentage of Need supplied |
|--|-----------------------|----------------------------|--|---|-----------------------------|
| Lagos Executive Development Board (LEDB)                 | 1928                  | 1950-1972 (22 years)       | <b>400,000*</b>  | <b>7,000</b>                            | <b>1.8%</b>                 |
| The Federal Housing Authority of Nigeria (FHA)           | 1973                  | 1973-2011 38 years         | <b>3.6 million*</b>  | <b>&lt;18,000</b>                       | <b>&lt; 0.5%</b>            |
| Lagos State Development and Property Corporation (LSDPC) | 1972                  | 1979-1983 (4 years)        | <b>280,000</b><br>(based on MPML 1980-2000)  | <b>16,000</b>                           | <b>5.7%</b>                 |
| Lagos State Development and Property Corporation (LSDPC) | 1972                  | 1984-1985 (2 years)        | <b>140,000</b><br>(based on MPML 1980-2000)  | <b>2,000</b>                            | <b>1.5%</b>                 |
| <b>All Public and Private Suppliers Together</b>         |                       | 1980-2000 (20 years)       | <b>1.4 million</b><br>Master Plan for Metropolitan Lagos (MPML); 1980-2000.<br>The population of Lagos increased by over 9 million during the period | <b>&lt; 0.14 million</b>                | <b>&lt; 10.0%</b>           |

\*Based on average household size of 5-6; Lagos population increased by about 2 million during the period (Mongabay, 2011)

(Author's compilation, 2011)

Although, the Lateef Jakande era LSDPC achieved only 32% of the 50,000 units it planned to produce and recorded a wide gap/shortfall in the target and the number of housing unit eventually produced within its four-year tenure, that period witnessed the delivery of more housing unit than the LEDB produced in three decades and, according to Ilesanmi (2009), it made more contribution to housing provision in the state in comparison to all preceding and succeeding administrations to date. It can, therefore, be referred to as 'the Public Housing Era' of Lagos. The housing agencies can, therefore, be seen as key instruments in housing delivery in Lagos..

## **9.2 Structure, Administration and Evaluation of Housing Institutions in Lagos**

Considering the fact that most of the urban planning policy formulation and implementation over Ajegunle, in Ajeromi-Ifelodun LGA of Lagos State, are in the purview of the State Government, the urban planning and housing institutions of the State becomes a major focus in examining the role of government institutions/agencies in housing delivery in Ajegunle. The urban planning and housing related agencies in Lagos have evolved over several decades. From the first urban planning and housing development agency established in Lagos to the present, various institutions/agencies of government were created to formulate, implement, monitor and enforce housing development policies. Each had its level of successes and failures. An evaluation of the most relevant of these agencies is hereby presented in chronological order, with the analysis of the impact that each had on the housing situation of Lagos, in general.

As earlier stated, while government agencies can sometimes be distinct from government Departments and Ministries, often, the term 'institution' is interchangeable with others like 'Agency', 'Ministry', 'Department', etc. It can mean a very broad idea, like 'the Government' or very specific ones like those involved in Housing, Judiciary, Electoral, etc. Government Ministries and Executive Agencies involved in housing delivery in Lagos are, therefore, hereby examined.

In order to undertake an articulate, balanced, logical and comprehensive evaluation of each of the major housing agencies, definite and credible criteria were evolved as basis for the exercise. The establishment of these criteria is also fundamental for the

achievement of fair comparisons between the institutions, vis-à-vis their effectiveness and role in the housing outcome of Lagos. The criteria evolved are:

- i. Enabling legislation: The laws establishing each agency is considered and the circumstances of their establishment are examined.
- ii. Goals and objectives/Mission statement: The set goals and objectives of each agency is examined. The stated 'Mission Statement' and/Vision of each agency is examined under this criterion.
- iii. Remarks/Evaluation: Remarks on the structure of each agency and its appropriateness is presented here, along with observations regarding the extent of success or otherwise of each of the agencies vis-à-vis the set goals and mission statements. Probable reasons for success and causes of failure are also deduced.

General issues concerning many of the evaluate agencies/ministries are subsequently discussed. The general effect of these issues on the general effectiveness of the institutions in general is determined. Some of these general issues include one of the major strategies adopted for urban renewal in the metropolis. Forced eviction and slum clearance has been a contentious strategy of the governments of Lagos State and it is discussed. Corruption was also identified by many of the staff of the agencies interviewed, as presented in Section 6.1.3. The impact of this on the operation of these agencies and their effectiveness is also, subsequently, discussed. An overall assessment of the ministries/agencies presents a conclusion by combining the observations and comments about these agencies from questionnaire and interview responses in Chapter 6 with the comprehensive evaluation of the agencies. The role of these agencies in the housing outcome, consequently, becomes clearer and evident.

### **9.2.1 Lagos Executive Development Board (LEDB) - 1928**

#### Enabling Legislation

The LEDB was established by the enactment of the 1928 Lagos Town Planning Ordinance, in response to a health catastrophe, that is, the deadly bubonic plague which ravaged Lagos between 1924 and 1930, claiming several lives. The agency was in existence for 44 years-until 1972 when it was merged into a new housing development.

### Goals and Objectives

The agency was established as an urban planning entity and a Housing Authority. The specific goals and responsibility of the agency include:

- (1) Carry out comprehensive land use planning, re-planning, improvement and general development of Lagos territory.
- (2) Recommend and undertake slum clearance, land reclamation, and creation of residential and industrial estates.
- (3) Vetting and approval of building plans.

### Remarks

The LEDB accomplished modest success, its first major assignment being the reclamation and re-planning of part of Oko-Awo and Idumago slum areas of Lagos Island. The agency was majorly involved in the first slum clearance in Lagos and the subsequent resettlement of the middle class evacuees to planned residential quarters of Yaba and Surulere. The agency also successfully established housing schemes at Ikoyi and Apapa, as well as industrial estates at Ijora and Iganmu. These schemes remain some of the top residential and industrial neighborhoods in Lagos today.

A major failure of the LEDB was the concentration of its activities and intervention mostly on the formal sector workers, thereby, excluding the majority of the population who work in the informal sector. Aradeon (2009) also highlighted this anomaly, stating that, to the extent that public fund was invested in creating housing estates which were primarily for civil servants and public officers, is selective and discriminatory, as it marginalized the private sector and excludes the rest of the citizens. According to him, housing estates were built to target the high income earners in public life and the political class, in the 1960 decade, to the detriment of the low income group. The estates built included Palm groove, Okupe, Shonibare, Oyadiran, Mende, Ajao, Anthony and Agbara which is an industrial and housing estate.

Also, the agency concentrated on the production of flats (two or three bedroom self-contained single family dwelling units), disregarding the traditional, popular and well accepted tenement/rooming houses, which is by far the most common house type

among the low income group of Lagos. This type of housing is a lot cheaper; both for the government and the beneficiaries.

While the Board was the sole executive authority for planning and development in Lagos, the maintenance of the roads and drainages it constructed was the responsibility of the, then, Lagos City Council (LCC). Also, a major bane of LEDB was the fact that it operated as federal government planning agency for Lagos, without any local representation from the Lagos Town/City Council (LTC/LCC); the main body responsible for the general administration and management of Lagos. This meant that the LEDB could not effectively decipher the needs of Lagos and lacked the valuable advice and other contributions of the real administration machinery of Lagos – the LCC. The LEDB also shared the responsibility of vetting building plans for development with the LCC, an awkward arrangement which caused serious delays in the process. According to the LSDPC (2011), the attendant frustration provoked many developers to carry out building construction, without statutory approval, in the belief that the approval process was ‘an unnecessary dissipation of energy, devoid of meaningful result’. All these constituted major disadvantages which contributed to the failure of the agency. The agency also overlooked the festering of existing slums and the emergence of new ones, rather than taking decisive action against slum proliferation from the onset. The implication of this is the huge catastrophe which slum proliferation has become in Lagos.

## **9.2.2 Lagos Planning Authority (LPA) - 1946**

### Enabling Legislation

The agency was established by the Town and Country Planning Ordinance of 1946, cited as Cap. 155 of the 1948 edition of the Laws of Nigeria. This law which was modeled after the United Kingdom Town and Country Planning Act of 1932; an Act which was already considered obsolete in the United Kingdom by 1938 due to the poor administrative procedure it prescribed and the ‘time consuming’ process of obtaining approval (Williams, 1981 cited in Oyesiku, 1998). Unfortunately, this law remained the principal physical development planning law in Nigeria and in Lagos for 46 years (1946-1992).

Regional laws derived from the ordinance and in Lagos, the law became known in 1985, as the Town and Country planning Edict of Lagos State 1985.

### Goals and Objectives

The Lagos Planning Authority was one of the several Local Planning Authorities created across the country, based on the provisions of the town and Country planning Ordinance of 1946, that Local Planning authorities be appointed by the Governor. The specific responsibilities of the LPA include:

- (1) Prepare town planning schemes and undertake the implementation of the same.
- (2) Approval of development layouts and building plans, ensuring compliance with building bye-laws.
- (3) Formulate sub-division and zoning regulations.
- (4) Strict enforcement of the requirements of the town and country planning laws of the state.
- (5) Raise revenue for the planning purposes through the imposition of fees and 'planning rates'.
- (6) Purchase or sell, let, hire, lease or exchange any property-moveable or immovable.

### Remarks

The LPA carried out some of the responsibilities prescribed for it in the legislation which include the preparation of town planning schemes and the approval of development layouts. However, regarding the 'strict enforcement' of the requirements of the town and country planning laws of the state and ensuring compliance with building bye-laws, the Authority cannot be given a pass mark considering the enormous expansion of slum settlements (which it was established to control) within the almost three decades that it subsisted, being replaced by the Lagos State Development and Property Corporation in 1972.

Also, the objectives of the Authority may be considered as being too ambitious. Responsibilities such as raising revenue for planning purposes and the purchase, sale or lease of movable and immovable properties is quiet overbearing. It may have been more



efficient if some of those responsibilities had been allotted to other agencies of government while the LPA concentrates on planning and enforcement aspect of law.

### **9.2.3 Ikeja Area Planning Authority (IAPA) - 1956**

#### Enabling Legislation

The agency was established through the amendment of the Town and Country Planning Ordinance of 1946 (Cap. 155), following the introduction of the Federal System in Nigeria and the subsequent creation of autonomous regional governments. The Government of Western Nigeria adopted the ordinance with minor amendments.

#### Goals and Objectives

The goals and objectives are similar to those of the Lagos Town Planning Authority. The minor difference being that the IAPA was more limited in terms of geographical area of jurisdiction and it was under the regional government, compared to the former which was a federal government agency.

#### Remarks

The accomplishments of the IAPA are quite modest. The IAPA undertook the planning and development of residential schemes like the Gbagada, Anthony, Oworonsoki and Ilupeju residential estates, amongst others. These residential schemes remain the prime upper-middle class neighborhoods in Lagos to date. As with previous housing agencies of government in Lagos, there was no conscientious effort to cater for the housing needs of the poorest Lagosians. Also like the LPA, the enforcement of planning laws and ensuring compliance with building bye-laws by the Authority was not impressive. The numerous slums which festered within its areas of jurisdiction bear testimony to this.

Perhaps the major problem of the period between the colonial era and 1972 was the disjointed and isolated town planning programs of various planning and housing related agencies in Lagos at that time. It was observed that, at that time;

*“between two adjoining settlements, infrastructural provisions were uncoordinated, building regulations and bye-laws varied between neighborhoods, hence airspaces and building setback provisions were discordant. Road networks were not harmoniously related to other developments in a comprehensive manner. All in all, Lagos as “one single entity” remained unplanned” Sonoiki (2003, n. pag.)*

The town planning functions and the relevant personnel in all existing agencies in Lagos were subsequently transferred to the, then, Ministry of Works and Planning in 1972, under the leadership of the renowned townplanner – Dr. Franklin Akinyemi.

#### **9.2.4 Lagos State Development and Property Corporation (LSDPC) - 1972**

##### Enabling Legislation

The corporation was established by the Lagos State Development and Property Corporation (LSDPC) Edict No. 1 of 1972. This legislation merged the erstwhile LEDB, the IAPA and the Epe Town Planning Authority (ETPA) together to form the planning nucleus of the LSDPC. The Town and Country Planning Ordinance of 1946 (Cap 155) was still the primary law governing physical development, although the appellation had changed to reflect the autonomous status of Lagos State, with minor amendments. One year after the establishment of the LSDPC, the Lagos State Town and Country Planning Law (Cap 133) of 1973 was enacted, and the agency became an entity of the new law. The law assembled several existing planning laws of that period under a single act. Those previously existing laws include; Lagos Government Act 1959-1964 (cap 77), the Lagos Town Planning (compensation) Act 1964, the Lagos Executive Development Board (power) Act 1964, the Lagos Town Planning (miscellaneous provision) Decree 1967, the Western Regional Law No.41 Of 1969, the Town Planning Authorities (supervising power) Edit 1971, amongst others.

##### Goals and Objectives

The mission statement of this public housing agency, as stated on their website, is ‘to provide excellent houses and related services with utmost maintenance culture with a view to satisfying customer needs. To engender the highest standard of Professional (sic) practise amongst staff, make return to stakeholders and be socially responsible’

(LSDPC, 2011). The specific objectives for the accomplishment of this stated goal and the specific functions of the agency are as follows:

- To acquire, develop, hold, manage, sell, lease or let any property; movable or immovable, within the State.
- To provide and maintain roads, footways, bridges, drains and sewers on its estates until a local authority takes over.
- To establish a Home-Ownership Saving Scheme in respect of any housing estate or building owned, constructed and managed by the Corporation.
- Subject to the provision of 'the Edict', to carry on all activities, which are necessary, advantageous or convenient for the purposes of carrying out its functions under the said edict.

### Remarks

The LSDPC has survived about four decades now (1972-2011), as it is still in existence to the present day. The prescribed functions of the agency are overbearing, considering the fact that apart from acquiring land, it also establishes estates, constructs houses, manages and sells movable and immovable properties, constructs roads, footways, bridges, etc. In addition to this heavily loaded list of functions, it also has the responsibility of establishing and managing a Home-Ownership savings Scheme. The agency will perform more effectively if these multifaceted and diverse responsibilities can be allotted to different agencies with specific expertise on each area, while the function of the LSDPC are streamlined and more specific.

The LSDPC of the 21<sup>st</sup> century, from its mission statement is not structured to provide affordable housing to the majority of Lagosians who are poor, as it is a 'for-profit' organization which is expected to 'make returns to stakeholders'. This is evident considering the fact that, according to its Chief Executive Officer, the agency delivered only 60 units of 3-bedroom luxury flats at the 'Lekki corridor' between 2003 and 2005 out of the total demand of 672,000 units over the three-year period, at an annual demand rate of 224,000 units (Nnadi, 2005). Apart from the fact that the number of units produced is insignificant, the location is on the Lekki corridor, an elite neighborhood where the major portion of the new housing stock in Lagos is found. The

housing units were also described as luxury apartments and each one sold for 12 million naira (US\$96,000), in a city where over 70% live in abject poverty (earning less than \$2 per day) and have virtually no access to any form of mortgage facility or welfare support. This means that the housing units were not produced with the teeming masses of Lagos in mind, that is, they were not produced to alleviate the housing need of the low income group, rather, they were produced exclusively for the upper middle class and the wealthy. It, therefore, becomes very bothersome, if an agency of government founded, initially, to produce public housing for the poor masses, makes a volte-face and becomes machinery for the production of the lucrative luxury housing units, under the guise of commercialization (LSDPC, 2000), at a time when the housing situation of the masses of the city has become dire.

According to LSDPC (2000), since 1987 when the government stopped the granting of subventions for low-income housing to the agency, the focus of the LSDPC which constructed the largest number of low-income public housing in the entire history of Lagos, as the implementation agency of the golden era of public housing in Lagos State, has shifted from low-cost housing production to profitable, self –sustaining medium income and luxury housing schemes. This translates to a deliberate policy of government to abandon the weakest members of the society who require the most protection. It is, therefore, not surprising, that the agency has not been able to make effective impact on the housing delivery in Lagos, since the golden era of public housing in Lagos State.

#### **9.2.5 The Federal Housing Authority of Nigeria (FHA) - 1973**

##### Enabling Legislation

The Federal Housing Authority (FHA) was established vide Decree 40 of 1973, now 'CAP 136 Laws of the Federation of Nigeria 1990'. Being a Federal Government owned agency, the Authority is supervised by the Federal Ministry of Works, Housing and Urban Development. 15 years after establishment, the Authority became partially commercialized in accordance with Decree No. 25 of 1988.

## Goals and Objectives

The FHA was charged with the following responsibilities:

- (1) preparation and submission, from time to time, to the Government, of proposals for National Housing Programme
- (2) making of recommendations to the Government on such aspects of urban and regional planning, transportation, communication, electric power, sewage and water supply development, as may be relevant to the successful execution of housing programs approved by the Government
- (3) execution of such housing programs as may be approved by the Federal Government.

The law also empowered the FHA to:

- Acquire, hold and manage movable and immovable property;
- Acquire, construct and maintain dwelling houses, schools, communal and commercial buildings and other structures;
- Enter into contracts for the construction, maintenance, management or repair of any property;
- Purchase or otherwise acquire any assets, business or other property where such purchase or acquisition is necessary for the proper discharge of its functions under this act;
- Sell, let, lease or otherwise dispose of any property vested in the Authority.

## Remarks

The Federal Housing Authority of Nigeria (FHA) which has the statutory responsibility of providing housing for Nigerians has only built about 36,000 houses nationwide since its inception in 1973, a period of 38 years. This has resulted in an estimated housing deficit of between 16 and 25 million houses in the country (El-Rufai, 2011). Out of this dismal number of units produced for the entire 36 States of the country, only 6,000 units were built in Lagos, despite recording a cumulative housing need of about 8 million within the period (at 224,000 units per annum) (Lagos Megacity Project, 2011). These housing units for Lagos were produced under the 1975-1980 and 1981-1985 plan periods.

Additional 11,000 units were also delivered at FESTAC village for the 1977 Festival of (Black) Arts and Culture for the purpose of accommodating the large contingent of foreign participants (Dada, 2010). The housing units were subsequently allocated to middle income class residents of Lagos, after the festival. This underscores the fact that the governments of Nigeria, in general, regard the issue of housing with apathy, as the houses were not provided with the goal of ameliorating the difficult housing situation in Lagos, rather, they were produced to 'show off', in order to impress the visiting participants.

The FHA did not deliver any housing project in Lagos since the end of the 1981-1985 plan period, until 2010 when 558 housing units were delivered at Diamond Estate, in partnership with the private sector, 16 years after commencement of work (Dada, 2010). It is a pointer to the failure of the agency to intervene meaningfully in housing delivery in Lagos, considering the fact that it took 16 years to deliver less than 600 units when the housing need of the city is estimated to be 224,000 new units per annum.

#### **9.2.6 Lagos Building Investment Company Limited (LBICL) - 1980**

The Lagos Building Investment Company Limited was established as a Mortgage Institution owned by the Lagos State Government and other Private Investors.

##### Goals and Objectives

The organization, which was established in 1980, was designed to cater for the housing needs of the people of Lagos State, and licensed by the Federal Mortgage Bank of Nigeria (FMBN) in July 1991 as Primary Mortgage Institution. Its stated objectives are as stated below:

- to provide mortgage loans and turn you desire to own a house into a reality
- to simplify the burden associated with loan repayment
- to provide professionally packaged banking/financial services
- to set good the standard in the industry

##### Remarks

It is evident that the primary responsibly of this agency is a mere duplication of the functions prescribed for the LSDPC, that is, the establishment of Home Ownership Savings Scheme for the purpose of making funds available for home ownership. Despite

this duplication of responsibility, the state of housing in the State, and at Ajegunle, testifies to the inability of majority of Lagosians to access mortgage funds for the procurement of adequate housing. Also, the one billion Naira (US\$8million) asset base of the agency (LASG, 2011) is grossly insufficient for its prescribed functions.

### **9.2.7 Ministry of Housing - 1999**

The Ministry Housing was created from the defunct Lands and Housing Department in 1999, 'in response to the yearning of the teeming population of Lagos State for Government's intervention in the provision of SHELTER [sic]' (LSG, 2011).

#### Goals and Objectives

The self-declared vision of the Ministry is to create a model city with, high quality of life for the citizenry through adequate provision of shelter. The Ministry also set as 'Mission Statement'; to provide good quality and affordable homes for the teeming population of Lagos State.

#### Remarks

The caliber of the Principal Officers of the Ministry is high and adequate for the effective functioning of the Ministry. For example, the Honorable Commissioner – Bosun Jeje – is a highly experienced professional in the Housing Industry; possessing more than two decades experience in the field. He is well educated, having relevant postgraduate degree and another degree in Law. Other Principal Officers of the Ministry are equally eminently qualified.

The Ministry has embarked on the construction of several blocks of 1, 2 and 3-bedroom housing units in different parts of the city. Many of such buildings have been completed and delivered, and they include the 265 units at Igbogbo Housing Estate at Ikorodu.

The Ministry also operates the Lagos Home Ownership Scheme (Lagos HOMS) which is a type of mortgage program, whereby, eligible Lagosians can receive assistance towards the purchase of units of the Ministry's housing units. However, the cost of each unit of the housing units is beyond the affordability level of the poor low-income families in

Lagos. Each unit cost between 5.4 million Naira (N5.4 million / US\$43,200 ) and 7.6 million Naira (N7.6 million / US\$60,800) for the one and two bedroom apartments respectively (Champion, 2010).

Also, one of the numerous conditions for qualification for the Lagos HOMS award is the payment of 30% of the cost of the property. This translates to a one-time payment of between 1.6 million naira (N1.6 million/US\$12,800) and 2.3 million Naira (N2.3 million /US\$18,400) for one and two bedroom apartments respectively. As shown in table 7.2, the total annual income of a formal sector minimum wage earner in the country is 260,000 Naira (N260,000 / US\$2,080). This means the minimum wage earner will have to save his entire earnings (without any deduction for food, transportation, medical expenses, etc) for seven years in order to make the required 30% down-payment to be eligible for support from the Ministry's mortgage scheme towards the purchase of a 1-bedroom apartment. Considering the fact that the low-income cadre of the informal sector earns less than half of the income of the formal sector minimum wage earner, and that more than half of the population of the megacity are engaged in the informal sector, the picture looks very grim. This clearly eliminates the poorest members of the society who barely earns enough to feed themselves daily and constitute majority of the population.

It is unfortunate that the same scenario in the private-sector housing market; that is, the exclusion of up to 70% of Lagosians from access to the housing units through financial barrier, is replayed in the 'public housing' market. At the official commissioning of these 'cosmetic' housing intervention projects, senior officials of the State, including the Governor, regularly praise these 'achievements' as fulfillment of the administration's pledge to provide affordable housing to the generality of the people of the State. This false sense of accomplishment underscores the ignorance of the people in government on the real nature of the housing problem in the State, exposing the fact that they are either oblivious of the reality or deliberately being indifferent to the suffering of the poor people who voted them into power. It is a confirmation of IRIN and UN-HABITAT (2007) that informal settlements and the over 10 million Lagosians who live in them are "absolutely out of the radar in terms of infrastructure, services and future planning,



except, perhaps to remove them”. It can, therefore, be deduced that the so-called elected representatives/officials of the poor, whom they chose to ameliorate their condition, are, instead, aggravating their poverty while sustaining the affluence and luxuries of the upper class. This underscores the existence of a crisis in governance.

It is incontrovertible that the goal of the Ministry to provide good quality and affordable homes for the people of Lagos State is still very far from being realized, judging by the poor state of housing in many parts of the megacity and the inhuman condition in which more than 70% of the city’s population live.

### **9.2.8 Ministry of Physical Planning and Urban Development (MPP&UD) - 2003**

The Ministry was established in January, 2003, from the former Ministry of Environment and Physical Planning, as Ministry of Physical Planning. However, in July of the same year, the functions and responsibilities of the Ministry were expanded and the nomenclature was consequently changed to the present one.

#### Goals and Objectives

The stated vision of the Ministry is to achieve a “Lagos Megacity that is sustainable, organized, livable, business and tourism friendly”. In its mission statement, it plans to realize the vision through sustainable physical planning and urban development that is ‘anchored on strong determination, professionalism, openness and fairness by dedicated workforce in an ever-improving workplace, in partnership with the public’ (LSG, 2011).

The Ministry has responsibilities for the following:

- Development Matters
- Physical Planning
- Urban Development
- Regional & Master Plan Department
- Physical Audit
- Establishment and management of the Lagos State Physical Planning Information Centre

- supervisory role in the affairs of three parastatals, namely; Lagos State Urban Renewal Authority (LASURA), Lagos State Physical Planning Permit Authority (LASPPPA) and Lagos State Building Control Agency (LASBCA)

### Remarks

The functions being performed by this Ministry was previously being performed by other institutions of government; many of which had several other important functions which made them incapable of focusing adequately on physical planning and urban development matters. In the 1970s these functions were performed by a department within the Ministry of Works and Planning, by the 1980s the functions were domiciled in the Ministry of Economic Planning and Land Matters in the, then, Military Governor's Office. These functions were later transferred to the Ministry of Environment and Physical Planning which was created from the Ministry of Economic Planning and Land Matters. The Office of Physical Planning was established in February 2001, during the first civilian administration of the fourth Republic; under the aegis of the Ministry of the Environment and Physical Planning to take over those functions (LSG, 2011).

The Ministry of Physical Planning and Urban Development is responsible for the issuance of development permit, through one of its parastatals; the Lagos State Physical Planning and Development Authority (LASPPDA). The LASPPDA is empowered by a 2005 legislation to undertake Physical Planning and Urban and Regional Development administration in Lagos. This function is performed through its 20 District Offices and 27 Local Planning Offices within the city.

The top echelon of the administration of the Ministry comprises well educated and professionally qualified individuals with wide spheres of experience. The Honorable commissioner - Toyin Ayinde - is a seasoned Town planner with over 25 years experience. He possesses relevant post-graduate degree and is a registered member of the Nigerian Institute of Town Planners (NITP). Most of the Directors in the Ministry are also eminently qualified individuals who are registered with the country's Town Planning practice regulating bodies and the Architects' Registration Council of Nigeria (ARCON). The caliber of the management personnel is, therefore, adequate and

impressive. The Ministry cannot, however, claim any substantial success yet, considering the unsustainable, haphazard and hostile state of housing and the general environment of Lagos presently.

### **9.2.9 Lagos Metropolitan Development and Governance Project (LMDGP) - 2006**

The Lagos Metropolitan Development and Governance Project (LMDGP) which evolved from the former World Bank-assisted State Governance and Capacity Building Program (SGCBP) of Lagos State was established to provide infrastructural development in nine of the biggest slums in Lagos.

#### Goal and Objectives

According to the agency, its primary project objective is to increase sustainable access to basic urban services through investment in critical infrastructure. Its basic objectives are to contribute to the achievement of two of the results outlined in the World Bank's Country partnership Strategy (CPS) which are:

- Improvement of service delivery for human development and
- Improvement in transparency and accountability for better governance.

The project comprises three main components for the achievement of the outlined goals and objectives. They are; Infrastructure, Public Governance and Capacity Building, Urban Policy and Project Coordination.

#### Remarks

While the LMDGP was established to provide infrastructural development in nine of the biggest slums in Lagos (including Ajegunle), its mandate also includes the amelioration of perennial flooding which has plagued the city. The agency is funded by the World Bank, through International Development Association (IDA) credit facility of \$200 million dollars. The project costs were specifically allocated to each of the three components of the project goal as shown in Figure 9.2. The agency focuses on infrastructure support, upgrading of slums and urban governance development, rather than providing new housing stock. It addresses the problems of water and sanitation, primary health care, schools, markets, community recreation, roads and drainage. The agency makes some effort to work in consultation with beneficiary societies.

Figure 9.2: Allocation of Funds for the LMDGP Component Parts



(Lagos Metropolitan Development and Governance Project (LMDGP), 2011)

The general operation of the agency is being supervised by a Project Steering Committee which comprises some of the technocrats and professionals who serve as Honorable Commissioners in the relevant fields. The Committee is made up of the following:

- A Chairman designated by the State Governor
- Commissioner for Finance
- Commissioner for Economic Planning and Budget
- Commissioner for Environment
- Commissioner for Physical Planning and Urban Development
- Commissioner for Local Government and Chieftaincy Affairs
- Head of Social and Economic Rights Centre (an NGO)
- A Local Government Authority Chairman as an elected representative of six LGAs within which slums are located
- Director Social and Economic Rights Action Centre
- Project Director, LMDGP

The composition of the steering committee is laudable, as it includes the relevant stakeholders. However, the Ministry of Housing is conspicuously absent. It will be beneficial if the input of this Ministry can also be incorporated into the programs of the LMDGP.

While the agency has already completed and delivered many infrastructure upgrading projects including renovation of old school blocks and provision of new ones, upgrading of health care facilities and civil engineering projects like road and drainage channel

construction, etc., the impact of the agency's activity on the conditions in the slum areas of Lagos is minimal. A large proportion of residents of the earmarked blighted areas claimed not to be aware of any such projects in their vicinity.

There have also been several complaints by civil society advocates and community leaders from the designated project beneficiary neighborhoods over delay in commencing work in some of the communities, more than two years since the inception of the program, despite the release of funds by the project sponsors – The World Bank. Individuals and groups have also complained of the marginalization of the community leaders who are supposed to represent their respective communities, contrary to the guidelines by the funding institution (Property Gate, 2011). The major frustration of the community development associations (CDAs) and the civil society organizations (CSOs) is the incessant change of personnel at the top hierarchy of the coordinating agency - the Lagos Metropolitan Development and Governance Project, as this has caused constant policy vacillations and hindered effective project execution. The agency's activity, also, does not provide direct assistance towards the amelioration of gargantuan quantitative housing shortage of Lagos because it is not involved in the provision of new housing stock.

### **9.3 Forced Eviction as Anti-Slum Strategy of Lagos' Governments**

It is important to examine some of the general/collective activities of the various housing institution of Lagos discussed above. Lagos State, through its agencies have adopted various strategies in addressing the chronic housing problems of the metropolis and the State, in general. Generally, there are various strategies that are being adopted globally in addressing the problem of slums in urban areas. Some of those strategies, which include slum upgrading, slum clearance accompanied by re-settlement of slum dwellers in public housing, etc., have been discussed in previous chapters. However, studies show that successive governments in Lagos, through their urban development and physical planning institutions, often adopt total slum clearance as the primary and preferred choice. Usually, this is carried out without the provision of adequate alternative or none at all. In most cases, such demolitions are carried out without any re-settlement program or any form of alternative provision whatsoever.

According to Aradeon (2009), since the advent of the British in the mid-19<sup>th</sup> century to date, urban renewal in Lagos seems to have become only a euphemism for 'pauper removal', notwithstanding whether those people are genuine land tenure title holders or not.

As early as 1861, native residents of Lagos were driven out of Marina by the British government to make room for British trading houses and "promenade", only to be removed again from midtown Lagos to create the Race course for the elite (Aradeon, 2009). Official slum clearance, which started since then, continued in the 1920s by the Lagos Executive Development Board and was followed by the controversial and contentious 'Isale-Eko demolitions' which was carried out merely to ensure that the visiting Queen of England had a pleasant view of the area, in the wake of the nations independence celebrations in 1960.

According to Scudder and Colson (1982), forced resettlement is about the worst thing that you can do to a people, next to killing them. Eviction without any form of resettlement program is, definitely, worse than forced resettlement, and the former is very common in Lagos and in Nigeria in general. As mentioned in the introductory Chapter, more than 2 million people have been forcibly evicted from their homes in different parts of Nigeria in the last decade, without any alternative provision (Amnesty International, 2011b). In 2006, Nigeria was named as one of the three worst housing rights violators among the countries of the world, where evictions by government agents are usually carried out with brutality, sometimes accompanied by rape allegations (Amnesty International, 2011a). Hundreds of thousands of families are affected by such evictions in Nigeria annually (COHRE, 2011). According to Agbola and Jinadu (1997), studies reveal that up to two-thirds of such evictions are carried out in Lagos.

Also, according to Amnesty International (2011b), forceful and violent evictions in Lagos within the last few decades include demolitions at Maroko in 1990, affecting 300,000 people and Makoko in 2005, affecting 3,000 people, amongst others. Also, several people were forcefully and brutally ejected at Adekunle, Makoko and Yaba

areas of Lagos, as recently as December, 2010, with members of the government 'Taskforce' flogging residents and shooting live bullets, leaving some people dead and several injured (Vanguard, 2010). Presently, thousands of people are presently live daily under the constant threat of forced eviction in many parts of Lagos. These areas include Makoko, Jakande area and many other parts of Lagos Mainland (Amnesty International, 2011b).

It has also been established that in many cases, such forced evictions were carried out illegally, as, for example, majority of the estimated 300,000 people forcefully ejected from Maroko in July 1990, had valid titles on their land and were, therefore, legally occupying the land. The government of Lagos State has officially acknowledged that the eviction at Maroko was done in error (Front Line, 2011). Unfortunately, that acknowledgement does not reverse the physical, psychological and emotional trauma meted out on the innocent victims whose lives were shattered by the callous action and who have no means of redress in the socio-political system of Nigeria. COHRE (2011) has also warned that millions of Lagos' residents are presently at risk of forced eviction with nowhere to go, as the government implements a 'Beautification Project'.

This method of tackling the menace of slum in Lagos may have become the most attractive for the government because it is the cheapest, requiring no expenditure for infrastructure upgrading, as required in slum upgrading strategy nor the provision of livable alternatives, as required in normal re-settlement program. Another plausible reason for the continued adoption of this cruel strategy is the awareness of government officials of the unavailability of any viable means of redress to the hapless victims, due to the dis-functional judicial system of the country and state oppression, whereby, governments, including the federal government, disobey/disregard the judgments of the courts, including the Supreme Court with impunity, that is, without any consequence.

Slum clearance and the, often forceful, evictions is detrimental to the economic development of the city, as according to Nesbitt-Ahmed (2010), the three-quarters of Lagos' population who live in informal settlements constitute 60 to 70% of the workers

in the informal economy which forms a significant part of the wider economy; in terms of the labour force involved, the activities performed, and its production and consumption. There exists various forms of direct and indirect linkages between the informal and formal economy which will be jeopardized if a substantial proportion of these informal sector workers are removed, thereby, threatening formal economy of the most important city in the West-Africa sub-region itself.

According to Morka (2007), as part of the strategy to improve housing conditions in Lagos and to stop the proliferation of slums in particular, Lagos State governments have engaged in forceful evictions of slum dwellers, and such evictions, like those of July 1990 and April 2005, have been inappropriate and ineffective and have instead helped to "fuel the growth of new slums or the expansion of existing ones with more complex dimensions". This confirms UN-HABITAT (2011) which stated that, although, forced eviction eliminates slums (in some parts of the city), it does not resolve the housing problems of those who were forced out, rather, it makes the problems worse. It also shows that this inhumane strategy is counter-productive and its subsequent adoption should be limited, if it cannot be totally eliminated.

#### **9.4 Corruption and the Housing Outcome in Lagos**

Corruption among the officials and men of the housing agencies in Lagos was earlier identified as one of the major causes of ineffectiveness in these agencies. The issue, therefore, deserves to be fully examined. Corruption is defined, conventionally, as the exercise of public power for private gain. Its presence is often a manifestation of lack of respect of both the corrupter (typically a private citizen or firm) and the corruptee (typically a public official or politician) for the rules which govern their interactions, and hence, represents a failure of governance. (Kaufmann et al., 2003). One of the major impediments to effective governance in Nigeria, generally, is the pervasive high level of corruption. According to Appleton (2009) the only institutionalized system in Nigeria is corruption (Appleton, 2009).

Nigeria's position in the corruption perception index by Transparency International (TI) has not improved significantly despite the purported effort of the government, through multiple anti-corruption agencies like the Economic and Financial Crimes Commission



(EFCC) and the Independent Corrupt Practices and Related Offences Commission (ICPC), to curb the prevalence. The list released by Transparency International on October 26, 2010 showed that the country moved down from a ranking of 121 in 2008 to 130 in 2009 and to 134, among 178 countries, in 2010, confirming that the corruption problem in the country is being steadily exacerbated (Guardian News, 2011).

Table 9.2: Nigeria's Rankings on Transparency International's Corruption Table (1996 - 2010)

| <b>S/<br/>N</b> | <b>Year</b>                            | <b>Number of<br/>Countries</b> | <b>Nigeria's Rank<br/>among Countries</b> | <b>CPI<br/>Score</b> |
|-----------------|--|--------------------------------|---|----------------------|
| 1               | 1995 (first Year of CPI Index listing) | 41                             | Nigeria not included                      | -                    |
| 2               | 1996                                   | 54                             | 54  | 0.69                 |
| 3               | 1997                                   | 52                             | 52  | 1.76                 |
| 4               | 1998                                   | 85                             | 81  | 1.9                  |
| 5               | 1999                                   | 99                             | 98  | 1.6                  |
| 6               | 2000                                   | 90                             | 90  | 0.6                  |
| 7               | 2001                                   | 91                             | 90  | 1.0                  |
| 8               | 2002                                   | 102                            | 101                                       | 1.6                  |
| 9               | 2003                                   | 133                            | 132                                       | 1.4                  |
| 10              | 2004                                   | 146                            | 144                                       | 1.6                  |
| 11              | 2005                                   | 159                            | 152                                       | 1.9                  |
| 12              | 2006                                   | 163                            | 142                                       | 2.2                  |
| 13              | 2007                                   | 180                            | 147                                       | 2.2                  |
| 14              | 2008                                   | 180                            | 121                                       | 2.7                  |
| 15              | 2009                                   | 180                            | 130                                       | 2.5                  |
| 16              | 2010                                   | 178                            | 134                                       | 2.4                  |

(Transparency International, 2011)

The highest obtainable score on the Corruption Perception Index (CPI) of the TI is 10; with a higher score representing higher (perceived) transparency and a lower score representing more severe (perceived) corruption. Since Nigeria first featured in the list in 1996, the country's CPI has fluctuated between 1.6 and 2.4, ranking as the world's most corrupt country in 1996, 1997 and 2000, and the world's second most corrupt country in 1999, 2001, 2002 and 2003.

Since the late 1950s, Nigeria has produced \$280 billion in crude oil revenue since the discovery of reserves at Oloibiri, in the Niger Delta area, but the average Nigerian is no further away from poverty now than four decades ago (Alesina, et. al, 2003). In the four decades between 1970 and 2008, Nigeria lost \$240.7 billion through illegal transfers of

funds abroad, topping the infamous list of African countries that lost a total of \$854 billion in the same manner, within the same period (Global Financial Integrity (GFI), 2011). The authors averred that this is a conservative estimate. Also, according to the GFI (2011), Nigeria ranks among the ten countries with the largest cumulative illicit outflows during 2000-2008. This interesting online joke posted by a Nigerian presents an apt picture of the level of corruption in the society:

*“Three Contractors were bidding to fix a broken fence at the White House, one from India, one from China, the third a Nigerian. They went to the White House to examine the fence. The Indian takes out a tape, took some measurement, computed some figures and then said, ‘the job will cost \$900 (material \$400, labour \$400 & \$100 profit)’. The Chinese did the same & said ‘I can do it for \$700 (material \$300, labour \$300 and \$100 profit)’. The Nigerian didn’t take any measurement nor compute figures, rather, he whispered to the White House official ‘\$2700’. The official said, ‘you didn’t even do any measurement, how did you come up with such a high figure?’ The Nigerian replied ‘\$1000 for me, \$1000 for you & \$700 to hire the Chinese to do the job. DEAL or NO DEAL?’” (Alhaji Tempo Aboki, 2011)*

Traditionally, in every civilized society, the police institutions are saddled with the responsibility of mitigating the malaise by investigating such allegations and bringing the culprit to face the law. The Nigeria Police, as it is known, however, seem to be consumed, also, in corrupt practices. According to the 2002 Global Corruption Barometer Survey, most Nigerians viewed their Police Force as the most corrupt institution in the country (Centre for Human Rights Research and Development (CHRRD), 2003). In support of this view of the Nigerian Police, Der SPIEGEL International (2007) published a story, which stated that the Nigerian police officers are nothing more than highway robbers, whose only job seems to revolve around extracting as much money as possible from anyone who can pay.

According to the country’s Central Bank Governor, the National Assembly (Parliament) consumes 25% of the country’s revenue and this makes the country’s 109 Senators and 360 Federal House members the highest paid parliamentarians in the world (Adejumo, 2010, Next, 2011). The highest academic qualification possessed by many of these so-called parliamentarians is High School Certificate (West African Schools Certificate). Only 469 individuals, constituting a mere 0.0003% of the country’s nearly 200 million

people, take 25% of the nation's revenue as salaries and allowances, being paid higher than other parliamentarians/senators and house members in Europe and North America. According to the country's Revenue Mobilization Allocation and Fiscal Commission, such remunerations are contrary to those officially approved by the Commission and, therefore, illegal. This underscores the ludicrous level of corruption in the country.

Also, it is the norm for these Senate and House of Representative Committee members to extort illegal gratification from government ministries, agencies and parastatals in order to get their annual budgetary provisions approved. This fact was confirmed in interview with some top functionaries of Federal parastatals. Governance in Nigeria has been reduced to mere brigandry as corruption, lack of accountability, gross indiscipline; impunity and villainy have become institutionalized and entrenched, in the place of transparency in governance, accountability, discipline, supremacy of the rule of law and integrity.

The various examples and data presented above confirm this. This national 'corruption epidemic' is an aggregation of the corruption in the constituent regions, states and cities. Vice-versa, the high level of corruption also percolates and filters down into the constituent units. The level of corruption in Lagos, the industrial, commercial and entertainment capital of the country, can, therefore, be considered to be intense.

In the housing sector, the oil boom era in Nigeria - the period between 1972 and 1978 - witnessed the emergence of several 'emergency building contractors' who abandoned their real profession or trade and became "overnight' builders and suppliers of technical equipments. These contractors often possessed no knowledge, or at best vague knowledge of the field of endeavor they dabbled into. As Agbola (2005a) put it, most of the construction projects undertaken by this 'emergency building contractors' collapsed, often with human casualties, and the perpetrators of these dastardly acts were seldom brought to justice. They were often paid mobilization fees of up to 70% of total contract sum, only to abandon the projects and vanish with the money, without any consequences in many cases. The impression created in the Nigerian society was that

the country was a place where one can receive large amounts of money for doing no work. This is made possible by the fact that filial relationships and tribal affiliations often have greater impact in most government decisions making process and selection process than merit.

This made several instant wealthy people, many of whom had no education or viable vocation. This era of the country's history, moulded the general psyche of the society with many people seeking easy means of instant wealth, thereby, jettisoning the noble traditional African values of hard work, diligence, patience and integrity. 'The get rich quick' syndrome has now permeated the entire fabric of the Nigerian society, such that, wealth and the wealthy are being celebrated without any concern or question about the source of such wealth.

According to Kalue (1991) in CHRRD (2003), Nigeria must be one of the very few countries in the world where a man's source of wealth is of no concern to his neighbors, the public or the government. The message is "just be rich, the means are irrelevant". This mentality persists in the Nigerian society today, and particularly in Lagos, the commercial, individual and entertainment hub of the nation. This has only exacerbated the problem of corruption in the country, and in Lagos in particular.

Corruption and crime generally thrives under conditions of immunity and impunity for the perpetrators, and Nigeria ranks in the lowest quintile (5%) in both of these governance measures, globally (CHRRD, 2003). According to Kaufmann et al (2003) Nigeria ranks among the lowest quintile (5%) global most governance indicator which include the rule of law (-1.2 on a scale of -1.8 minimum and 2.2 maximum), government effectiveness (-1.1 on a scale of -2 minimum and 2.3 maximum) and accountability (-0.8 on a scale of -2.3 minimum and 1.7 maximum). The Economist Intelligence Unit (2002) reckons that the absenteeism rates in Nigeria's public sector is about 40%. This points to gross indiscipline and poor staff supervision management in government institutions/departments.

The corruption perception index (CPI) of Nigeria has, however, been gradually improving from 0.69 (the worst in the world) in 1996 to 1.0 in 2001, 2.2 in 2006 and 2.4 (44<sup>th</sup> most corrupt) in 2010. Concomitantly, the overall governance indicator (WGI) on accountability of the country improved from -1.2 in 1998 to -0.6 in 2008. (Kaufman et al., 2009). Although, the changes are modest, and the country still ranks among the least in terms of most indices of development, the modest improvement presents a more positive outlook, and hope for further progress, in comparison to World Bank (1998) cited in CHRRD (2003) that 'almost nothing positive has happened in Myanmar (formerly Burma) or Nigeria in the preceding three decades, and that, there is obviously no panacea for the ills of such countries'.

Regarding the study area - Ajegunle in Ajeromi-Ifelodun LGA, according to the Vice Chairman of Ajeromi-Ifelodun LGA, at an interview in his office on 3<sup>rd</sup> December, 2010, the culture of corruption and impunity is a major cause of haphazard and illegal development in the Local Government Area. He specifically accused the preceding military regimes in the state of what he labeled as 'military damage'. He defined the phrase - 'military damage' - as the reckless demeanor of officers of past military regime in the state who conducted the affairs of state with absolute power and disregarded urban planning and physical development regulations with impunity. According to him, many of the sites where top military officers carried out illegal house building construction were often declared as military zones and guarded by armed soldiers, making it impossible for staff of the relevant housing agencies to reach such sites. The violation of planning and zoning regulations by military elite, including those of them holding public offices as government officials, emboldened other citizens to do the same, thereby, making it difficult for the relevant agencies to effectively carry out their legitimate duty of monitoring and enforcement of planning regulations.

Disregard for the rule of law was rife under the military rule, as Ekeh (1998) averred that the Nigerian military rule operated outside the law and Nigerians had lesser freedoms and self-government under their indigenous military rule than those they experienced under foreign British colonial rule. However, while, impunity on the part of past military government elite has contributed to the haphazard development in Lagos

and at Ajegunle, in particular, there is no evidence that the same arrogant display of impunity and illegal developments have not continued during the civilian era either. On the contrary, under the present democratic dispensation, civilian governments have been known to have flagrantly disobeyed court orders with impunity, including orders of the Supreme Court (Olukoju, 2008).

Interviews conducted with local planning officials and other senior government officials, also revealed that corruption is another major albatross that has undermined the effort of government. Violators of planning regulations and building bye-laws were accused of bribing field officers of the State and LGA's monitoring and enforcement agencies, thereby, sabotaging the effort of the government in ensuring orderly development and decent living environment for the populace. This grim state of overarching and virtually institutionalized corruption in the society constitutes a major factor militating against effective housing administration in Lagos metropolis.

#### **9.5 Overall Assessment of the Housing Institutions in Lagos State**

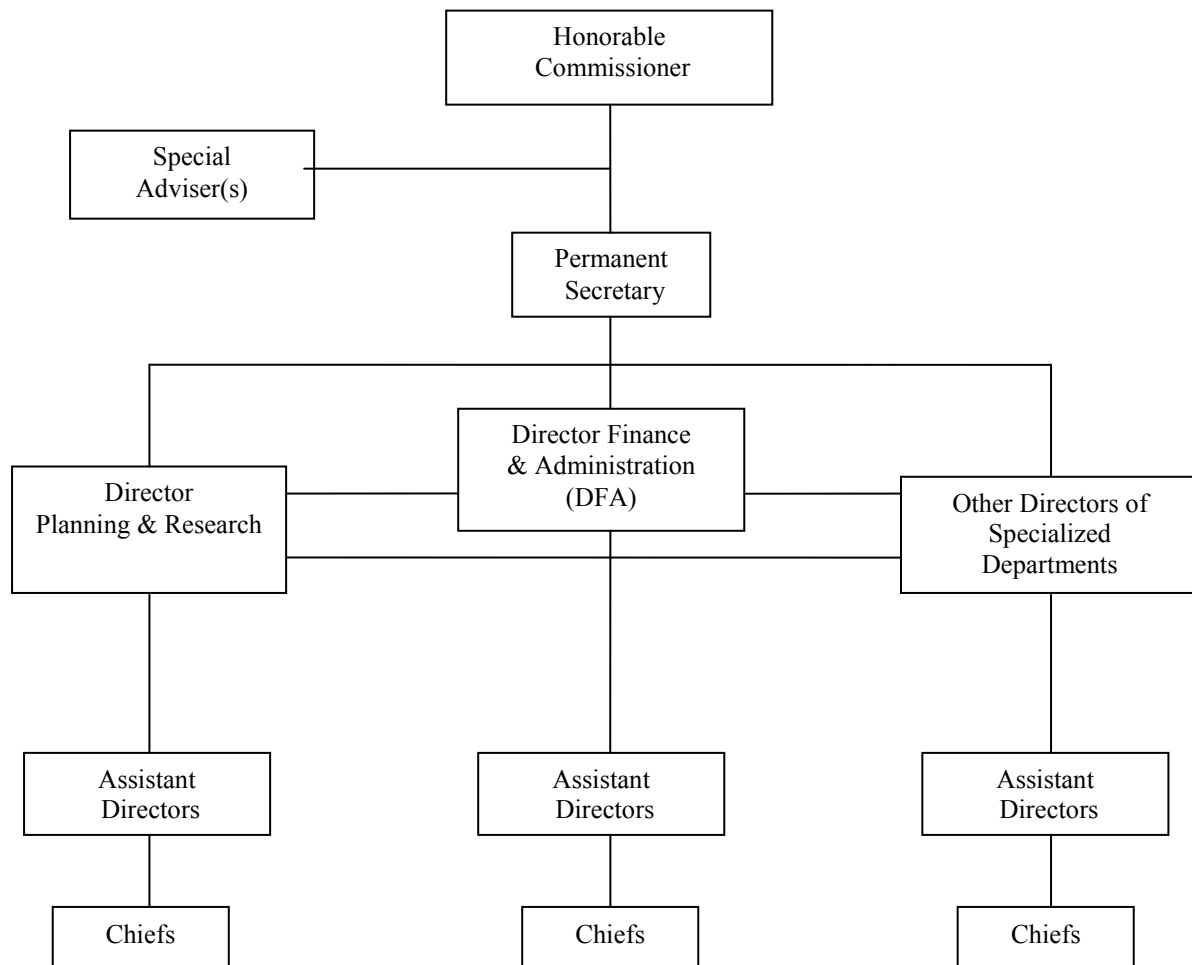
In addition to the above agencies and ministries of Lagos State and Ajeromi-Ifelodun LGA, there are also many other institutions (Agencies, Authorities, Commissions, Boards, Ministries, Departments, etc) that are also involved in housing delivery in Lagos State. Many of them are also administered by highly educated, enlightened and seasoned professionals. Some of these institutions include the New Towns Development Authority (NTDA), Lagos State Planning Permit Agency, Lagos State Building Permit Agency, Lagos State Ministry of Environment, Lagos State Ministry of Lands, Lagos State Urban and Regional Planning Authority, etc. Many of these institution, like the New Towns Development Authority which was established in 1981 through the Lagos State Government Official gazette Extra-Ordinary No. 19, Volume 16 to implement a planned growth of the State and particularly, to decongest the Metropolitan center, cannot be adjudged to have been successful in the performance of their responsibilities, considering the unfavorable outcome of physical development and housing delivery in the megacity.

There are also several veritable housing policy instruments like the National Building Code, Lagos State URP & Dev Bill 2010, etc. which are replete with sterling provision/recommendations and regulations towards the achievement of effective and efficient housing delivery in the city. However, despite all these resources, the housing situation in Lagos remains a nightmare. It has been argued that some of these policy instruments also make the housing production and delivery process complicated, creating their own bureaucratic obstacles and more avenues for the extortion of bribes from the population. This could explain the reason why they have not been effective in ameliorating the condition.

From the Lagos Executive Development Board (LEDB) to the most recently established public housing agency in Lagos, there is evidence that the agencies were statutorily established through proper and relatively well articulated legislations, with clear goals. Most of the agencies were established with definite and laudable objectives which are relevant and essential to housing development in the city. The prescribed functions for many of the agencies are appropriate for the realization of the set goals/mission statements. Figure 9.3 shows a basic form of the organizational chart of most of the agencies, with minor variations in individual organizations. The chart shows a well structured inter-relationship between top level personnel of the organizations. The well-structured personnel inter-relationship subsists further down the hierarchy; to the most junior staff member.

Most of these ministries and agencies have also had reputable and highly respected intellectuals and seasoned professionals as heads/chiefs executives, with some of them possessing doctoral degrees from Nigeria, Europe and North America. Several others equally held/hold postgraduate degrees and professional qualifications from reputable institutions worldwide. The top management personnel, which included the likes of the renowned Townplanner - Dr. Franklin Akinyemi (Ph.D) - have often been of superlative standards.

Figure 9.3: Basic Form of the Organizational Structure of Lagos State Ministries



(Author's compilation, 2012)

Many of the ministries and agencies of government in the housing sector can be adjudged as well established, relevant for their prescribed functions and structurally adequate for the purpose of enhancing housing delivery in the city, if the human operators of the system discharge their responsibilities creditably.

However, many of the agencies were/are being limited in their level of effectiveness and impact due to various reasons. These reasons include insufficient funding, especially for those agencies that are specifically involved in the physical production of housing units. In Section 6.1.3, agency staff expressed frustration at the inadequacy of equipment for



carrying out their duties. In addition, the withdrawal of financial subventions from the Lagos State Development and Property Corporation (LSDPC) terminated its social housing service. The privatization/commercialization of agencies like the LSDPC, which were traditionally responsible for ensuring that the teeming poor masses of Lagos are not disenfranchised, also aggravates the housing situation in the megacity. The policy change hinders the poor majority of Lagosians from acquiring their own homes, as they are incapable of purchasing the housing units which are delivered at millions of naira each, under the commercialized agencies. While privatization is important and indispensable in ensuring growth and development of cities, it is equally important to dedicate resources to the social welfare of the poor members of the society, as is the norm in almost all societies of the developing world. In a country without any form of social welfare support, government support in the area of housing is crucial and essential for genuine development and a peaceful society.

Also, while some of the agencies seem to have been saddled with overbearing responsibilities, as evident from the numerous and broad goals and objectives as enumerated in previous Sections, the issue of multiplicity of agencies with overlapping functions and the consequent lack of coordination among such agencies also constitutes a major problem. The stated goals and objectives of many of these agencies are incredibly similar, with little or no demarcation of roles or delimitation of geographic jurisdiction. As earlier mentioned, Sonoiki (2003) averred that the planning and physical development administration of Lagos was not considered in a holistic manner. Rather, fragmented, piece-meal and disjointed planning approach was adopted. For example, the goals and objectives of each of these three agencies; the LEDB, APA and IAPA include, amongst others comprehensive planning of the city, preparation of land-use and zoning plans, development of residential estates and other housing development schemes, approval of development layouts and building plans and the enforcement of planning regulations. The last function encompasses the demolition of buildings and slum clearance. It is absurd for different agencies to be carrying out such activities across the city in separate, unconnected and uncoordinated manner.

The Lagos State Ministry of Housing, Lagos State Development and Property Corporation and the Lagos Building Investment Company Limited each also has as their goal and statutory responsibility the provision of adequate and affordable housing for the residents of Lagos, without any specific separation of functions. Conflicts also arise among those agencies that are under the control of the federal government (Lagos being a former federal colony and federal capital city) and the Lagos State controlled agencies (Oyesiku, 1998). Sometimes, litigations in the matter are decided at the Supreme Court.

Some of the other reasons for the ineffectiveness of these agencies also include political interference by superior officers, especially political office holders, in the discharge of responsibilities by agency staff. This was identified in Section 6.1.3. Corruption and the pervasive culture of impunity is another major hindrance to the effectiveness of housing agencies in Lagos. As earlier presented, senior officials of the Ajeromi-Ifelodun LGA (which has jurisdiction over the case study area – Ajegunle area) blamed corruption among staff of the LGA and the impunity of high ranking government officials in contravening physical planning and development regulations as major causes of failure of the monitoring and enforcement effort of the Authority. This, therefore, underscores corruption as a major contributor to the housing woes in Lagos and at Ajegunle, in particular.

All these identified problems and weakness in the administration and management of housing delivery in Lagos hinders the effectiveness of the agencies and impair adequate delivery of housing in the city, thereby, forcing the residents to look for alternative housing anywhere they find it. This, consequently, promotes the festering of slums.

## **9.6 Overview of the Chapter**

- Housing institutions/agencies are the pillars on which the entire structure of housing delivery rests. They provide the structure within which housing policy is carried out, thereby, strongly influencing the success of housing delivery effort.
- Before the advent of colonial administration, different regions of Nigeria, including Lagos, controlled physical development through traditional laws/customary laws and custom.

- The major concern during the dawn of the colonial administration was the protection of the health and well-being of the Europeans through the separation of the living areas of the Europeans from those of the locals, establishing different legislations and provisions for the European residential areas and the 'native areas'. Consequently, while elaborate and effective steps were taken to 'preserve and improve the health of the reservation areas', similar effort towards appreciable improvement of the natives' residential areas was lacking.
- Less than 10% of the housing addition recommended in the Master Plan for Metropolitan Lagos (MPML); 1980-2000 was realized at the end of the plan period, while the current housing deficit in Lagos State is 2.17 million.
- In the last 10–15 years, the number of housing units provided by the Lagos State government has not exceeded 15,000 units, out of the 2.4 -3.6 million units required during the same period, constituting less than 0.5% of the total demand.
- Most of the housing units delivered were located in high-income upscale neighborhoods, with the elite Lekki area accounting for 80% of new standard housing units (by both public and private sector) in 2009. This means that the majority of Lagos residents who are the poor low-income earners were hardly considered. This confirms IRIN and UN-HABITAT (2007, n. pag.) that informal settlements and the over 10 million Lagosians who live in them are 'absolutely out of the radar in terms of infrastructure, services and future planning, except, perhaps to remove them'.
- The Lagos State Property Development Corporation – LSDPC – under the four-year civilian administration of Lateef Jakande (popularly known as the 'Action Governor') delivered more housing unit than the Lagos Executive Development Board (LEDB) did in its three decades of existence.

- The Jakande government made more contribution to housing provision in the state in comparison to all preceding and succeeding administrations to date, due to the commitment of the socialist leaning party – the Unity Party of Nigeria – to welfarism, and the high quality of leadership offered by the then governor. This underscores the key role of political party ideology, government’s willingness and commitment and leadership quality in the effectiveness of housing institutions and housing delivery.
- The earliest housing schemes in Lagos were established at Ikoyi and Apapa, as well as industrial estates at Ijora and Iganmu mainly for civil servants and the middle income group, excluding the majority of the population, who are informal sector workers and low-income group residents.
- The Lagos Planning Authority (LPA) was established in 1946 by the Town and Country Planning Ordinance of 1946, modeled after the UK Town and Country Planning Act of 1932, which had already been considered as obsolete in the United Kingdom by 1938. The fact that this law was in place in Lagos until 1992 exposes one of the reasons for the poor housing outcome in the city.
- The commercialization of the LSDPC by government meant that the could no longer cater for the need for affordable housing by the majority of Lagosians, thereby, underscoring the deliberate policy of government to abandon the weakest members of the society who require the most protection.
- The Federal Housing Authority (FHA) was established in 1973 and in its 39 years of existence, it has delivered only a paltry 6,000 units of housing in Lagos, despite the fact that the city had a cumulative housing need of about 8 million within the period.
- The Ministry of Housing was created in 1999 with a ‘Mission’ of providing good quality and affordable homes for the teeming population of Lagos State. However, the cost of each of the Ministries housing units is between 5.4 million Naira (US\$43,200) and 7.6 million Naira (US\$60,800). This is beyond the affordability level of more than 70% of Lagos households.

- It is incontrovertible that the goal of the Ministry of Housing to provide good quality and affordable homes for the people of Lagos State remains a mere mirage.
- The Ministry of Physical Planning and Urban Development (MPP&UD), which was established in January, 2003, comprises well educated and professionally qualified individuals and high caliber of the management personnel, as in most of the other Ministries and housing agencies in the State. However, it cannot claim any substantial success yet, considering the poor state of housing of the city.
- The Lagos Metropolitan Development and Governance Project (LMDGP) was created in 2006 to provide infrastructural development in nine of the biggest slums in Lagos, which include Ajegunle. While the agency has already completed and delivered many infrastructure upgrading projects, the impact of its activity on the conditions in the slum areas of Lagos is minimal because constant policy vacillations caused by the incessant change of personnel at the top hierarchy of the agency has hindered its effectiveness. In addition to this, the agency's mandate does not include the provision of additional housing stock.
- Successive governments in Lagos, through their urban development and physical planning institutions, have chosen total slum clearance, often without adequate alternative or none at all, as the primary and preferred choice of urban renewal.
- This grim state of overarching and virtually institutionalized corruption in the Nigerian society has been identified as a major factor militating against effective housing administration in Lagos metropolis, as corruption among civil servant has been blamed as a major cause of failure of the monitoring and enforcement of housing regulations in the mega-city.
- In summary, most of the public housing agencies in Lagos were established through proper and well articulated legislations, with clear goals and proper structure for effective operation. Most of them were/are, however, being limited in their level of effectiveness and impact due to various reasons. These reasons include government's apathy to the housing need of the majority low-income

earners, overbearing responsibilities of some agencies, multiplicity of agencies with overlapping functions (and the consequent lack of coordination among them), insufficient funding, pervasive corruption and entrenched culture of impunity.

- These observations underscore Marx' social conflict theory which propounded that individuals and groups within a society possess varying amounts of material and non-material resources and the more powerful groups use their power to exploit the weaker groups.
- Ton Dietz's theory of political ecology is also corroborated in its postulation that eco-imperialism creates environmental regimes mainly for the benefit of the elite group, without regard for the rights and welfare of the weak and powerless masses, as the poor and vulnerable group of Lagosians are continually being evicted from their homes. The findings in the research, about the role of housing administration agencies in Lagos, therefore, align with these theories.

**PART III**  
**CONCLUSION AND RECOMMENDATIONS**

## **10.0 SUMMARY, CONCLUSION AND RECOMMENDATIONS**

### **10.1 Summary**

The main research question was to determine the role/culpability of the housing administration institutions in Lagos in the poor housing outcome evident in the city. The background to the study revealed the existence of laudable housing policies, regulations and building bye-laws and numerous agencies and ministries of government with direct responsibility for the planning, development, administration and management of housing in the city. Consequently, the research set out to determine why some of the continent's most obtrusive slums have emerged and festered despite the existence of these governance tools.

Secondary research questions were formulated to guide the study towards obtaining valid answers to the main research questions. The secondary research questions sought to determine the primary problem of the statutory housing administration agencies in Lagos. The structure, goals and objectives, mission statements/vision, successes achieved and failures experienced by each of the agencies were examined and analyzed to determine the positive and negative influences in the operation of the agencies. The adequacy or otherwise of the funding of these agencies and the role of the staff were carefully examined.

While there are imperfections in the structure of the statutory agencies, as elucidated in this report, the structure of most of the agencies are fundamentally suitable and appropriate. Their constitution, administrative structure and formal rules are congruent with what obtains in efficient government agencies in other parts of the world. The primary problem with most of these agencies, as discovered in this research, is the human failure of the operators and custodians of the system. Many staff of these agencies fail to carry out their responsibilities dutifully and diligently, they are often slow, causing delays in housing development projects. They deliberately create obstacles for applicants, as earlier mentioned, in order to collect bribes, as many of them demand and receive bribes.



The primary hindrance to the effective performance of the housing institutions can be summarized as personnel indiscipline and official corruption. The situation in Lagos, therefore, underscores UN-HABITAT (2008b) that insufficient political will, urban governance deficiencies continue to affect most African cities and that urban governance capacities remain severely lagging at a time that the absolute number of African urban dwellers is growing very fast.

This research has also shown that the fundamental reason for the disparity in the provision of infrastructure between the slum areas and the upscale neighborhoods is the apathy of the Lagos State Government to the plight of the poor masses. Successive governments of Lagos State have neglected the low-income slum dwellers, while pursuing comfort and luxury for the minority wealthy and powerful residents. The disparity can, therefore, be attributed to discrimination by the government against the poor residents.

In addressing the main research question, it was observed that, while the structure of the agencies examined are adjudged as being sufficiently appropriate for effective administration and management of housing delivery in the Lagos megacity, there is evidence of dereliction of duty by the statutory housing monitoring and enforcement agencies of Lagos State. 50 percent of house-owners stated that no government enforcement officer visited their construction site throughout the period of construction, contrary to the stipulation of the National Building Code. It was also discovered that corruption is widespread in these agencies, especially, the Lagos State Ministry of Physical Planning and Urban Development and the Local Planning Authorities, where 100% of building sector professionals responded that they had no alternative to paying bribes (directly or indirectly) to government officials to get statutory approvals for their proposed housing development. Bribery compromises the enforcement of rules and regulations by the officials and agencies mandated to so, consequently, the control of housing development and prevention of haphazard and illegal construction becomes jeopardized.

Most of the houses in the study area are not illegal structures, as more than 50% of them have proper land titles and approved building plans. The major problem is that most of the houses are of sub-standard quality, as they do not conform to basic standard of decent housing. Many of them are built in contravention of many requirements of the National Building Code (NBC), the State building regulations and byelaws. This can be blamed on dereliction of duty by government staff and corrupt practices in the housing process. It can, therefore, be deduced that abdication of responsibilities and corruption within the relevant agencies of government in the State are the direct causes of the chasm between the anticipated lofty outcome from the laudable building regulations/bye-laws and the appalling reality.

This targeted research into a specific area of urban governance has accentuated the urgency for improved urban governance in Nigeria, and in Lagos, in particular. The research findings also reinforce the assertion of the erstwhile Secretary-general of the United Nations – Kofi Annan – in UN-Habitat (2003b) that apathy and lack of political will have been a barrier to progress in combating the challenges of slum globally, especially in the Global South, because the world has the resources, knowhow and power to reach the target established in the Millennium Declaration. This research result, therefore, becomes relevant to understanding the problems of housing in other cities of the Global South.

## **10.2 Validation of Hypotheses**

The first group of hypotheses seeks to determine whether the statutory housing agencies constitute a hindrance to the development of standard housing units at Ajegunle area of the Lagos megacity or not. Based on the findings, from the field and desk research, and the analysis of the results as presented in the answers to research to questions above, the statutory housing administration agencies are seen to constitute a hindrance to the development of standard housing units at Ajegunle area of the Lagos megacity.

The null hypothesis -  $H_0$ , which states that the statutory housing administration agencies do not constitute a hindrance to the development of standard housing units at

Ajegunle area of the Lagos megacity, is, therefore, rejected and the alternate hypothesis - H<sub>1</sub>, which states that the statutory housing administration agencies constitute a hindrance to the development of standard housing units at Ajegunle area of the Lagos megacity, is supported.

The second group of hypotheses seeks to determine whether there is a recognizable impact of corruption on the performance of the statutory housing administration agencies overseeing housing development at Ajegunle area of the Lagos megacity or not. As in the first group of hypotheses, based on the findings, from the field and desk research, and the analysis of the results as presented in the answers to research to questions above, it can be deduced that there is a recognizable impact of corruption on the performance of the statutory housing administration agencies overseeing housing development at Ajegunle area of the Lagos megacity.

The null hypothesis - H<sub>0</sub>, which states that there is no impact of corruption on the performance of the statutory housing administration agencies overseeing housing development at Ajegunle area of the Lagos megacity, is, therefore, rejected and the alternate hypothesis - H<sub>1</sub>, which states that there is a recognizable impact of corruption on the performance of the statutory housing administration agencies overseeing housing development at Ajegunle area of the Lagos, is supported.

### **10.3 Implications for Theoretical Discourse**

The theoretical framework for this research attempted to expose and explain the mechanism of the social dynamics in the field of this research. This research reveals that the weakest members of the society in metropolitan Lagos are being consigned to live in squalid and inhuman conditions, while the elites (the wealthy and the ruling class) live in opulence and luxury. It also supports the findings of Klaak (1992) that the institutions of government, in Jamaica, placate the rich and powerful at the expense of the weak that need the most protection. These findings are in agreement with the postulations of the social conflict theory, the theory of political ecology and the concept of voicelessness, loyalty, exit and rebellion, which is a variant of Albert Hirschman's theory of exit, voice and loyalty.

Hirshleifer (2001) who posited that, in social conflict theory, the advantage gained by one party is at the expense of its rival, is also proven correct, while Harvey (2008) who, in upholding the same theory, averred that urbanization has always been a class phenomenon; with control and disbursement of resources typically lying in few hands, is also authenticated in the research findings and conclusion. This outcome contradicts the assertions of theorists like Georg Simmel, Lewis Coser and John Rex that the class struggle espoused by Karl Marx, Friedrich Engel and their protagonists ought to be presented as a positive phenomenon, rather than the negative way it was presented. This conclusion implies that socialist leaning societies/governments are better suited for the achievement of humane, responsive, welfaristic, peaceful and more fulfilling lives for majority of their population, as opposed to capitalistic ones.

The revelation that up to 60% of Lagosians are tenants with majority paying up to 50-70% of their income as rent, also upholds the argument of the social conflict theory that the housing relationship, as well as other forms of relationships, in contemporary urban areas is unequal and favors owners of houses, rather than tenants, further confirming that social relationships in capitalist societies are about power 'flexing' and exploitation. Also, the proven and unjust eviction of up 300,000 poor residents of Maroko settlement, near Victoria Island, Lagos, despite the fact that many of them had valid land titles for their properties, and their subsequent supplanting by the affluent elite class on the same land area which was branded as vulnerable and precarious for living, underscores Mike Davis' expression of Marx' social conflict theory that the poor are evicted and supplanted by the bourgeoisie on shrinking land, and pushed farther and farther into uninhabitable and difficult terrains. This action of the governments of Lagos State, as shown, also aptly embodies Ton Dietz' theory of political ecology, in which he identified two main forms of political ecology, positing that the eco-imperialist variant creates environmental regimes, under the label of sustainable development, in ways which are sympathetic to the desires of the elite ruling class, without consideration of the rights and welfare of the weak and powerless masses.

The observed failure of the housing administration agencies of Lagos State to effectively and efficiently discharge their duties defers to Albert Hirschman's assumption that the

foundation of his theory of exit, voice and loyalty is “the reality that, no matter how well a society’s basic institutions are derived, failures of some actors to live up to the behavior which is expected of them are bound to occur”. According to Hirschman’s assumption, the failure of specific actors in housing administration institutions in Lagos have led to the situation in which citizens are compelled to choose between his prescribed options of exit, voice and loyalty. The novel concept of voicelessness, loyalty, exit and rebellion find justification and validation in the voicelessness of the Lagos masses who are unable to resist the ruling and the wealthy elite class from dispossessing them of their legitimately owned property, pushing them further and further into marginal environments and marginal living, while utilizing the common resources of the State for the production of houses for the rich, to the exclusion of the poor majority.

The concept of voicelessness, loyalty, exit and rebellion argues that the option of voice is virtually unavailable to this weak group, consequently, obliterating the type of loyalty espoused by Hirschman, which is based on the ability to utilize the option of voice. It, therefore, presents a different form of loyalty, which is based on the desperation to survive, rather than on loyalty to brand name or community identity. This concept also posits that slum dwellers often exit the system mentally, rather than physically (since they lack the financial resources to obtain decent housing outside the slums), and this mental exit is primarily manifested in antagonism to social and moral rules. This position is supported in the research results which show that crime and violence are highest in the slum neighborhoods of Lagos, and at Ajegunle, in particular.

Overall, from the research results and conclusions, the theories and concept on which the study is hinged have been proven to be apt, as the results have aligned with the principles of these theories and concept, further upholding the validity of the theories and the novel concept.

#### **10.4 Conclusion**

The research has undertaken a comprehensive view of the housing sector in the Lagos Metropolitan Area (LMA) and has revealed several anomalies in the housing development process in the city. These anomalies range from the lack of mortgage facilities for residents in the low-income cadre (those who need the facilities the most) and challenges in obtaining statutory building approvals to the problems of corruption in these agencies and the attendant ills.

There is an evident apathy to the plight of the poor low-income group in the population and neglect of this vulnerable group by successive governments of Lagos State. This is particularly palpable in the gargantuan housing inequalities in Lagos and the incessant and improper eviction of the poor from various parts of the city, even when they possess legal land titles. Some of these areas, like Maroko, for example, which were declared to be environmentally precarious and detrimental to health and susceptible to natural hazards, and, therefore, unfit for human habitation, were later allocated to the rich to build exotic houses, after the eviction of the poor. The same Maroko has now become Oniru Estate, with exotic gated communities. This research, therefore, establishes the culpability of successive governments of Lagos State in the catastrophic housing outcome of the city.

Although LMA requires more financial resources than are presently available to it, an equitable and more judicious utilization of available resources is essential to promote improvements in the housing conditions of the majority of the inhabitants. Presently, the bulk of the recent additions to the housing stock in Lagos is unaffordable for either rent or ownership by more than 70 percent of the population. The low and middle-income groups that constitute a very large percentage of Lagos' population are unable to access these housing units. These houses, being produced by the private sector, are not meant for the generality of Lagosians to rent or acquire, and their production only has cosmetic effect on the housing situation of Lagos. The dire state of housing and the social atmosphere in the city constitutes a dangerous recipe for high crime rate and civil unrest. This explains the presence of private, round-the-clock security patrol services and CCTV cameras in most of the elite communities, as revealed in this research.

The main deduction is that the primary culpability for the urban decay and poor housing conditions in Ajejunle, in Ajeromi Local Government, and in Lagos, in general, lies in the failure of governance. Successive governments of Lagos failed in the following ways:

- Failure to give attention to the provision of low-cost social (public) housing for the low income group since the last effort by the first civilian administration of Lateef Jakande, between 1979 and 1983; about 30 years ago. The government has, on the contrary, committed large sums of money to middle class and upper class housing, through the commercialized Lagos State Development and Property Corporation which no longer produce low income housing but offer housing units for sale at prices far beyond the capability of the low and middle-income group. The Eko Atlantic Project is a notable example of the elitist housing ideology of the government.
- Inability of relevant government agencies to be proactive in town planning and housing development, that is, failing to anticipate city growth and prepare for it. These government agencies have often waited for the problems to occur before taking action, while also failing to institute adequate, proper, 'inclusive' and effective planning from inception. This only created the unfortunate vicious cycle of slum growth and slum clearance.
- Failure to monitor, control and enforce planning laws and housing regulations, partly due the malignant corruption within the government apparatus themselves and the gross ineptitude in the relevant institutions/government agencies saddled with this responsibility, including and dereliction of duty by their staff.
- Failure to decisively and effectively deal with cases of corruption in order to serve as deterrents to others.

## 10.5 Recommendations

An important aspect of academic research is to proffer credible and realistic solutions to the observed problems. Olopade (2011), as cited in Transparency Nigeria (2011, n. pag.) supports this assertion, stating that 'part of our work as scientists is not only to study...but also to engage society and if we cannot translate our research to help people, then why are we doing the work?'.

Consequently, recommendations for the amelioration of the housing situation in Lagos are hereby proffered. The ubiquity and global spread of slums, rather than being considered as an aberration, should be seen as a natural trait of the survival instincts of human beings in response to the dearth of physical resources and escalation of environmental hostilities, physical and social oppression. This is underscored in the stark similarities which are evident in different slums found on different continents of the world. It seems, therefore, that while the slums develop naturally, the planned 'cities' are actually the artificial creation. Unlike the slums, planned cities require enormous resources to establish and to maintain. Slums constitute a testimony to the incredible adaptability and resilience of human beings. They should, therefore, not be seen as worthless or 'annoying', rather, they should be an important focus of subsequent urban policies. The idea should be the understanding of the phenomenon of slum growth, with a view to controlling, improving and enhancing their growth and quality. This is underscored in the words of Patrick Geddes (in Davis, 2007) that, "slum, semi-slum and super-slum...to this has come the evolution of cities".

In the case of Lagos, contrary to the report in the SPIEGEL International (2007) that the city of Lagos can never be salvaged; that it is too late for the possibility of improvement in the physical state of the city and that its mountains of garbage will never shrink nor will its people ever see a better life, the modest strides of the present visionary leadership of Lagos State, under Babatunde Fashola, in the area of physical development, has proven that Lagos can still be salvaged, and that the physical environment can be substantially improved. Many cities of the developed world were in the same state in earlier times, including London, which experienced the outbreak of bubonic plague and other epidemics due to overcrowding and poor sanitation. It is,



therefore, essential to combat these myriads of housing problems in Lagos with the understanding that a positive outcome is achievable, as, according to Edmund Burke, the 18<sup>th</sup> century statesman and philosopher, nobody makes the greater mistake than he who did nothing because he could only do a little.

In the light of this, recommendations are hereby proffered for implementation by the Government of Lagos State, its various relevant agencies and stakeholders. These are presented under various sub-headings below. Broader and general strategies as well as specific intervention in the housing process are recommended. This is because the specific housing problems are mostly the consequences of the condition of the general socio-economic and political environment. A narrow focus on direct intervention in the housing sector may be myopic and ineffective within a general system of poor governance. The housing sector is, therefore, expected to benefit from the impact of a broad and robust approach to the general issues of governance in the mega-city. Consequently, the following measures are recommended:

### **Demography and Social Planning**

- An accurate census of Lagos should be carried out, in conjunction with credible international agencies like the United Nations Population Fund (UNFPA) and the Commission on Population and Development (CPD) of the United Nations Economic and Social Council, with the support of other institutions like the World Bank. This will facilitate effective planning for social and economic development.

### **Government Policy and the Housing Process**

- There is need for the formulation of appropriate policy to genuinely and sincerely address the housing problems of Ajegunle, as well as the other slums in Lagos, rather than mere political grandstanding that has been taking place. Outright callous slum clearance that has been the principal strategy of successive governments of Lagos State should also be stopped.

- The type of will and commitment mustered towards the realization of the 'Eko Atlantic' project and the highly successful and transformative 'Lagos Beautification' project should also be cultivated and channeled towards the amelioration of the living conditions in the slums of the city.
- Citizen awareness programs and the formation of pressure groups by the marginalized low-income group to demand stronger political will and genuine commitment to the improvement of the housing conditions in the slum areas is recommended. Although, the poor lack the financial resources and the social platform to assert their demands, they, nonetheless, have the power of their votes, being in the majority, in terms of population size. A well-organized and focused effort has high chances of succeeding.
- There is need for the revival of the policy of providing public/social housing for the low-income residents of Lagos, as was successfully implemented during the Jakande administration. This will allow residents to pay for their homes over a long period of time, while they already live in it.
- The process of obtaining legal titles for land should be made less cumbersome and squatter settlers in non-precarious areas should be supported to regularize their tenure.
- The responsibility for statutory approvals for buildings below 20 floors should be left for the technocrats and career officers like the Permanent Secretaries and General Managers of relevant Ministries and Agencies, respectively. These officers are suitable professionals who are eminently qualified for the job. It is unnecessary to involve political office holders like Commissioners and Governors at that level, it only causes delays and creates more 'opportunities' for corrupt practices.
- Full implementation and adherence to the National Building Code which stipulates minimum standards of house design, construction methods and use of materials. The document also prescribes particular levels of involvement of professionals in the housing production process, including minimum number of site inspections by various categories of professionals.

- Vigorously tackle the problem of indiscipline and corruption in housing administration agencies. The housing processes should be computerized, reducing the need for personal contact to the barest minimum. Also, routine transfer of administrative staff within various Ministries and Departments of the State will be an effective strategy.
- The passing of laws by the Lagos State House of Assembly forbidding the demand of advance rent of more than three months and the regulation of the arbitrarily high commissions and fees associated with renting a place of dwelling
- Promotion of research and development of local building materials and the enlightenment of the people towards the use of these materials which are more affordable and less subject to inflation which usually results from the incessant diminution of the value of the local currency – the Naira
- An effective, long-term approach towards the amelioration of the housing situation in Lagos, as it was in many of the, now, industrialized world, is through the ‘Agricultural Revolution’. When food is more easily available, especially, in the rural areas, the frustration and pressure to migrate to cities will be reduced, thereby, preventing further worsening of the problems of the Lagos megacity.

This strategy which has the potential of stemming the large scale migration can prevent the city from attaining the projected 25 million population mark by 2015, thereby, preventing further escalation of the problems of the already decaying city. Programs like the laudable ‘Farm Settlement Project’ of the Government of Nigeria’s Western Region, of the 1960s will promote the accomplishment of this objective. Orchestrated and concerted effort at rural development is the most effective key to ameliorating the problems of the overcrowded Lagos megacity.

## **Finance**

- The Federal Government of Nigeria needs to allocate more resources, from the 'oil wealth' of the country, towards the development of Lagos, considering the peculiar nature of Lagos and its strategic commercial and industrial importance to the nation and to the West African region.
- Improvement in the taxation strategy that will ensure that every taxable individual in the State pays tax. This should also include proper and effective means of administering penalties to defaulters. An efficient tax system which will ensure that more than 15 million people pay their taxes diligently will create more resources for the government to provide more/better amenities and services. This will also inspire the tax payers to demand better services from the municipal and State authorities.
- A more efficient mortgage/housing finance resource strategy which will be accessible to a large proportion of the population is required.
- International development agencies should intensify their financial and logistical support for the Lagos megacity, as it is already overwhelmed by the enormous challenges in the face of meager resources. Benefactor organizations like the United Nations Development program (UNDP), the World Bank, the Africa Development Bank (ADB), United States Agency for International Development (USAID), Department for International Development (DFID), Canada International Development Agency (CIDA) and others need to provide targeted infrastructural development assistance to the Lagos. The epidemic level of corruption in the country should not prevent benefactors from offering support to the over-burdened government and famished people of the bursting megacity. Rather, these benefactors should establish and maintain virile structures and very strong control to ensure that resources are appropriately and judiciously utilized.

## **Public-Private Partnership**

- A properly structured public-private sector partnership for the production of low-income housing should be cultivated. This will entail tax concessions for the private developers, provision of land, infrastructure and administrative/logistic support by the government to encourage the former. The contribution of the government to the partnership will be a form of social service to the majority of Lagos residents who are within the low-income group. The government must, subsequently, agree with the private sector on the cost of sale and/rent of the housing units, in order to ensure that the target beneficiaries are not priced out of the market. The proposal is expected to be viable because of the huge market that is available.
- Public-private partnership for the production of new housing stock, specifically targeted at the middle- income group is also recommended. When there is a large production of several new middle class apartments, members of the group will begin to move out of their present apartments into the new ones and the existing housing stock can, therefore, be gradually transferred to the low income group through the filtering process.
- Provision of tenement/rooming housing for the low-income group is encouraged, rather than the traditional focus of government and the private sector on flats. Those in the low-income group can better afford the tenement type housing than the flats.

## **Slum Upgrading**

- On-site upgrading of slums through the provision/improvement of infrastructure and social amenities at Ajegunle and other slums of Lagos. This remains the most economical and humane means of helping the urban poor obtain access to better housing. Slum clearance should be the last option and should only be considered when no other viable option is available.
- When it is inevitable, slum clearance should be carried out humanely and with proper regard for the rights of the individuals and families involved. This entails the issuance of sufficient notice to the affected people and the provision of

adequate and functional alternative housing for those being re-located. Essential infrastructure and amenities like schools, health facilities, etc, should be made available.

It is highly essential that these issues be addressed and redressed through virile and effective policy development and implementation. This is the foundation and bedrock of any meaningful slum improvement in Lagos. These proffered recommendations are expected to be relevant and adaptable for the improvement of other slum settlements in other countries of the Global South, especially because many of the slums are very similar in physical form and sociology, while the challenges of governance in these countries are also comparable.

#### **10.6 Suggestion for Further Research**

There is need for a more equitable distribution of resources and wealth in the city of Lagos, as this will improve access to decent housing for many more Lagosians. Further research into the cause and probable solution to the grossly lop-sided distribution of resources is, therefore, recommended. In addition, a research into credible means of improving housing and infrastructure provision in Ajegunle and many of the slums of Lagos, through self-help initiatives, is also recommended in order to mitigate the challenges of governance failure.

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## INTERVIEWS

Interviews were conducted between November, 2010 and August, 2011, through various means. However, many of the respondents requested to remain anonymous, and, therefore, cannot be listed.

- Mr. Gbenga Sesan,  
Executive Director, Paradigm Initiatives and  
Initiator, Ajegunle.org Social Development Project  
Sunday, 14<sup>th</sup> November, 2010, 12.30pm – 3.00pm
- Hon. Obinna Nwabueze  
Vice Chairman,  
Ajeromi-Ifelodun Local Government Authority  
Friday, 3<sup>rd</sup> December, 2010, 11.00am – 11.30am
- Mr. Yinka Olayinka  
Field Officer,  
Ajegunle.org Social Development Project  
Friday, 3<sup>rd</sup> December, 2010, 12.30pm – 2.30pm
- Mr. Sahid L.  
Department of Physical Planning  
Ministry of Housing and Urban Development  
Thursday, 4<sup>th</sup> August, 2011 (Online)

## **APPENDICES**

## Appendix i

**BAUHAUS UNIVERSITY, WEIMAR, GERMANY  
FACULTY OF ARCHITECTURE  
CHAIR OF SOCIAL SCIENCES AND URBAN STUDIES**

**QUESTIONNAIRE ON “THE ROLE OF GOVERNMENT AGENCIES IN THE STATE OF HOUSING  
IN LAGOS METROPOLIS; A CASE STUDY OF AJEGUNLE IN AJEROMI-IFELODUN LOCAL  
GOVERNMENT AREA”**

Dear Sir/Ma,

This questionnaire is designed to acquire information on the above topic with the goal of making valuable contribution and improvement to the housing condition of the Lagos metropolis. The exercise is strictly for academic purpose and the information garnered will be treated with utmost confidentiality.

Thank you for sincere and prompt response.

Kunle Ifesanya

### **QUESTIONNAIRE I: TO BE ADMINISTERED ON HOUSE OWNERS / LANDLORDS**

Please tick ( ) as applicable or mark with ‘X’

#### **Part A: Socio-economic Profile**

- (1) Gender of Landlord (a) Male (b) Female
- (2) Age of Landlord (a) <20 years (b) 21-40 years (c) 41-60 years (d) >60 years
- (3) Marital Status of landlord (a) Single (b) Married (c) Divorced (d) Separated (e) Widow/Widower
- (4) Ethnicity of Landlord (a) Yoruba (b) Ilaje (c) Ijaw/Urhobo (d) Ibo (e) Hausa
- (5) Educational Status of Landlord (a) None (b) Primary (c) Secondary (d) Tertiary  
(e) Other, please specify.....
- (6) Occupation of Landlord: .....

#### **Part B: Building Survey/ Physical Characteristics**

- (7) Resident Community Area:  
(a) Yoruba (b) Ilaje (c) Ijaw & Urhobo (d) Ibo (e) Hausa
- (8) Street name  
.....
- (9) In which year was the house built?.....
- (10) How long did it take to complete the building; from the building plan preparation stage to completion of construction?  
(a) < 6 months (b) 6 months to < 1 year (c) 1 year to < 3 years  
(d) 3 years to < 5 years (e) 5 years and above

- (11) At which stage of completion did you move into the house? (a) 100% (b) 80 – 99%  
(c) 60 – 79% (d) 40 -59% (e) <40%
- (12) What is the set-back distance from the edge of the street to the house?  
.....
- (13) What is the distance between the house and the adjacent house/ next property?
- (14) What is the house design type? (a) Tenement (b) Flats (c) Duplex Apartment (d) Mansion  
(e) Mixed
- (15) What is the perimeter area of the building? .....
- (16) The house comprises of how many floors? (a) 1 (bungalow) (b) 2 (c) 3 (d) 4 (e) 5 & above
- (17) How many rooms are on each floor (average)?.....
- (18) What materials are the walls of the house made of?  
(a) Mud (b) Sandcrete blocks (c) Wood (d) Carton (e) Used roofing sheets  
(f) Polyethylene / Nylon materials (g) Other; specify.....
- (19) What is the finishing material on the external walls?  
(a) Unplastered blocks (b) Sand – cement plastered (c) painted  
(d) Other, specify.....
- (20) What material is the roofing sheet made of?  
(a) Galvanized iron sheets (b) Asbestos sheet (c) Clay roofing tiles  
(d) Aluminum sheets (e) Other; please specify.....
- (21) What material is ceiling made of?  
(a) Asbestos slates (b) Wooden slates (c) Particle boards/gypsum boards  
(d) No ceiling (e) Other; please specify .....
- (22) Are there any leakages in the roof? (a) Yes ..... (b) No .....
- (23) If 'yes' to number 22 above, since when?  
(a) <1 year (b) 1 to < 2 years (c) 2 to < 5 years (d) > 5 years
- (24) Are there any plumbing connections and fixtures in the house (whether there is water supply or not)?  
(a) Yes ..... (b) No .....
- (25) What type of toilet facility is available in the house?  
(a) Modern water closet (b) Bucket system (c) Pit latrine (d) None
- (26) What is the approximate total cost of the house, including legal and statutory fees? .....

- (27) What percentage of the annual income of the landlord is the figure quoted in number 26 above?  
 (a) < 50% (b) 50% to < 100% (c) 100% to < 200%  
 (d) 200% to < 500% (e) 500% to 1000% (f) <1000%
- (28) What is the state of the house? (a) Good condition (b) Fairly good condition (c) Dilapidated
- (29) How many families live in the building? .....
- (30). What is the number of people living in each room? (a) 1-2 (b) 3-4 (c) 5-6 (d) 7-9 (e) >10
- (31) What is the average size of space occupied per person? .....
- (32) What is the average monthly rent in Naira per:  
 (a) Room -----  
 (b) 3 bedroom flat -----  
 (c) Self – contained flat -----  
 (d) Duplex apartment -----  
 (e) Mansion -----
- (33) How many people on average share a toilet? .....
- (34) Is this the only house built by the landlord? (a) Yes ..... (b) No ..... (c) No idea .....
- (35) If 'no' to number 34 above, how many houses does he have? .....
- (36) Does the Landlord live in the house? (a) Yes ..... (b) No .....
- (36a) If 'No' to number 36 above, where does he live? (a) within Ajegunle (b) outside Ajegunle  
 (c) No idea
- (37) Are there tenants in the house? (a) Yes ..... (b) No .....

**Part C: Infrastructure/General Environment**

- (38) Is the house connected to the municipal water network? (a) Yes ..... (b) No .....
- (39) What is the source of water supply?  
 (a) Municipal pipe – borne (b) Private bore – hole (c) General / neighborhood borehole  
 (d) Deep well (e) Water Sellers (f) None (g) Other
- (40) Is the house connected to the city's electricity grid? (a) Yes .....(b) No .....
- (41) What is the state of electricity supply?  
 (a) 24 hours/day (b) 12 - < 24 hours/day (c) 6 - < 12 hours/ day  
 (d) 2 - < 6 hours/ day (d) < 2 hours/ day (e) No supply
- (42) What is the means of waste disposal?  
 (a) Refuse collection contractors (b) Municipal refuse dump (c) Burning  
 (d) On the street (e) Other; specify.....

- (43) Is the house vulnerable to flooding? (a) Yes ..... (b) No .....
- (44) If 'yes' to number 43 above, how severe is the flooding? (a) Minor (b) Severe (c) Very severe
- (45) What is the state of the general environment of the house?  
 (a) Asphalt / concrete paved road in good condition (b) Asphalt / concrete paved road in fair condition (c) Asphalt /concrete paved road in poor condition (d) no direct access from the street
- (46). Are there open spaces / parks on the street?  
 (a) Yes ----- (b) No -----
- (47) Are the landlords/residents of the area involved in the decision making process about the neighbourhood by government agencies? (a) Yes (b) No  
 If 'Yes', in what way are they involved? .....  
 .....  
 .....

**Part D: FINANCE**

- (48). Did you get any financial help from the government towards building your house?  
 (a) Yes ..... (b) No.....  
 (If 'No' please jump to number 61)  
 -----
- (49). If 'Yes' to number 48; from which agency of government did you receive the fund?  
 .....
- (50). How much did you get? .....
- (51). How long after your application did you get the fund?  
 (a) < 6 months (b) 6 months to 1 year (c) 1 to < 2 years (d) 2 to < 5 years (e) 5 years and above
- (52). What percentage of the total cost of building the house (including legal and statutory fees) was covered by the fund?  
 (a) 100% & above (b) 80% to < 100% (c) 60% to < 80% (d) 40% to <60% (e) < 40%
- (53). How will you rate the award process? (a) Fair (b) Unfair
- (54) What is the reason for your answer in number 53 above?  
 .....  
 .....

(55). Did you have to “settle” any government official in order to get assistance? (a) Yes ..... (b) No .....

(56). If ‘Yes’ to number 39 above, how many officers did you ‘settle’? (a) 1 (b) 2 – 4 (c) 5 & above

(57). How do you think the process of government’s financial assistance to house builders can be improved?

.....  
.....

(58). How will you rate government officials in the agencies responsible for financial assistance?

(a) incorruptible (b) Fairly corrupt (c) Very corrupt

(59). What is your assessment of the level of efficiency of these government agencies

(a) Very fast / Highly efficient (b) Fast / Efficient (c) Slow / Inefficient  
(d) Very Slow / Grossly inefficient

(60). How do you assess the bureaucratic procedure involved?

(a) Simple and easy (b) Fairly complicated (c) Cumbersome and difficult

---

(61). If ‘No’ to question 48 above, how did you raise the money to build?

(a) Personal Savings (b) Co-operative Society (c) Bank loan  
(d) Gifts from relations and friends (e) Other, Specify .....

(62). Did you raise enough money to complete the house? (a) Yes ..... (b) No .....

## Part E: LAND ACQUISITION AND BUILDING PLAN APPROVAL

(63). What type of land tenure do you hold for this building?

(a) Certificate of Occupancy (C. of O) (b) Land agreement  
(c) Plot within a larger layout, without separate title (d) No land title (e) Other; specify.....

.....

(64) What type of survey plan does the property have?

(a) Authentic plan signed by registered surveyor (b) Ordinary plan produced by a quack  
(c) No individual survey plan, but within a layout with a survey plan (d) No survey plan

(65). Is the land survey drawing for your building charted on the government master plan?

(a) Yes .....(b) No .....

(66). Did you buy the land directly from the government? (a) Yes ..... (b) No .....

(if ‘yes’ jump to question number 69)

---

(67). If ‘No’ to number 66 above, from whom did you buy the land?

.....

(68). Why did you not buy a land directly from the government?

- (a) Too expensive    (b) Not available within the desired area    (c) Not available at all  
(d) Cumbersome bureaucratic process    (e) The process is corrupt    (f) Other; specify .....

.....

---

(69). If 'Yes' to number 66 above, through which agency of government did you buy the land?

.....

(70). How much did you pay for the land and what size(m2)? -----, -----m2

(71). How long after your application were you allocated the land?

- (a) < 6 months    (b) 6 months to 1 year    (c) 1 to < 2 years    (d) 2 to < 5 years    (e) > 5 years

(72). Was there an access road to the site at the time of purchase?

- (a) No    (b) Yes , earth road    (c) Yes, asphalt finished road

(73). What was the state of the access road?    (a) Good    (b) Fair    (c) Poor

(74). Were there existing municipal water lines at the time of purchase / allocation of the land?

- (a) Yes ..... (b) No .....

(75). Were there existing electricity lines in the neighbourhood at the time of purchase / allocation of the land?

- (a) Yes ..... (b) No .....

(76). Was there provision of drainage channels along the major access road? (a) Yes ..... (b) No .....

(77). Does the house have an approved building plan?    (a) Yes ..... (b) No .....

(If 'Yes', please jump to question number 84

---

(78). If 'No' to question number 77 above, why?

- (a) Not aware of the regulation stipulating the need for building plan preparation and approval and the consequences of violation  
(b) It was considered unnecessary    (c) Lack of money for the preparation of a building plan  
(d) The process is considered too cumbersome  
(e) Other, specify.....

(79). Did any agency of government try to prevent the construction of the building during construction?

- (a) Yes ----- (b) No -----

(80). If 'Yes' to question number 79 above, which agency? .....

.....



(81). How did you solve the problem and complete your building? .....

.....

.....

(82). Has any agency of government threatened to invoke the law against you for any contravention of the Building Code or Bye-Laws since completion of your building / moving in? (a) Yes..... (b) No .....

(83). If 'Yes' to question number 82 above, what has been your response? .....

.....

(84). If 'Yes' to number 77 above, which agency/agencies of government was/were involved in the Building Plan Approval?

.....

.....

(85). In which of these agencies did you encounter the worst problems? .....

.....

(86). What kinds of problems did you encounter?

(a) Unfriendly / hostile staff                      (b) Loss of submitted documents

(c) Delay in processing time                      (d) Demand for bribe                      (e) Other; specify .....

.....

(87). How did you address the problem? .....

.....

.....

(88). Did you pay any bribe?                      (a) Yes ..... (b) No .....

(89). If 'yes' to question number 88, how much did you pay? .....

(90). How long after your application (with the completed document) did you get the approval?

(a) < 6 months    (b) 6 months to <1 year    (c) 1 to < 2 years    (d) 2 to < 5 years    (e) 5 years & above

(91) Were the services of the following professionals utilized at the house design stage?:

|                          | Yes | Yes (but quack) | No |
|--------------------------|-----|-----------------|----|
| (i) Architect            |     |                 |    |
| (ii) Urban Planner       |     |                 |    |
| (iii) Builder            |     |                 |    |
| (iv) Structural Engineer |     |                 |    |
| (v) Quantity Surveyor    |     |                 |    |

(92). Were the services of the following professionals utilized at the construction stage?:

|                          | Yes | Yes (but quack) | No |
|--------------------------|-----|-----------------|----|
| (i) Architect            |     |                 |    |
| (ii) Urban Planner       |     |                 |    |
| (iii) Builder            |     |                 |    |
| (iv) Structural Engineer |     |                 |    |
| (v) Quantity Surveyor    |     |                 |    |

(93). Which of the following supervised the construction, that is, actively involved in the work (you can tick more than one):

- (a) Registered architect      (b) Draughtsman      (c) Registered engineer  
 (d) Engineering technician      (e) Quantity Surveyor      (f) Services engineer  
 (g) House – owner / Landlord      (h) Head bricklayer      (i) Other, specify .....

(94). How many times did officials of the government agencies inspect the building during the construction stage?

- (a) Nil      (b) 1      (c) 2 – 4      (d) 5 – 8      (e) 9 – 12      (f) > 12

(95). From which agency / agencies did the officers in number 94 above come?

.....  
 .....

(96) Are there any unapproved alteration(s) to the house?      (a) Yes ..... (b) No .....  
 (a) None (shared partition wall)      (b) <1m      (c) 1m to < 2m      (d) 2m to < 3m      (e) > 3m

(97). What is your opinion about the role of building industry professionals in the house building processes? (you can tick more than one option):

- (d) Unnecessary      (b) Too expensive      (c) Not expensive      (d) Important      (e) Very important

**Part F: Perception about Government Agencies**

(98). What is your general assessment of government officials in the various agencies responsible for housing delivery in the study area?

- (a) incorruptible      (b) Fairly corrupt      (c) Very corrupt

(99). What is your assessment of the level of efficiency of these government agencies

- (a) Very fast / Highly efficient      (b) Fast / Efficient      (c) Slow / Inefficient      (d) Very Slow / Grossly inefficient

(100) What is your general assessment of the bureaucratic procedure involved?

- (a) Simple and easy      (b) Fairly complicated      (c) Cumbersome and difficult

(101). What is the greatest challenge usually encountered in the entire house building process – from land procurement to completion of construction?

- (a) Finance
- (b) Survey drawing and Building plan preparation
- (c) Building plan preparation
- (d) Building construction; materials and labour
- (e) Government monitoring and enforcement activities
- (f) Official corruption
- (g) Other, specify -----

(102). How will you assess the attitude of officials of government agencies which you encountered in the entire house building process?

- (a) Support and friendly
- (b) hostile and discouraging
- (c) Other, specify .....

(103). Did you experience any hindrance from government agencies or officials in the process of house building? (a) Yes ..... (b) No .....

(104). If 'Yes' to question number 103 above, please explain .....

.....

(105). What can the government do to make the house building process easier and more efficient?

.....  
.....  
.....

(106). How can the government improve the physical environment of this neighbourhood?

.....  
.....  
.....  
.....

(107). How can the landlords/residents participate in improving the physical environment of this neighbourhood?

.....  
.....  
.....

Thank you

## Appendix ii

**BAUHAUS UNIVERSITY, WEIMAR, GERMANY  
FACULTY OF ARCHITECTURE  
CHAIR OF SOCIAL SCIENCES AND URBAN STUDIES**

**QUESTIONNAIRE ON “THE ROLE OF GOVERNMENT AGENCIES IN THE STATE OF HOUSING  
IN LAGOS METROPOLIS; A CASE STUDY OF AJEGUNLE IN AJEROMI-IFELODUN LOCAL  
GOVERNMENT AREA”**

Dear Sir/Ma,

This questionnaire is designed to acquire information on the above topic with the goal of making valuable contribution and improvement to the housing condition of the Lagos metropolis. The exercise is strictly for academic purpose and the information garnered will be treated with utmost confidentiality.

Thank you for sincere and prompt response.

Kunle Ifesanya

### **QUESTIONNAIRE II: TO BE ADMINISTERED ON PROFESSIONALS IN THE HOUSING INDUSTRY**

Please tick ( ) as applicable or mark with ‘X’

All questions are optional, that is, while it will be appreciated if all questions are answered, you may answer only those which you choose.

#### **Part A: personal Profile**

(1). What is your professional background?

- (a) Architecture            (b) Urban planning            (c) Engineering; please specify .....
- (d) Quantity surveying    (e) Land surveying            (f) Estate Surveying
- (g) Other; please specify .....

(2) What is your qualification? Equivalent to: (a) B.Sc. (b) M.Sc. (c) Ph.D. (d) Professional registration  
(e) Other, please specify.....

(3). How long have you been practicing?

- (a) 1 to <5 years            (b) 5 to <10 years            (c) 10 to < 15 years            (d) 15 to < 20 years            (e) > 20 years

#### **Part B: Assessment of the House-Building Process**

(4). How long after application are applicants usually allocated land?

- (a) < 6 months            (b) 6 months to 1 year            (c) 1 to < 2 years            (d) 2 to < 5 years            (e) 5 years & above

(5). How long after application are applicants usually granted land title approval?

- (a) < 6 months            (b) 6 months to 1 year            (c) 1 to < 2 years            (d) 2 to < 5 years            (e) 5 years & above

(6). How long after application are applicants usually granted building plan approval?

- (a) < 6 months            (b) 6 months to 1 year            (c) 1 to < 2 years            (d) 2 to < 5 years            (e) 5 years & above

- (7). Why do some aspiring landlords buy land from sources other than the government?  
 Government allocated lands are:  
 (a) too expensive (b) not available within the desired area (c) not available at all  
 (d) involves cumbersome bureaucratic process (e) involves too much corruption (f) Other;  
 specify.....
- (8) How accessible are the low-income earners to mortgage facilities to assist them in house-building?  
 .....
- (9). What is the greatest challenge usually encountered in the entire house building process – from land procurement to completion of construction?  
 (b) Finance (b) Survey drawing and Building plan preparation (c) Building plan preparation  
 (d) Building construction; materials and labour (e) Government monitoring and enforcement activities  
 (f) Official corruption (g) Other, specify .....
- (10). How many times do officials of relevant agencies inspect the residential buildings at the construction stage? (a) Nil (b) 1 (c) 2 – 4 (d) 5 – 8 (e) 9 – 12 (f) > 12
- (11). From which agency / agencies do the officers in number 10 above come? .....
- (12). In which of the housing related agencies do intending house-builders encounter the worst problems?  
 .....
- (13). What kinds of problems do they encounter?  
 (a) Unfriendly / hostile staff (b) Loss of submitted documents  
 (c) Delay in processing time (d) Demand for bribe (e) Others; specify .....
- (14). In which of the housing related agencies do you, as a professional, encounter the worst problems?  
 .....
- (15). What kinds of problems do you encounter?  
 (a) Unfriendly / hostile staff (b) Loss of submitted documents  
 (c) Delay in processing time (d) Demand for bribe (e) Others; specify .....
- (16). How do you address the problem? .....
- (17). Do you pay any bribe(s), on behalf of your organization or your client? (a) Yes ..... (b) No .....
- Please give reason(s) for your answer above .....

- (18) Did you experience any hindrance from government agencies or officials in the process of discharging your duties? (a) Yes..... (b) No .....
- (19). If 'Yes' to question number 18 above, please explain .....
- .....
- (20). What is the greatest challenge you face in the discharge of your duties? .....
- .....
- (21).How will you assess the attitude of officials of government agencies which you encountered in the entire house building process? (a) Support and friendly (b) hostile and discouraging (c) Other, specify .....
- .....
- (22). What is your general assessment of government officials in the various agencies responsible for housing delivery in the study area? (a) incorruptible (b) Fairly corrupt (c) Very corrupt
- (23) What is your general assessment of the bureaucratic procedure involved?  
 (a) Simple and easy (b) Fairly complicated (c) Cumbersome and difficult
- (24). What is your assessment of the level of efficiency of these government agencies  
 (a) Very fast/Highly efficient (b) Fast/Efficient (c) Slow/Inefficient (d) Very Slow / Grossly inefficient
- (25). How do you think the following can be made more efficient?
- (i) Land acquisition .....
- .....
- (ii) Building plan approval .....
- .....
- (iii) Construction monitoring and enforcement .....
- .....
- (26). What can the government do to make the house building process easier and more efficient? .....
- .....
- .....
- (27). How can the government make your job, as a professional in the housing industry, easier and more fulfilling? .....
- .....
- .....
- (28). Which factors are responsible for the unpleasant state in which Ajegunle slum is in today? .....
- .....
- .....
- (29). What is the rationale for the disparity in the state of infrastructure at Ajegunle compared to the elitist neighbourhoods like Surulere, Ikoyi etc? .....
- .....
- .....
- (30). How can the Ajegunle slum be improved? .....
- .....

Thank you.

Appendix iii

**BAUHAUS UNIVERSITY, WEIMAR, GERMANY  
FACULTY OF ARCHITECTURE  
CHAIR OF SOCIAL SCIENCES AND URBAN STUDIES**

INTERVIEW GUIDE ON “THE ROLE OF GOVERNMENT AGENCIES IN HOUSING CONDITION OF LAGOS METROPOLIS; A CASE STUDY OF AJEGUNLE IN AJEROMI-IFELODUN LOCAL GOVERNMENT AREA”.

Dear Sir/Ma,

This questionnaire is designed to acquire information on the above topic with the goal of making valuable contribution and improvement to the housing condition of the Lagos metropolis. The exercise is strictly for academic purpose and the information garnered will be treated with utmost confidentiality.

Thank you for sincere and prompt response.

Kunle Ifesanya

**INTERVIEW GUIDE/QUESTIONNAIRE III: TO BE ADMINISTERED ON GOVERNMENT OFFICIALS / HOUSING ADMINISTRATORS**

Please tick ( ) as applicable or mark with 'X'

- (1). Name of agency -----
- (2). For how long has this agency existed? -----
- (3). What is the statutory responsibility of this agency?  
-----  
-----  
-----
- (4). How long have you been a staff of the agency?  
(a) 1 to <5 years      (b) 5 to <10 years      (c) 10 to < 15 years      (d) 15 to < 20 years      (e) > 20 years
- (5). What is your professional background?  
(a) Architecture      (b) Urban planning      (c) Engineering; please specify -----  
(d) Quantity survey ing      (e) Land surveying      (f) Estate Surveying  
(g) Other; please specify -----
- (6). Does this agency organize on-the-job training for its staff?      (a) Yes .....      (b) No .....
- (7). If 'Yes' to number 6 above, how often?  
(a) At least once per year      (b) Every two years      (c) Every 3 to 5 years      (d) 6 to 10 years      (e) > 10 years intervals
- (8). How many on-the-job training have you participated in , since joining the agency? -----

(9). When was the last time you participated in any such training?

- (a) Less than a year ago      (b) 1 to 2 years ago      (c) 3 to 5 years ago      (d) 6 to 10 years ago  
 (e) Over 10 years ago

(10). What is the greatest challenge you face as an officer in this agency? (You can tick more than one)

- (a) Poor remuneration      (b) Lack of funding      (c) Political pressure      (d) Security  
 (e) Lack of tools and equipment      (f) Overbearing responsibility      (g) others; please specify

(11). Rate the factors below in terms of their respective negative effects on you in the performance of your responsibility:

| Factor                          | Effects |         |              |
|---------------------------------|---------|---------|--------------|
|                                 | Minimal | Serious | Very Serious |
| (a) Poor Remuneration           |         |         |              |
| (b) Lack of Funding             |         |         |              |
| (c) Political Pressure          |         |         |              |
| (d) Security                    |         |         |              |
| (e) Lack of Tools and Equipment |         |         |              |
| (f) Overbearing responsibility  |         |         |              |
| (g) Other:                      |         |         |              |

(12). What proportion of houses at Ajegunle has statutory land titles? .....

How do you know this?.....  
 .....

(13). What are the major hindrances preventing people from obtaining statutory land titles?

- (a) Ignorance of the need to obtain land title and the consequences of not having one  
 (b) It is considered unnecessary      (c) Lack of money to process the documents  
 (d) Ineligibility to obtain land titles      (e) The process is considered to be too cumbersome  
 (f) Other; please specify

(14). How can the government encourage the people to obtain land titles?  
 .....

(15). What proportion of the houses at Ajegunle has approved building plans? .....

How do you know this?.....  
 .....

(16). Why do houses without approved building plans exist at Ajegunle, despite the existence of housing regulatory agencies?  
 .....

(17). How can the government encourage the people to obtain building plan approval?  
 .....



(18). Does this agency monitor building construction after the building plan approval process?

- (a) Yes ..... (b) No .....

(19). If 'Yes' to number 18 above, how? -----  
-----

(20). If 'No' to number 18 above, why? -----

(21). How would you assess the funding for your agency?

- (a) Adequate (b) Inadequate (c) Grossly Inadequate (d) I do not know

(22). How will you rate corruption in this agency?

- (a) Non – existent (b) Slightly existent (c) Pervasive and very serious

(23). How will you rate corruption in the housing building process in general?

- (a) Non – existent (b) Slightly existent (c) Pervasive and very serious

(24). What is the greatest challenge faced by this agency in fulfillment of its responsibilities?

- (a) Inadequate funding (b) Incompetent staff (c) Corruption within the system  
 (d) Political interference in the discharge of responsibility (e) Shortage of staff / manpower  
 (f) Lack / shortage of tools / equipment (g) Others, specify .....  
 .....

(25). Rate the factors below in terms of their respective negative effects in the housing process;

| Factor                                   | Effects |         |              |
|--|---------|---------|--------------|
|  | Minimal | Serious | Very serious |
| (a) Inadequate funding                   |         |         |              |
| (b) Incompetent staff                    |         |         |              |
| (c) Corruption within the system         |         |         |              |
| (d) Political interference               |         |         |              |
| (e) shortage of staff                    |         |         |              |
| (f) Lack / shortage of tools / equipment |         |         |              |
| (g) Other:                               |         |         |              |
| (h)Other:                                |         |         |              |

(26). What are the challenges faced by the government in the following areas?

(a) Land title award -----  
-----

(b) Building plan approval -----  
-----

(c) Monitoring and enforcement of building regulations -----  
-----

(27). How do you think the following can be made more efficient?

(i) Land acquisition -----  
-----

(ii) Building plan approval -----  
-----

(iii) Construction monitoring and enforcement -----  
-----

(28). Which factors are responsible for the unpleasant state in which Ajegunle slum is in today?

-----  
-----

(29). What is the rationale for the disparity in the state of infrastructure at Ajegunle compared to the elitist Neighbourhoods like Surulere, Ikoyi etc?

-----  
-----

(30). Do you think the government can collaborate with the private sector to improve Ajegunle in the same way it

Is doing over the 'Eko Atlantic City'? (a) Yes ..... (b) No .....

(31). What is the reason for your answer to question number 30 above?

-----  
-----  
-----

(32). How can the Ajegunle slum be improved? -----

-----  
-----  
-----

Thank you.

Appendix iv

**CONSOLIDATED PUBLIC SERVICE SALARY STRUCTURE (CONPSS)**

(EFFECTIVE FROM 1ST JULY 2010)

| CONPSS | 1<br>N  | 2<br>N  | 3<br>N  | 4<br>N  | 5<br>N  | 6<br>N  | 7<br>N  | 8<br>N  | 9<br>N  | 10<br>N | 11<br>N | 12<br>N | 13<br>N | 14<br>N | 15<br>N |
|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| 01     | 204878  | 209347  | 213816  | 218285  | 222755  | 227224  | 231693  | 236162  | 240631  | 245101  | 249570  | 254039  | 258508  | 262977  | 267447  |
| 02     | 208208  | 214049  | 219893  | 225736  | 231579  | 237423  | 243266  | 249110  | 254953  | 260796  | 266640  | 272483  | 278327  | 284170  | 290013  |
| 03     | 211048  | 218230  | 225412  | 232595  | 239777  | 246959  | 254142  | 261324  | 268506  | 275689  | 282871  | 290053  | 297236  | 304418  | 311600  |
| 04     | 221072  | 229701  | 238329  | 246958  | 255587  | 264215  | 272844  | 281472  | 290101  | 298729  | 307358  | 315987  | 324615  | 333244  | 341872  |
| 05     | 250498  | 260522  | 270546  | 280570  | 290595  | 300619  | 310643  | 320668  | 330692  | 340716  | 350740  | 360765  | 370789  | 380813  | 390837  |
| 06     | 305429  | 317648  | 329867  | 342086  | 354305  | 366524  | 378743  | 390962  | 403181  | 415400  | 427619  | 439838  | 452057  | 464276  | 476495  |
| 07     | 507165  | 525918  | 544671  | 563423  | 582176  | 600928  | 619681  | 638433  | 657186  | 675938  | 694691  | 713443  | 732196  | 750949  | 769701  |
| 08     | 655384  | 677704  | 700024  | 722344  | 744663  | 766983  | 789303  | 811623  | 833943  | 856263  | 878583  | 900903  | 923223  | 945543  | 967863  |
| 09     | 769856  | 796430  | 823005  | 849579  | 876154  | 902728  | 929303  | 955877  | 982451  | 1009026 | 1035600 | 1062175 | 1088749 | 1115324 | 1141898 |
| 10     | 903711  | 932934  | 962157  | 991381  | 1020604 | 1049827 | 1079050 | 1108273 | 1137496 | 1166719 | 1195942 | 1225166 | 1254389 | 1283612 | 1312835 |
| 12     | 1042408 | 1087737 | 1133066 | 1178394 | 1223722 | 1269051 | 1314379 | 1359708 | 1405036 | 1450365 | 1495693 |         |         |         |         |
| 13     | 1163433 | 1211355 | 1259277 | 1307199 | 1355121 | 1403043 | 1450965 | 1498887 | 1546809 | 1594731 | 1642653 |         |         |         |         |
| 14     | 1285018 | 1336809 | 1388199 | 1439790 | 1491381 | 1542971 | 1594562 | 1646152 | 1697743 | 1749334 | 1800924 |         |         |         |         |
| 15     | 1767816 | 1840882 | 1913947 | 1987013 | 2060078 | 2133144 | 2206209 | 2279275 | 2352340 |         |         |         |         |         |         |
| 16     | 2186877 | 2274689 | 2362501 | 2450313 | 2538125 | 2625937 | 2713749 | 2801561 | 2889373 |         |         |         |         |         |         |
| 17     | 4172800 | 4331367 | 4489934 | 4648501 | 4807068 | 4965635 | 5124202 | 5282769 | 5441336 |         |         |         |         |         |         |

(Transparency Nigeria, 2010)

## Appendix v

### Frequency Table

[DataSet1] C:\Program Files\SPSS Evaluation\ARC DATA.sav

#### FREQUENCIES

```

VARIABLES = Gender, age, marital status, ethnicity,
Education Occupation Resident
street year completion Stage distance between design
Perimeter Floor Rooms
Materials Finishing Roofing Ceiling Leakages yes Plumbing
Toilet Cost
Percentage State Family People Average Renta Rentb Rentc
Rentd Rente share
Landlord No landlordl landlordv Tenants water waters
Electricity
Electricitys waste Flooding Floodingy Environment space
Decision Financial
Agency Found Application Costb Process Settle Settleo
Governmento
Assessment Bureaucracy money Moneyr Tenure Survey Surveyd
land Landr landd
landa payment Applicationa Road Roads Waterm Electricityl
Drainage Planb
planw Agencyg Agencyw Buildingp Buildingc Buildingr
buildingi buildinge
Problem Problema Bribe Bribeh Approval Designa Designb
Designc Designd
Designe Constructiona Constructionb Constructionc
Constructiond
Constructione Supervised Officialsg Officiala Unapprove
Opinion
Assessmentg Assessmente assessmentb Challegesa Attitude
Hindrance
/ORDER= ANALYSIS .
    
```

**gender**

|         | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------|---------|---------------|--------------------|
| Valid   | male      | 153     | 71.2          | 76.1               |
|         | female    | 48      | 22.3          | 23.9               |
|         | Total     | 201     | 93.5          | 100.0              |
| Missing | System    | 14      | 6.5           |                    |
| Total   |           | 215     | 100.0         |                    |

**age of landlord**

|         |          | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|----------|-----------|---------|---------------|--------------------|
| Valid   | 21-40yrs | 22        | 10.2    | 10.4          | 10.4               |
|         | 41-60yrs | 103       | 47.9    | 48.8          | 59.2               |
|         | >60yrs   | 86        | 40.0    | 40.8          | 100.0              |
|         | Total    | 211       | 98.1    | 100.0         |                    |
| Missing | System   | 4         | 1.9     |               |                    |
| Total   |          | 215       | 100.0   |               |                    |

**marital status of landlord**

|         |               | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|---------------|-----------|---------|---------------|--------------------|
| Valid   | single        | 7         | 3.3     | 3.4           | 3.4                |
|         | married       | 139       | 64.7    | 68.5          | 71.9               |
|         | divored       | 7         | 3.3     | 3.4           | 75.4               |
|         | separated     | 10        | 4.7     | 4.9           | 80.3               |
|         | widow/widower | 40        | 18.6    | 19.7          | 100.0              |
|         | Total         | 203       | 94.4    | 100.0         |                    |
| Missing | System        | 12        | 5.6     |               |                    |
| Total   |               | 215       | 100.0   |               |                    |

**ethnicity of landlord**

|         |            | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|------------|-----------|---------|---------------|--------------------|
| Valid   | yoruba     | 119       | 55.3    | 56.7          | 56.7               |
|         | ilaje      | 15        | 7.0     | 7.1           | 63.8               |
|         | ljaw/Irobo | 29        | 13.5    | 13.8          | 77.6               |
|         | Ibo        | 42        | 19.5    | 20.0          | 97.6               |
|         | Hausa      | 5         | 2.3     | 2.4           | 100.0              |
|         | Total      | 210       | 97.7    | 100.0         |                    |
| Missing | System     | 5         | 2.3     |               |                    |
| Total   |            | 215       | 100.0   |               |                    |

**Educational status of landlord**

|         |           | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------|-----------|---------|---------------|--------------------|
| Valid   | None      | 7         | 3.3     | 3.4           | 3.4                |
|         | Primary   | 44        | 20.5    | 21.7          | 25.1               |
|         | Secondary | 92        | 42.8    | 45.3          | 70.4               |
|         | Tertiary  | 58        | 27.0    | 28.6          | 99.0               |
|         | Others    | 2         | .9      | 1.0           | 100.0              |
|         | Total     | 203       | 94.4    | 100.0         |                    |
| Missing | System    | 12        | 5.6     |               |                    |
| Total   |           | 215       | 100.0   |               |                    |

**Occupation of landlord**

|         |                       | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------------------|-----------|---------|---------------|--------------------|
| Valid   | civil service         | 29        | 13.5    | 15.3          | 15.3               |
|         | trading               | 105       | 48.8    | 55.6          | 70.9               |
|         | Farming               | 18        | 8.4     | 9.5           | 80.4               |
|         | Retiree               | 9         | 4.2     | 4.8           | 85.2               |
|         | professional services | 12        | 5.6     | 6.3           | 91.5               |
|         | Artisan               | 16        | 7.4     | 8.5           | 100.0              |
|         | Total                 | 189       | 87.9    | 100.0         |                    |
| Missing | System                | 26        | 12.1    |               |                    |
| Total   |                       | 215       | 100.0   |               |                    |

**Resident community area**

|         |            | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|------------|-----------|---------|---------------|--------------------|
| Valid   | Yoruba     | 148       | 68.8    | 74.4          | 74.4               |
|         | Ilaje      | 22        | 10.2    | 11.1          | 85.4               |
|         | Ijaw/Irobo | 9         | 4.2     | 4.5           | 89.9               |
|         | Ibo        | 16        | 7.4     | 8.0           | 98.0               |
|         | Hausa      | 4         | 1.9     | 2.0           | 100.0              |
|         | Total      | 199       | 92.6    | 100.0         |                    |
| Missing | System     | 16        | 7.4     |               |                    |
| Total   |            | 215       | 100.0   |               |                    |

**Street name**

|         |        | Frequency | Percent |
|---------|--------|-----------|---------|
| Missing | System | 215       | 100.0   |

**Building year**

|         |         | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|---------|-----------|---------|---------------|--------------------|
| Valid   | 1849.00 | 1         | .5      | .5            | .5                 |
|         | 1920.00 | 1         | .5      | .5            | 1.0                |
|         | 1934.00 | 1         | .5      | .5            | 1.4                |
|         | 1937.00 | 1         | .5      | .5            | 1.9                |
|         | 1938.00 | 1         | .5      | .5            | 2.4                |
|         | 1940.00 | 3         | 1.4     | 1.4           | 3.8                |
|         | 1942.00 | 1         | .5      | .5            | 4.3                |
|         | 1946.00 | 1         | .5      | .5            | 4.8                |
|         | 1948.00 | 3         | 1.4     | 1.4           | 6.2                |
|         | 1950.00 | 2         | .9      | 1.0           | 7.2                |
|         | 1952.00 | 1         | .5      | .5            | 7.7                |
|         | 1953.00 | 1         | .5      | .5            | 8.1                |
|         | 1954.00 | 1         | .5      | .5            | 8.6                |
|         | 1955.00 | 2         | .9      | 1.0           | 9.6                |
|         | 1958.00 | 2         | .9      | 1.0           | 10.5               |
|         | 1959.00 | 1         | .5      | .5            | 11.0               |
|         | 1960.00 | 7         | 3.3     | 3.3           | 14.4               |
|         | 1961.00 | 2         | .9      | 1.0           | 15.3               |
|         | 1962.00 | 2         | .9      | 1.0           | 16.3               |
|         | 1963.00 | 2         | .9      | 1.0           | 17.2               |
|         | 1964.00 | 1         | .5      | .5            | 17.7               |
|         | 1966.00 | 3         | 1.4     | 1.4           | 19.1               |
|         | 1967.00 | 2         | .9      | 1.0           | 20.1               |
|         | 1968.00 | 6         | 2.8     | 2.9           | 23.0               |
|         | 1969.00 | 5         | 2.3     | 2.4           | 25.4               |
|         | 1970.00 | 6         | 2.8     | 2.9           | 28.2               |
|         | 1971.00 | 1         | .5      | .5            | 28.7               |
|         | 1972.00 | 7         | 3.3     | 3.3           | 32.1               |
|         | 1973.00 | 6         | 2.8     | 2.9           | 34.9               |
|         | 1974.00 | 2         | .9      | 1.0           | 35.9               |
|         | 1975.00 | 6         | 2.8     | 2.9           | 38.8               |
|         | 1976.00 | 2         | .9      | 1.0           | 39.7               |
|         | 1977.00 | 2         | .9      | 1.0           | 40.7               |
|         | 1978.00 | 2         | .9      | 1.0           | 41.6               |
|         | 1979.00 | 4         | 1.9     | 1.9           | 43.5               |
|         | 1980.00 | 7         | 3.3     | 3.3           | 46.9               |
|         | 1981.00 | 9         | 4.2     | 4.3           | 51.2               |
|         | 1983.00 | 4         | 1.9     | 1.9           | 53.1               |
|         | 1984.00 | 3         | 1.4     | 1.4           | 54.5               |
|         | 1985.00 | 4         | 1.9     | 1.9           | 56.5               |
|         | 1986.00 | 5         | 2.3     | 2.4           | 58.9               |
|         | 1987.00 | 5         | 2.3     | 2.4           | 61.2               |
|         | 1988.00 | 7         | 3.3     | 3.3           | 64.6               |
|         | 1989.00 | 4         | 1.9     | 1.9           | 66.5               |
|         | 1990.00 | 13        | 6.0     | 6.2           | 72.7               |
|         | 1991.00 | 4         | 1.9     | 1.9           | 74.6               |
|         | 1992.00 | 12        | 5.6     | 5.7           | 80.4               |
|         | 1993.00 | 3         | 1.4     | 1.4           | 81.8               |
|         | 1994.00 | 2         | .9      | 1.0           | 82.8               |
|         | 1995.00 | 4         | 1.9     | 1.9           | 84.7               |
|         | 1996.00 | 4         | 1.9     | 1.9           | 86.6               |
|         | 1997.00 | 2         | .9      | 1.0           | 87.6               |
|         | 1998.00 | 4         | 1.9     | 1.9           | 89.5               |
|         | 1999.00 | 8         | 3.7     | 3.8           | 93.3               |
|         | 2000.00 | 4         | 1.9     | 1.9           | 95.2               |
|         | 2001.00 | 6         | 2.8     | 2.9           | 98.1               |
|         | 2004.00 | 1         | .5      | .5            | 98.6               |
|         | 2007.00 | 2         | .9      | 1.0           | 99.5               |
|         | 2010.00 | 1         | .5      | .5            | 100.0              |
|         | Total   | 209       | 97.2    | 100.0         |                    |
| Missing | System  | 6         | 2.8     |               |                    |
| Total   |         | 215       | 100.0   |               |                    |

**year of completion**

|         |                 | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------------|-----------|---------|---------------|--------------------|
| Valid   | <6 months       | 21        | 9.8     | 11.4          | 11.4               |
|         | 6 month <1 yr   | 76        | 35.3    | 41.3          | 52.7               |
|         | 1 yr< 3yrs      | 58        | 27.0    | 31.5          | 84.2               |
|         | 3 yrs< 5yrs     | 14        | 6.5     | 7.6           | 91.8               |
|         | 5 yrs and above | 15        | 7.0     | 8.2           | 100.0              |
|         | Total           | 184       | 85.6    | 100.0         |                    |
| Missing | System          | 31        | 14.4    |               |                    |
| Total   |                 | 215       | 100.0   |               |                    |

**stage of completion**

|         |        | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|--------|-----------|---------|---------------|--------------------|
| Valid   | 100%   | 92        | 42.8    | 43.8          | 43.8               |
|         | 80-99% | 62        | 28.8    | 29.5          | 73.3               |
|         | 60-79% | 37        | 17.2    | 17.6          | 91.0               |
|         | 40-59% | 11        | 5.1     | 5.2           | 96.2               |
|         | <40%   | 8         | 3.7     | 3.8           | 100.0              |
|         | Total  | 210       | 97.7    | 100.0         |                    |
| Missing | System | 5         | 2.3     |               |                    |
| Total   |        | 215       | 100.0   |               |                    |

**Set back distance**

|                | Frequency | Percent |
|----------------|-----------|---------|
| Missing system | 215       | 100.0   |

**Distances between houses**

|                | Frequency | Percent |
|----------------|-----------|---------|
| Missing system | 215       | 100.0   |

**House design**

|         |                  | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|------------------|-----------|---------|---------------|--------------------|
| Valid   | Tenement         | 164       | 76.3    | 80.8          | 80.8               |
|         | flats            | 26        | 12.1    | 12.8          | 93.6               |
|         | Duplex Apartment | 4         | 1.9     | 2.0           | 95.6               |
|         | Mixed            | 9         | 4.2     | 4.4           | 100.0              |
|         | Total            | 203       | 94.4    | 100.0         |                    |
| Missing | System           | 12        | 5.6     |               |                    |
| Total   |                  | 215       | 100.0   |               |                    |

**perimeter of the building**

|         |            | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|------------|-----------|---------|---------------|--------------------|
| Valid   | 50         | 4         | 1.9     | 11.4          | 11.4               |
|         | 60         | 3         | 1.4     | 8.6           | 20.0               |
|         | 80         | 2         | .9      | 5.7           | 25.7               |
|         | 100        | 1         | .5      | 2.9           | 28.6               |
|         | 27.00      | 2         | .9      | 5.7           | 34.3               |
|         | 50.00      | 1         | .5      | 2.9           | 37.1               |
|         | 60.00      | 1         | .5      | 2.9           | 40.0               |
|         | 100.00     | 1         | .5      | 2.9           | 42.9               |
|         | 352.00     | 1         | .5      | 2.9           | 45.7               |
|         | 1500.00    | 1         | .5      | 2.9           | 48.6               |
|         | 1750.00    | 1         | .5      | 2.9           | 51.4               |
|         | 14000.00   | 1         | .5      | 2.9           | 54.3               |
|         | 17000.00   | 1         | .5      | 2.9           | 57.1               |
|         | 17300.00   | 1         | .5      | 2.9           | 60.0               |
|         | 32000.00   | 1         | .5      | 2.9           | 62.9               |
|         | 97500.00   | 1         | .5      | 2.9           | 65.7               |
|         | 123000.00  | 1         | .5      | 2.9           | 68.6               |
|         | 132000.00  | 1         | .5      | 2.9           | 71.4               |
|         | 133000.00  | 2         | .9      | 5.7           | 77.1               |
|         | 142000.00  | 1         | .5      | 2.9           | 80.0               |
|         | 143200.00  | 1         | .5      | 2.9           | 82.9               |
|         | 157000.00  | 1         | .5      | 2.9           | 85.7               |
|         | 167000.00  | 1         | .5      | 2.9           | 88.6               |
|         | 175000.00  | 1         | .5      | 2.9           | 91.4               |
|         | 1125000.00 | 1         | .5      | 2.9           | 94.3               |
|         | 1200000.00 | 1         | .5      | 2.9           | 97.1               |
|         | 1830000.00 | 1         | .5      | 2.9           | 100.0              |
|         | Total      | 35        | 16.3    | 100.0         |                    |
| Missing | System     | 180       | 83.7    |               |                    |
| Total   |            | 215       | 100.0   |               |                    |

**number of floors**

|         |            | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|------------|-----------|---------|---------------|--------------------|
| Valid   | 1 bungalow | 153       | 71.2    | 71.8          | 71.8               |
|         | 2          | 43        | 20.0    | 20.2          | 92.0               |
|         | 3          | 14        | 6.5     | 6.6           | 98.6               |
|         | 4          | 3         | 1.4     | 1.4           | 100.0              |
|         | Total      | 213       | 99.1    | 100.0         |                    |
| Missing | System     | 2         | .9      |               |                    |
| Total   |            | 215       | 100.0   |               |                    |

**Rooms on each floor**

|         |          | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|----------|-----------|---------|---------------|--------------------|
| Valid   | 1-4      | 7         | 3.3     | 3.7           | 3.7                |
|         | 5-9      | 52        | 24.2    | 27.8          | 31.6               |
|         | 10-14    | 66        | 30.7    | 35.3          | 66.8               |
|         | 15-19    | 51        | 23.7    | 27.3          | 94.1               |
|         | 20 above | 11        | 5.1     | 5.9           | 100.0              |
|         | Total    | 187       | 87.0    | 100.0         |                    |
| Missing | System   | 28        | 13.0    |               |                    |
| Total   |          | 215       | 100.0   |               |                    |



**materials of the wall**

|         |                 | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------------|-----------|---------|---------------|--------------------|
| Valid   | mud             | 4         | 1.9     | 2.0           | 2.0                |
|         | sandcrete block | 173       | 80.5    | 84.4          | 86.3               |
|         | wood            | 17        | 7.9     | 8.3           | 94.6               |
|         | cartoon         | 9         | 4.2     | 4.4           | 99.0               |
|         | others          | 2         | .9      | 1.0           | 100.0              |
|         | Total           | 205       | 95.3    | 100.0         |                    |
| Missing | System          | 10        | 4.7     |               |                    |
| Total   |                 | 215       | 100.0   |               |                    |

**finishing material of the wall**

|         |                       | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------------------|-----------|---------|---------------|--------------------|
| Valid   | unplasted block       | 6         | 2.8     | 2.9           | 2.9                |
|         | sand-cement plastered | 74        | 34.4    | 35.7          | 38.6               |
|         | painted               | 110       | 51.2    | 53.1          | 91.8               |
|         | others                | 17        | 7.9     | 8.2           | 100.0              |
|         | Total                 | 207       | 96.3    | 100.0         |                    |
| Missing | System                | 8         | 3.7     |               |                    |
| Total   |                       | 215       | 100.0   |               |                    |

**Roofing materials**

|         |                       | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------------------|-----------|---------|---------------|--------------------|
| Valid   | Galvanized Iron sheet | 24        | 11.2    | 11.5          | 11.5               |
|         | Asbestos sheet        | 69        | 32.1    | 33.0          | 44.5               |
|         | clay roofing tiles    | 10        | 4.7     | 4.8           | 49.3               |
|         | Alluminium sheet      | 103       | 47.9    | 49.3          | 98.6               |
|         | others                | 3         | 1.4     | 1.4           | 100.0              |
|         | Total                 | 209       | 97.2    | 100.0         |                    |
| Missing | System                | 6         | 2.8     |               |                    |
| Total   |                       | 215       | 100.0   |               |                    |

**material for ceiling**

|         |                              | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|------------------------------|-----------|---------|---------------|--------------------|
| Valid   | Asbestos slate               | 47        | 21.9    | 22.8          | 22.8               |
|         | wooding slate                | 129       | 60.0    | 62.6          | 85.4               |
|         | particle board/gypsum boards | 18        | 8.4     | 8.7           | 94.2               |
|         | No ceiling                   | 7         | 3.3     | 3.4           | 97.6               |
|         | Others                       | 5         | 2.3     | 2.4           | 100.0              |
|         | Total                        | 206       | 95.8    | 100.0         |                    |
| Missing | System                       | 9         | 4.2     |               |                    |
| Total   |                              | 215       | 100.0   |               |                    |

**Leakages in the roof**

|         |        | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|--------|-----------|---------|---------------|--------------------|
| Valid   | yes    | 71        | 33.0    | 33.6          | 33.6               |
|         | No     | 140       | 65.1    | 66.4          | 100.0              |
|         | Total  | 211       | 98.1    | 100.0         |                    |
| Missing | System | 4         | 1.9     |               |                    |
| Total   |        | 215       | 100.0   |               |                    |

**How long has the roof been leaking?**

|                | Frequency | Percent |
|----------------|-----------|---------|
| Missing system | 215       | 100.0   |

**Are there any plumbing connections?**

|         |        | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|--------|-----------|---------|---------------|--------------------|
| Valid   | yes    | 73        | 34.0    |               | 36.1               |
|         | No     | 129       | 60.0    | 63.9          | 100.0              |
|         | Total  | 202       | 94.0    | 100.0         |                    |
| Missing | System | 13        | 6.0     |               |                    |
| Total   |        | 215       | 100.0   |               |                    |

**Availability of toilet facility**

|         |                     | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|---------------------|-----------|---------|---------------|--------------------|
| Valid   | modern watre closet | 85        | 39.5    | 41.3          | 41.3               |
|         | Bucket system       | 57        | 26.5    | 27.7          | 68.9               |
|         | Plt toilet          | 61        | 28.4    | 29.6          | 98.5               |
|         | None                | 3         | 1.4     | 1.5           | 100.0              |
|         | Total               | 206       | 95.8    | 100.0         |                    |
| Missing | System              | 9         | 4.2     |               |                    |
| Total   |                     | 215       | 100.0   |               |                    |

Approximately total cost of the house (N'000)

|         |             | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-------------|-----------|---------|---------------|--------------------|
| Valid   | 500.00      | 1         | .5      | 1.3           | 1.3                |
|         | 2000.00     | 1         | .5      | 1.3           | 2.6                |
|         | 3000.00     | 1         | .5      | 1.3           | 3.9                |
|         | 5000.00     | 2         | .9      | 2.6           | 6.5                |
|         | 10000.00    | 1         | .5      | 1.3           | 7.8                |
|         | 15000.00    | 1         | .5      | 1.3           | 9.1                |
|         | 20000.00    | 1         | .5      | 1.3           | 10.4               |
|         | 22000.00    | 1         | .5      | 1.3           | 11.7               |
|         | 30000.00    | 2         | .9      | 2.6           | 14.3               |
|         | 50000.00    | 3         | 1.4     | 3.9           | 18.2               |
|         | 75000.00    | 1         | .5      | 1.3           | 19.5               |
|         | 78000.00    | 1         | .5      | 1.3           | 20.8               |
|         | 100000.00   | 7         | 3.3     | 9.1           | 29.9               |
|         | 120000.00   | 1         | .5      | 1.3           | 31.2               |
|         | 122000.00   | 1         | .5      | 1.3           | 32.5               |
|         | 130000.00   | 1         | .5      | 1.3           | 33.8               |
|         | 150000.00   | 3         | 1.4     | 3.9           | 37.7               |
|         | 200000.00   | 3         | 1.4     | 3.9           | 41.6               |
|         | 250000.00   | 1         | .5      | 1.3           | 42.9               |
|         | 300000.00   | 1         | .5      | 1.3           | 44.2               |
|         | 400000.00   | 2         | .9      | 2.6           | 46.8               |
|         | 500000.00   | 2         | .9      | 2.6           | 49.4               |
|         | 700000.00   | 1         | .5      | 1.3           | 50.6               |
|         | 760000.00   | 1         | .5      | 1.3           | 51.9               |
|         | 800000.00   | 3         | 1.4     | 3.9           | 55.8               |
|         | 900000.00   | 1         | .5      | 1.3           | 57.1               |
|         | 1000000.00  | 7         | 3.3     | 9.1           | 66.2               |
|         | 1200000.00  | 1         | .5      | 1.3           | 67.5               |
|         | 1300000.00  | 1         | .5      | 1.3           | 68.8               |
|         | 1500000.00  | 2         | .9      | 2.6           | 71.4               |
|         | 2000000.00  | 2         | .9      | 2.6           | 74.0               |
|         | 2500000.00  | 1         | .5      | 1.3           | 75.3               |
|         | 3000000.00  | 2         | .9      | 2.6           | 77.9               |
|         | 3900000.00  | 1         | .5      | 1.3           | 79.2               |
|         | 4800000.00  | 1         | .5      | 1.3           | 80.5               |
|         | 5500000.00  | 1         | .5      | 1.3           | 81.8               |
|         | 7000000.00  | 1         | .5      | 1.3           | 83.1               |
|         | 8000000.00  | 1         | .5      | 1.3           | 84.4               |
|         | 8500000.00  | 1         | .5      | 1.3           | 85.7               |
|         | 8800000.00  | 1         | .5      | 1.3           | 87.0               |
|         | 9000000.00  | 1         | .5      | 1.3           | 88.3               |
|         | 10000000.00 | 2         | .9      | 2.6           | 90.9               |
|         | 11000000.00 | 1         | .5      | 1.3           | 92.2               |
|         | 11400000.00 | 1         | .5      | 1.3           | 93.5               |
|         | 12000000.00 | 1         | .5      | 1.3           | 94.8               |
|         | 18000000.00 | 1         | .5      | 1.3           | 96.1               |
|         | 20000000.00 | 1         | .5      | 1.3           | 97.4               |
|         | 29700000.00 | 1         | .5      | 1.3           | 98.7               |
|         | 40000000.00 | 1         | .5      | 1.3           | 100.0              |
|         | Total       | 77        | 35.8    | 100.0         |                    |
| Missing | System      | 138       | 64.2    |               |                    |
| Total   |             | 215       | 100.0   |               |                    |

Percentage of landlord's annual income

|         |               | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|---------------|-----------|---------|---------------|--------------------|
| Valid   | < 50%         | 58        | 27.0    | 41.1          | 41.1               |
|         | 50%-<100%     | 44        | 20.5    | 31.2          | 72.3               |
|         | 100 to <200%  | 13        | 6.0     | 9.2           | 81.6               |
|         | 200 to < 500% | 13        | 6.0     | 9.2           | 90.8               |
|         | 500 to <1000% | 11        | 5.1     | 7.8           | 98.6               |
|         | >1000%        | 2         | .9      | 1.4           | 100.0              |
|         | Total         | 141       | 65.6    | 100.0         |                    |
| Missing | System        | 74        | 34.4    |               |                    |
| Total   |               | 215       | 100.0   |               |                    |

Approximately 200 naira is equivalent to one Euro, while about 150 naira is equivalent to one US Dollar

**State of the house**

|         |                       | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------------------|-----------|---------|---------------|--------------------|
| Valid   | Good                  | 56        | 26.0    | 29.6          | 29.6               |
|         | Fairly good condition | 118       | 54.9    | 62.4          | 92.1               |
|         | Dilapated             | 15        | 7.0     | 7.9           | 100.0              |
|         | Total                 | 189       | 87.9    | 100.0         |                    |
| Missing | System                | 26        | 12.1    |               |                    |
| Total   |                       | 215       | 100.0   |               |                    |

**Number of familes living in the building**

|         |          | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|----------|-----------|---------|---------------|--------------------|
| Valid   | 1        | 9         | 4.2     | 4.6           | 4.6                |
|         | 2-4      | 50        | 23.3    | 25.8          | 30.4               |
|         | 5-7      | 84        | 39.1    | 43.3          | 73.7               |
|         | 8-10     | 42        | 19.5    | 21.6          | 95.4               |
|         | 10 above | 9         | 4.2     | 4.6           | 100.0              |
|         | Total    | 194       | 90.2    | 100.0         |                    |
| Missing | System   | 21        | 9.8     |               |                    |
| Total   |          | 215       | 100.0   |               |                    |

**How many people live in the building**

|         |          | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|----------|-----------|---------|---------------|--------------------|
| Valid   | 1-2      | 11        | 5.1     | 5.7           | 5.7                |
|         | 3-4      | 112       | 52.1    | 58.0          | 63.7               |
|         | 5-6      | 65        | 30.2    | 33.7          | 97.4               |
|         | 7-9      | 4         | 1.9     | 2.1           | 99.5               |
|         | 10 above | 1         | .5      | .5            | 100.0              |
|         | Total    | 193       | 89.8    | 100.0         |                    |
| Missing | System   | 22        | 10.2    |               |                    |
| Total   |          | 215       | 100.0   |               |                    |

**Average size of space occuied by person**

|         |        | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|--------|-----------|---------|---------------|--------------------|
| Valid   | 1.00   | 4         | 1.9     | 10.3          | 10.3               |
|         | 2.00   | 3         | 1.4     | 7.7           | 17.9               |
|         | 3.00   | 1         | .5      | 2.6           | 20.5               |
|         | 4.00   | 9         | 4.2     | 23.1          | 43.6               |
|         | 5.00   | 1         | .5      | 2.6           | 46.2               |
|         | 6.00   | 1         | .5      | 2.6           | 48.7               |
|         | 15.00  | 1         | .5      | 2.6           | 51.3               |
|         | 45.00  | 1         | .5      | 2.6           | 53.8               |
|         | 50.00  | 1         | .5      | 2.6           | 56.4               |
|         | 60.00  | 3         | 1.4     | 7.7           | 64.1               |
|         | 65.00  | 2         | .9      | 5.1           | 69.2               |
|         | 70.00  | 2         | .9      | 5.1           | 74.4               |
|         | 75.00  | 2         | .9      | 5.1           | 79.5               |
|         | 85.00  | 3         | 1.4     | 7.7           | 87.2               |
|         | 101.00 | 1         | .5      | 2.6           | 89.7               |
|         | 120.00 | 1         | .5      | 2.6           | 92.3               |
|         | 130.00 | 1         | .5      | 2.6           | 94.9               |
|         | 150.00 | 1         | .5      | 2.6           | 97.4               |
|         | 170.00 | 1         | .5      | 2.6           | 100.0              |
|         | Total  | 39        | 18.1    | 100.0         |                    |
| Missing | System | 176       | 81.9    |               |                    |
| Total   |        | 215       | 100.0   |               |                    |

**Average rent in naira per room**

|         |                  | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|------------------|-----------|---------|---------------|--------------------|
| Valid   | 1000 naira       | 61        | 28.4    | 36.5          | 36.5               |
|         | 1000-2000 naira  | 80        | 37.2    | 47.9          | 84.4               |
|         | 3000-5000 naira  | 23        | 10.7    | 13.8          | 98.2               |
|         | 5000 naira above | 3         | 1.4     | 1.8           | 100.0              |
|         | Total            | 167       | 77.7    | 100.0         |                    |
| Missing | System           | 48        | 22.3    |               |                    |
| Total   |                  | 215       | 100.0   |               |                    |

**Average rent per 3 bedroom flat**

|         |                   | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-------------------|-----------|---------|---------------|--------------------|
| Valid   | 5000 naira        | 13        | 6.0     | 59.1          | 59.1               |
|         | 5000-7000 naira   | 5         | 2.3     | 22.7          | 81.8               |
|         | 7000- 10000 naira | 3         | 1.4     | 13.6          | 95.5               |
|         | 10000 naira above | 1         | .5      | 4.5           | 100.0              |
|         | Total             | 22        | 10.2    | 100.0         |                    |
| Missing | System            | 193       | 89.8    |               |                    |
| Total   |                   | 215       | 100.0   |               |                    |

**Average rent per self-contained flat**

|         |                  | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|------------------|-----------|---------|---------------|--------------------|
| Valid   | 5000 naira       | 3         | 1.4     | 50.0          | 50.0               |
|         | 7500-10000 naira | 3         | 1.4     | 50.0          | 100.0              |
|         | Total            | 6         | 2.8     | 100.0         |                    |
| Missing | System           | 209       | 97.2    |               |                    |
| Total   |                  | 215       | 100.0   |               |                    |

**Average rent per duplex apartment**

|         |                  | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|------------------|-----------|---------|---------------|--------------------|
| Valid   | 5000-7500 naira  | 1         | .5      | 50.0          | 50.0               |
|         | 7500-10000 naira | 1         | .5      | 50.0          | 100.0              |
|         | Total            | 2         | .9      | 100.0         |                    |
| Missing | System           | 213       | 99.1    |               |                    |
| Total   |                  | 215       | 100.0   |               |                    |

**Average rent per mansion**

|         |                   | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-------------------|-----------|---------|---------------|--------------------|
| Valid   | 5000 naira        | 1         | .5      | 50.0          | 50.0               |
|         | 10000 naira above | 1         | .5      | 50.0          | 100.0              |
|         | Total             | 2         | .9      | 100.0         |                    |
| Missing | System            | 213       | 99.1    |               |                    |
| Total   |                   | 215       | 100.0   |               |                    |

**Average shared a toilet**

|         |             | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-------------|-----------|---------|---------------|--------------------|
| Valid   | 2           | 30        | 14.0    | 16.1          | 16.1               |
|         | more than 5 | 60        | 27.9    | 32.3          | 48.4               |
|         | 3           | 30        | 14.0    | 16.1          | 64.5               |
|         | 4           | 49        | 22.8    | 26.3          | 90.9               |
|         | 5           | 17        | 7.9     | 9.1           | 100.0              |
|         | Total       | 186       | 86.5    | 100.0         |                    |
| Missing | System      | 29        | 13.5    |               |                    |
| Total   |             | 215       | 100.0   |               |                    |

**Is this only house built by the landlord?**

|         |         | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|---------|-----------|---------|---------------|--------------------|
| Valid   | yes     | 140       | 65.1    | 70.0          | 70.0               |
|         | No      | 47        | 21.9    | 23.5          | 93.5               |
|         | no idea | 13        | 6.0     | 6.5           | 100.0              |
|         | Total   | 200       | 93.0    | 100.0         |                    |
| Missing | System  | 15        | 7.0     |               |                    |
| Total   |         | 215       | 100.0   |               |                    |

**If 'No' to number 34 above, how many house does he have?**

|         |         | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|---------|-----------|---------|---------------|--------------------|
| Valid   | 2       | 40        | 18.6    | 58.8          | 58.8               |
|         | 2-4     | 23        | 10.7    | 33.8          | 92.6               |
|         | 5 above | 5         | 2.3     | 7.4           | 100.0              |
|         | Total   | 68        | 31.6    | 100.0         |                    |
| Missing | System  | 147       | 68.4    |               |                    |
| Total   |         | 215       | 100.0   |               |                    |

**Does the landlord live in the house**

|         |        | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|--------|-----------|---------|---------------|--------------------|
| Valid   | yes    | 142       | 66.0    | 73.6          | 73.6               |
|         | No     | 51        | 23.7    | 26.4          | 100.0              |
|         | Total  | 193       | 89.8    | 100.0         |                    |
| Missing | System | 22        | 10.2    |               |                    |
| Total   |        | 215       | 100.0   |               |                    |

**If No to 36 above, where does he live?**

|         |                  | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|------------------|-----------|---------|---------------|--------------------|
| Valid   | within Ajegunle  | 60        | 27.9    | 61.2          | 61.2               |
|         | Outside Ajegunle | 33        | 15.3    | 33.7          | 94.9               |
|         | No idea          | 5         | 2.3     | 5.1           | 100.0              |
|         | Total            | 98        | 45.6    | 100.0         |                    |
| Missing | System           | 117       | 54.4    |               |                    |
| Total   |                  | 215       | 100.0   |               |                    |

**Are there tenants in the house?**

|         |        | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|--------|-----------|---------|---------------|--------------------|
| Valid   | yes    | 169       | 78.6    | 88.0          | 88.0               |
|         | No     | 23        | 10.7    | 12.0          | 100.0              |
|         | Total  | 192       | 89.3    | 100.0         |                    |
| Missing | System | 23        | 10.7    |               |                    |
| Total   |        | 215       | 100.0   |               |                    |

**Is the house connected to municipal water network?**

|         |        | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|--------|-----------|---------|---------------|--------------------|
| Valid   | yes    | 60        | 27.9    | 30.8          | 30.8               |
|         | No     | 135       | 62.8    | 69.2          | 100.0              |
|         | Total  | 195       | 90.7    | 100.0         |                    |
| Missing | System | 20        | 9.3     |               |                    |
| Total   |        | 215       | 100.0   |               |                    |

**What is the main source of water supply**

|       |                               | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------------------------------|-----------|---------|---------------|--------------------|
| Valid | municipal pipe borne          | 33        | 15.3    | 16.1          | 16.1               |
|       | private bore hole             | 20        | 9.3     | 9.8           | 25.9               |
|       | general/neighborhood borehore | 12        | 5.6     | 5.9           | 31.7               |
|       | deep well                     | 110       | 51.2    | 53.7          | 85.4               |
|       | water seller                  | 30        | 14.0    | 14.6          | 100.0              |
|       | Total                         | 205       | 95.3    | 100.0         |                    |
|       | Missing                       | System    | 10      | 4.7           |                    |
| Total |                               | 215       | 100.0   |               |                    |

**Is the house connected to the city's electricity grid?**

|         |        | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|--------|-----------|---------|---------------|--------------------|
| Valid   | yes    | 168       | 78.1    | 88.9          | 88.9               |
|         | No     | 21        | 9.8     | 11.1          | 100.0              |
|         | Total  | 189       | 87.9    | 100.0         |                    |
| Missing | System | 26        | 12.1    |               |                    |
| Total   |        | 215       | 100.0   |               |                    |

**What is the state of electricity supply?**

|         |                  | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|------------------|-----------|---------|---------------|--------------------|
| Valid   | 24 hours/day     | 15        | 7.0     | 7.3           | 7.3                |
|         | 12-<24 hours/day | 19        | 8.8     | 9.2           | 16.5               |
|         | 6-< 12 hours/day | 55        | 25.6    | 26.7          | 43.2               |
|         | 2-< 6hours/day   | 96        | 44.7    | 46.6          | 89.8               |
|         | < 2 hours/day    | 20        | 9.3     | 9.7           | 99.5               |
|         | No supply        | 1         | .5      | .5            | 100.0              |
|         | Total            | 206       | 95.8    | 100.0         |                    |
| Missing | System           | 9         | 4.2     |               |                    |
| Total   |                  | 215       | 100.0   |               |                    |

**What is means of waste disposa?l**

|         |                              | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|------------------------------|-----------|---------|---------------|--------------------|
| Valid   | Refuse collection contractor | 147       | 68.4    | 75.4          | 75.4               |
|         | municipal refuse dump        | 27        | 12.6    | 13.8          | 89.2               |
|         | Burning                      | 9         | 4.2     | 4.6           | 93.8               |
|         | On the street                | 6         | 2.8     | 3.1           | 96.9               |
|         | Other;specify                | 6         | 2.8     | 3.1           | 100.0              |
|         | Total                        | 195       | 90.7    | 100.0         |                    |
| Missing | System                       | 20        | 9.3     |               |                    |
| Total   |                              | 215       | 100.0   |               |                    |

**Is the house vulnerable to flooding?**

|         |        | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|--------|-----------|---------|---------------|--------------------|
| Valid   | yes    | 82        | 38.1    | 41.2          | 41.2               |
|         | No     | 117       | 54.4    | 58.8          | 100.0              |
|         | Total  | 199       | 92.6    | 100.0         |                    |
| Missing | System | 16        | 7.4     |               |                    |
| Total   |        | 215       | 100.0   |               |                    |

**If 'Yes' to the above, how severe is the flooding?**

|         |             | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-------------|-----------|---------|---------------|--------------------|
| Valid   | Minor       | 29        | 13.5    | 34.1          | 34.1               |
|         | severe      | 49        | 22.8    | 57.6          | 91.8               |
|         | very severe | 7         | 3.3     | 8.2           | 100.0              |
|         | Total       | 85        | 39.5    | 100.0         |                    |
| Missing | System      | 130       | 60.5    |               |                    |
| Total   |             | 215       | 100.0   |               |                    |



**What is the state of the general environment of the house?**

|         |   | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|---|-----------|---------|---------------|--------------------|
| Valid   | Asphalt/concrete paved road in good condition | 57        | 26.5    | 31.5          | 31.5               |
|         | Asphalt /concrete paved in fair condition     | 74        | 34.4    | 40.9          | 72.4               |
|         | Asphalt/concrete paved road in poor condition | 42        | 19.5    | 23.2          | 95.6               |
|         | No direct access from the street              | 8         | 3.7     | 4.4           | 100.0              |
|         | Total   | 181       | 84.2    | 100.0         |                    |
| Missing | System  | 34        | 15.8    |               |                    |
| Total   |   | 215       | 100.0   |               |                    |

**Are there open spaces/parks on the street?**

|         |        | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|--------|-----------|---------|---------------|--------------------|
| Valid   | yes    | 47        | 21.9    | 24.1          | 24.1               |
|         | No     | 148       | 68.8    | 75.9          | 100.0              |
|         | Total  | 195       | 90.7    | 100.0         |                    |
| Missing | System | 20        | 9.3     |               |                    |
| Total   |        | 215       | 100.0   |               |                    |

**Are the landlords/residents of the area involved in decision making?**

|         |        | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|--------|-----------|---------|---------------|--------------------|
| Valid   | yes    | 35        | 16.3    | 19.1          | 19.1               |
|         | No     | 148       | 68.8    | 80.9          | 100.0              |
|         | Total  | 183       | 85.1    | 100.0         |                    |
| Missing | System | 32        | 14.9    |               |                    |
| Total   |        | 215       | 100.0   |               |                    |

**Did you get any financial help from the government towards building your house?**

|         |        | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|--------|-----------|---------|---------------|--------------------|
| Valid   | yes    | 11        | 5.1     | 5.3           | 5.3                |
|         | No     | 198       | 92.1    | 94.7          | 100.0              |
|         | Total  | 209       | 97.2    | 100.0         |                    |
| Missing | System | 6         | 2.8     |               |                    |
| Total   |        | 215       | 100.0   |               |                    |

**If yes to 48, from which agency?**

|         |                      | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|----------------------|-----------|---------|---------------|--------------------|
| Valid   | Urban renewal agency | 1         | .5      | 100.0         | 100.0              |
| Missing | System               | 214       | 99.5    |               |                    |
| Total   |                      | 215       | 100.0   |               |                    |

**How much did you get?**

|         |           | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------|-----------|---------|---------------|--------------------|
| Valid   | 100000.00 | 1         | .5      | 100.0         | 100.0              |
| Missing | System    | 214       | 99.5    |               |                    |
| Total   |           | 215       | 100.0   |               |                    |

**How long after your application did you get the fund?**

|         |                | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|----------------|-----------|---------|---------------|--------------------|
| Valid   | 6 month -1 yrs | 1         | .5      | 33.3          | 33.3               |
|         | 1 to < 2 yrs   | 1         | .5      | 33.3          | 66.7               |
|         | 2 to < 5 yrs   | 1         | .5      | 33.3          | 100.0              |
|         | Total          | 3         | 1.4     | 100.0         |                    |
| Missing | System         | 212       | 98.6    |               |                    |
| Total   |                | 215       | 100.0   |               |                    |

**What percentage of the total cost?**

|         |                | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|----------------|-----------|---------|---------------|--------------------|
| Valid   | 100% and above | 1         | .5      | 20.0          | 20.0               |
|         | 80% to <100%   | 1         | .5      | 20.0          | 40.0               |
|         | 60% to < 80%   | 3         | 1.4     | 60.0          | 100.0              |
|         | Total          | 5         | 2.3     | 100.0         |                    |
| Missing | System         | 210       | 97.7    |               |                    |
| Total   |                | 215       | 100.0   |               |                    |

**How will you rate the award process?**

|         |        | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|--------|-----------|---------|---------------|--------------------|
| Valid   | fair   | 4         | 1.9     | 50.0          | 50.0               |
|         | unfair | 4         | 1.9     | 50.0          | 100.0              |
|         | Total  | 8         | 3.7     | 100.0         |                    |
| Missing | System | 207       | 96.3    |               |                    |
| Total   |        | 215       | 100.0   |               |                    |

**Did you 'settle' (pay bribes) any government official in order to get assistance??**

|         |        | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|--------|-----------|---------|---------------|--------------------|
| Valid   | No     | 3         | 1.4     | 100.0         | 100.0              |
| Missing | System | 212       | 98.6    |               |                    |
| Total   |        | 215       | 100.0   |               |                    |

If 'Yes' to the above, how many officials did you settle?

|         |        | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|--------|-----------|---------|---------------|--------------------|
| Valid   | 1      | 1         | .5      | 12.5          | 12.5               |
|         | 2-4    | 7         | 3.3     | 87.5          | 100.0              |
|         | Total  | 8         | 3.7     | 100.0         |                    |
| Missing | System | 207       | 96.3    |               |                    |
| Total   |        | 215       | 100.0   |               |                    |

How will you rate government in the agencies responsible for financial assistance

|         |        | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|--------|-----------|---------|---------------|--------------------|
| Valid   | Fairly | 1         | 5.      | 91.           | 91.                |
|         | very   | 1         | .       | 8.            | 100.               |
|         | Total  | 1         | 5.      | 100.          |                    |
| Missing | System | 20        | 94.     |               |                    |
| Total   |        | 21        | 100.    |               |                    |

what is your assesment of the level of effeciency of these government agency

|         |                   | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-------------------|-----------|---------|---------------|--------------------|
| Valid   | Fast /Effecient   | 6         | 2.8     | 40.0          | 40.0               |
|         | slow /Ineffecient | 9         | 4.2     | 60.0          | 100.0              |
|         | Total             | 15        | 7.0     | 100.0         |                    |
| Missing | System            | 200       | 93.0    |               |                    |
| Total   |                   | 215       | 100.0   |               |                    |

How do you assess the bureaucracy procedure involved?

|         |                          | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|--------------------------|-----------|---------|---------------|--------------------|
| Valid   | Simple and easy          | 2         | .9      | 12.5          | 12.5               |
|         | Fairly complicated       | 11        | 5.1     | 68.8          | 81.3               |
|         | Cumbersome and difficult | 3         | 1.4     | 18.8          | 100.0              |
|         | Total                    | 16        | 7.4     | 100.0         |                    |
| Missing | System                   | 199       | 92.6    |               |                    |
| Total   |                          | 215       | 100.0   |               |                    |

If 'No' to question 48, how did you raise the money to build?

|         |                     | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|---------------------|-----------|---------|---------------|--------------------|
| Valid   | Personal saving     | 160       | 74.4    | 78.8          | 78.8               |
|         | Coopetative society | 29        | 13.5    | 14.3          | 93.1               |
|         | bank loan           | 14        | 6.5     | 6.9           | 100.0              |
|         | Total               | 203       | 94.4    | 100.0         |                    |
| Missing | System              | 12        | 5.6     |               |                    |
| Total   |                     | 215       | 100.0   |               |                    |

**Did you raise enough money to complete the house**

|         |        | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|--------|-----------|---------|---------------|--------------------|
| Valid   | yes    | 120       | 55.8    | 76.4          | 76.4               |
|         | No     | 37        | 17.2    | 23.6          | 100.0              |
|         | Total  | 157       | 73.0    | 100.0         |                    |
| Missing | System | 58        | 27.0    |               |                    |
| Total   |        | 215       | 100.0   |               |                    |

**What type of land tenure do you hold for the building?**

|         |  | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|--|-----------|---------|---------------|--------------------|
| Valid   | Certificate of occupancy(C of O)                   | 108       | 50.2    | 53.5          | 53.5               |
|         | Land agreement                                     | 72        | 33.5    | 35.6          | 89.1               |
|         | Plot within a larger layout,without seperate title | 9         | 4.2     | 4.5           | 93.6               |
|         | No land title                                      | 12        | 5.6     | 5.9           | 99.5               |
|         | others   | 1         | .5      | .5            | 100.0              |
|         | Total  | 202       | 94.0    | 100.0         |                    |
| Missing | System   | 13        | 6.0     |               |                    |
| Total   |  | 215       | 100.0   |               |                    |

**What type of survey plan does the property have?**

|         |   | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|---|-----------|---------|---------------|--------------------|
| Valid   | Authentic plan sighed by registered surveyor                      | 81        | 37.7    | 45.0          | 45.0               |
|         | Ordinary plan produced by quack                                   | 53        | 24.7    | 29.4          | 74.4               |
|         | No individual survey plan, but within a layout with a survey plan | 27        | 12.6    | 15.0          | 89.4               |
|         | No survey plan  | 19        | 8.8     | 10.6          | 100.0              |
|         | Total   | 180       | 83.7    | 100.0         |                    |
| Missing | System  | 35        | 16.3    |               |                    |
| Total   |   | 215       | 100.0   |               |                    |

**Is the land survey drawing for you building charted on the government master plan?**

|         | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------|---------|---------------|--------------------|
| Valid   | yes       | 69      | 32.1          | 43.1               |
|         | No        | 91      | 42.3          | 56.9               |
|         | Total     | 160     | 74.4          | 100.0              |
| Missing | System    | 55      | 25.6          |                    |
| Total   |           | 215     | 100.0         |                    |

**Did you buy the land directly from government?**

|         | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------|---------|---------------|--------------------|
| Valid   | yes       | 21      | 9.8           | 13.7               |
|         | No        | 132     | 61.4          | 86.3               |
|         | Total     | 153     | 71.2          | 100.0              |
| Missing | System    | 62      | 28.8          |                    |
| Total   |           | 215     | 100.0         |                    |

**If 'No' to the above, from whom did you buy the land?**

|         | Frequency     | Percent | Valid Percent | Cumulative Percent |
|---------|---------------|---------|---------------|--------------------|
| Valid   | Indigene      | 8       | 3.7           | 44.4               |
|         | Estate valuer | 10      | 4.7           | 55.6               |
|         | Total         | 18      | 8.4           | 100.0              |
| Missing | System        | 197     | 91.6          |                    |
| Total   |               | 215     | 100.0         |                    |

**Why did you not buy the land directly from government**

|         | Frequency                            | Percent | Valid Percent | Cumulative Percent |
|---------|--------------------------------------|---------|---------------|--------------------|
| Valid   | Too expensive                        | 30      | 14.0          | 29.1               |
|         | Not available within the desire area | 26      | 12.1          | 54.4               |
|         | Not available at all                 | 10      | 4.7           | 64.1               |
|         | Curbersome bureaucratic process      | 19      | 8.8           | 82.5               |
|         | The process is corrupt               | 14      | 6.5           | 96.1               |
|         | Others                               | 4       | 1.9           | 100.0              |
|         | Total                                | 103     | 47.9          |                    |
| Missing | System                               | 112     | 52.1          |                    |
| Total   |                                      | 215     | 100.0         |                    |

**If yes to 69 above,through which agency of government did you buy the land?**

|         | Frequency | Percent |
|---------|-----------|---------|
| Missing | System    | 215     |
|         |           | 100.0   |

**How much did you pay for the land and what size?**

|         |            | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|------------|-----------|---------|---------------|--------------------|
| Valid   | 1.00       | 1         | .5      | 2.2           | 2.2                |
|         | 600.00     | 1         | .5      | 2.2           | 4.4                |
|         | 1000.00    | 3         | 1.4     | 6.7           | 11.1               |
|         | 2500.00    | 2         | .9      | 4.4           | 15.6               |
|         | 12000.00   | 1         | .5      | 2.2           | 17.8               |
|         | 14000.00   | 1         | .5      | 2.2           | 20.0               |
|         | 15000.00   | 1         | .5      | 2.2           | 22.2               |
|         | 23000.00   | 1         | .5      | 2.2           | 24.4               |
|         | 30000.00   | 1         | .5      | 2.2           | 26.7               |
|         | 39000.00   | 1         | .5      | 2.2           | 28.9               |
|         | 43000.00   | 1         | .5      | 2.2           | 31.1               |
|         | 50000.00   | 2         | .9      | 4.4           | 35.6               |
|         | 72000.00   | 1         | .5      | 2.2           | 37.8               |
|         | 75000.00   | 1         | .5      | 2.2           | 40.0               |
|         | 79000.00   | 1         | .5      | 2.2           | 42.2               |
|         | 100000.00  | 2         | .9      | 4.4           | 46.7               |
|         | 120000.00  | 1         | .5      | 2.2           | 48.9               |
|         | 150000.00  | 1         | .5      | 2.2           | 51.1               |
|         | 170000.00  | 1         | .5      | 2.2           | 53.3               |
|         | 200000.00  | 1         | .5      | 2.2           | 55.6               |
|         | 350000.00  | 2         | .9      | 4.4           | 60.0               |
|         | 370000.00  | 1         | .5      | 2.2           | 62.2               |
|         | 435000.00  | 1         | .5      | 2.2           | 64.4               |
|         | 500000.00  | 2         | .9      | 4.4           | 68.9               |
|         | 570000.00  | 1         | .5      | 2.2           | 71.1               |
|         | 700000.00  | 1         | .5      | 2.2           | 73.3               |
|         | 1000000.00 | 1         | .5      | 2.2           | 75.6               |
|         | 2000000.00 | 4         | 1.9     | 8.9           | 84.4               |
|         | 2300000.00 | 1         | .5      | 2.2           | 86.7               |
|         | 2500000.00 | 2         | .9      | 4.4           | 91.1               |
|         | 5000000.00 | 1         | .5      | 2.2           | 93.3               |
|         | 5500000.00 | 1         | .5      | 2.2           | 95.6               |
|         | 6500000.00 | 2         | .9      | 4.4           | 100.0              |
|         | Total      | 45        | 20.9    | 100.0         |                    |
| Missing | System     | 170       | 79.1    |               |                    |
| Total   |            | 215       | 100.0   |               |                    |

**How long after your application were you allocated the land?**

|         |                  | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|------------------|-----------|---------|---------------|--------------------|
| Valid   | < 6 months       | 61        | 28.4    | 52.6          | 52.6               |
|         | 6 month to 1 yrs | 38        | 17.7    | 32.8          | 85.3               |
|         | 1 < to 2 yrs     | 5         | 2.3     | 4.3           | 89.7               |
|         | 2 to< 5 yrs      | 11        | 5.1     | 9.5           | 99.1               |
|         | 5 yrs and above  | 1         | .5      | .9            | 100.0              |
|         | Total            | 116       | 54.0    | 100.0         |                    |
| Missing | System           | 99        | 46.0    |               |                    |
| Total   |                  | 215       | 100.0   |               |                    |

**Was there an access road to the site of the time of purchase?**

|         |                            | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|----------------------------|-----------|---------|---------------|--------------------|
| Valid   | No                         | 17        | 7.9     | 10.5          | 10.5               |
|         | Yes, earth road            | 114       | 53.0    | 70.4          | 80.9               |
|         | yes ,asphalt finished road | 31        | 14.4    | 19.1          | 100.0              |
|         | Total                      | 162       | 75.3    | 100.0         |                    |
| Missing | System                     | 53        | 24.7    |               |                    |
| Total   |                            | 215       | 100.0   |               |                    |

**What was the state of the access road?**

|         |        | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|--------|-----------|---------|---------------|--------------------|
| Valid   | Good   | 15        | 7.0     | 8.8           | 8.8                |
|         | fair   | 118       | 54.9    | 69.0          | 77.8               |
|         | poor   | 38        | 17.7    | 22.2          | 100.0              |
|         | Total  | 171       | 79.5    | 100.0         |                    |
| Missing | System | 44        | 20.5    |               |                    |
| Total   |        | 215       | 100.0   |               |                    |

**Were there existing municipal water lines at the time of purchase/allocation of the land?**

|         |        | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|--------|-----------|---------|---------------|--------------------|
| Valid   | Yes    | 32        | 14.9    | 20.0          | 20.0               |
|         | No     | 128       | 59.5    | 80.0          | 100.0              |
|         | Total  | 160       | 74.4    | 100.0         |                    |
| Missing | System | 55        | 25.6    |               |                    |
| Total   |        | 215       | 100.0   |               |                    |

**Were there existing electricity lines in the neighbourhood at the time of purchase?**

|         |        | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|--------|-----------|---------|---------------|--------------------|
| Valid   | Yes    | 134       | 62.3    | 76.6          | 76.6               |
|         | No     | 41        | 19.1    | 23.4          | 100.0              |
|         | Total  | 175       | 81.4    | 100.0         |                    |
| Missing | System | 40        | 18.6    |               |                    |
| Total   |        | 215       | 100.0   |               |                    |

**Is there existing drainage system?**

|         |        | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|--------|-----------|---------|---------------|--------------------|
| Valid   | yes    | 114       | 53.0    | 68.7          | 68.7               |
|         | No     | 52        | 24.2    | 31.3          | 100.0              |
|         | Total  | 166       | 77.2    | 100.0         |                    |
| Missing | System | 49        | 22.8    |               |                    |
| Total   |        | 215       | 100.0   |               |                    |

**Does the building have approved plan?**

|         |        | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|--------|-----------|---------|---------------|--------------------|
| Valid   | Yes    | 119       | 55.3    | 64.0          | 64.0               |
|         | No     | 67        | 31.2    | 36.0          | 100.0              |
|         | Total  | 186       | 86.5    | 100.0         |                    |
| Missing | System | 29        | 13.5    |               |                    |
| Total   |        | 215       | 100.0   |               |                    |

**If 'No' to number 80 above why?**

|         |  | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|--|-----------|---------|---------------|--------------------|
| Valid   | Not aware of the regulation stipulated the need for building plan preparation and approval | 24        | 11.2    | 31.2          | 31.2               |
|         | It was considered unnecessary  | 29        | 13.5    | 37.7          | 68.8               |
|         | lack of money for yhe preparation of a building plan                                       | 11        | 5.1     | 14.3          | 83.1               |
|         | the process is considered cumbersome   | 12        | 5.6     | 15.6          | 98.7               |
|         | Others   | 1         | .5      | 1.3           | 100.0              |
|         | Total  | 77        | 35.8    | 100.0         |                    |
| Missing | System   | 138       | 64.2    |               |                    |
| Total   |  | 215       | 100.0   |               |                    |

**Did any agency of government try to prevent the construction of the building during construction?**

|         |        | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|--------|-----------|---------|---------------|--------------------|
| Valid   | Yes    | 1         | 8.      | 22.           | 22.                |
|         | No     | 6         | 30.     | 77.           | 100.               |
|         | Total  | 8         | 39.     | 100.          |                    |
| Missing | System | 13        | 60.     |               |                    |
| Total   |        | 21        | 100.    |               |                    |

**if yes to question number 82 above,which agency?**

|         |        | Frequency | Percent |
|---------|--------|-----------|---------|
| Missing | System | 215       | 100.0   |

**How did you solve the problem and complete your building?**

|         |        | Frequency | Percent |
|---------|--------|-----------|---------|
| Missing | System | 215       | 100.0   |



**Has any agency of government threatened to invoke the law against you for any contravention of building code?**

|         |        | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|--------|-----------|---------|---------------|--------------------|
| Valid   | Yes    | 12        | 5.6     | 30.0          | 30.0               |
|         | No     | 28        | 13.0    | 70.0          | 100.0              |
|         | Total  | 40        | 18.6    | 100.0         |                    |
| Missing | System | 175       | 81.4    |               |                    |
| Total   |        | 215       | 100.0   |               |                    |

**If yes to question 85 above, what has been your response?**

|         |        | Frequency | Percent |
|---------|--------|-----------|---------|
| Missing | System | 215       | 100.0   |

**If yes to number 82 above, which agency of government where involve in the building plan**

|         |        | Frequency | Percent |
|---------|--------|-----------|---------|
| Missing | System | 215       | 100.0   |

**In which of these agencies did you encounter problem**

|         |        | Frequency | Percent |
|---------|--------|-----------|---------|
| Missing | System | 215       | 100.0   |

**Problem**

|         |                            | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|----------------------------|-----------|---------|---------------|--------------------|
| Valid   | Unfriendly/hostile staff   | 15        | 7.0     | 19.5          | 19.5               |
|         | Loss of submitted document | 8         | 3.7     | 10.4          | 29.9               |
|         | Delay in process time      | 38        | 17.7    | 49.4          | 79.2               |
|         | Demand for bribe           | 14        | 6.5     | 18.2          | 97.4               |
|         | Others                     | 2         | .9      | 2.6           | 100.0              |
|         | Total                      | 77        | 35.8    | 100.0         |                    |
| Missing | System                     | 138       | 64.2    |               |                    |
| Total   |                            | 215       | 100.0   |               |                    |

**How did you address the problem**

|         |        | Frequency | Percent |
|---------|--------|-----------|---------|
| Missing | System | 215       | 100.0   |

**Did you pay any bribe?**

|         |        | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|--------|-----------|---------|---------------|--------------------|
| Valid   | Yes    | 32        | 14.9    | 23.5          | 23.5               |
|         | No     | 104       | 48.4    | 76.5          | 100.0              |
|         | Total  | 136       | 63.3    | 100.0         |                    |
| Missing | System | 79        | 36.7    |               |                    |
| Total   |        | 215       | 100.0   |               |                    |

**If 'Yes' to question number 91, how much did you pay?**

|         |           | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------|-----------|---------|---------------|--------------------|
| Valid   | 3500.00   | 1         | .5      | 3.1           | 3.1                |
|         | 15000.00  | 3         | 1.4     | 9.4           | 12.5               |
|         | 16000.00  | 1         | .5      | 3.1           | 15.6               |
|         | 20000.00  | 6         | 2.8     | 18.8          | 34.4               |
|         | 25000.00  | 2         | .9      | 6.3           | 40.6               |
|         | 30000.00  | 4         | 1.9     | 12.5          | 53.1               |
|         | 32000.00  | 1         | .5      | 3.1           | 56.3               |
|         | 35000.00  | 1         | .5      | 3.1           | 59.4               |
|         | 40000.00  | 1         | .5      | 3.1           | 62.5               |
|         | 45000.00  | 2         | .9      | 6.3           | 68.8               |
|         | 50000.00  | 3         | 1.4     | 9.4           | 78.1               |
|         | 70000.00  | 2         | .9      | 6.3           | 84.4               |
|         | 75000.00  | 1         | .5      | 3.1           | 87.5               |
|         | 100000.00 | 2         | .9      | 6.3           | 93.8               |
|         | 120000.00 | 1         | .5      | 3.1           | 96.9               |
|         | 200000.00 | 1         | .5      | 3.1           | 100.0              |
|         | Total     | 32        | 14.9    | 100.0         |                    |
| Missing | System    | 183       | 85.1    |               |                    |
| Total   |           | 215       | 100.0   |               |                    |

**How long after your application (with the completed document) did you get the Approval?**

|         |                    | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|--------------------|-----------|---------|---------------|--------------------|
| Valid   | < 6 month          | 36        | 16.7    | 48.0          | 48.0               |
|         | 6 month to < 1 yrs | 29        | 13.5    | 38.7          | 86.7               |
|         | 1 to < 2 yrs       | 6         | 2.8     | 8.0           | 94.7               |
|         | 2 to < 5 yrs       | 4         | 1.9     | 5.3           | 100.0              |
|         | Total              | 75        | 34.9    | 100.0         |                    |
| Missing | System             | 140       | 65.1    |               |                    |
| Total   |                    | 215       | 100.0   |               |                    |

**Were services of architects utilized at house design stage?**

|         |                 | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------------|-----------|---------|---------------|--------------------|
| Valid   | Yes             | 101       | 47.0    | 57.1          | 57.1               |
|         | Yes (but quack) | 22        | 10.2    | 12.4          | 69.5               |
|         | No              | 54        | 25.1    | 30.5          | 100.0              |
|         | Total           | 177       | 82.3    | 100.0         |                    |
| Missing | System          | 38        | 17.7    |               |                    |
| Total   |                 | 215       | 100.0   |               |                    |

**Were the services of Urban planner utilized at the house design stage?**

|         |          | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|----------|-----------|---------|---------------|--------------------|
| Valid   | Yes      | 9         | 44.     | 51.           | 51.                |
|         | Yes (but | 4         | 21.     | 24.           | 76.                |
|         | No       | 4         | 20.     | 23.           | 100.               |
|         | Total    | 18        | 86.     | 100.          |                    |
| Missing | System   | 3         | 14.     |               |                    |
| Total   |          | 21        | 100.    |               |                    |

**Were the services of Buildedr utilized at the house design stage?**

|         |                 | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------------|-----------|---------|---------------|--------------------|
| Valid   | Yes             | 143       | 66.5    | 76.1          | 76.1               |
|         | yes (but quack) | 29        | 13.5    | 15.4          | 91.5               |
|         | No              | 16        | 7.4     | 8.5           | 100.0              |
|         | Total           | 188       | 87.4    | 100.0         |                    |
| Missing | System          | 27        | 12.6    |               |                    |
| Total   |                 | 215       | 100.0   |               |                    |

**Were the services of Structural Engineer utilized at the house design stage?**

|         |                 | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------------|-----------|---------|---------------|--------------------|
| Valid   | Yes             | 72        | 33.5    | 41.1          | 41.1               |
|         | Yes (but quack) | 18        | 8.4     | 10.3          | 51.4               |
|         | No              | 85        | 39.5    | 48.6          | 100.0              |
|         | Total           | 175       | 81.4    | 100.0         |                    |
| Missing | System          | 40        | 18.6    |               |                    |
| Total   |                 | 215       | 100.0   |               |                    |

**Were the services of Quantity Surveyor utilized at the house design stage?**

|         |                 | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------------|-----------|---------|---------------|--------------------|
| Valid   | Yes             | 76        | 35.3    | 43.4          | 43.4               |
|         | Yes (but quack) | 27        | 12.6    | 15.4          | 58.9               |
|         | No              | 72        | 33.5    | 41.1          | 100.0              |
|         | Total           | 175       | 81.4    | 100.0         |                    |
| Missing | System          | 40        | 18.6    |               |                    |
| Total   |                 | 215       | 100.0   |               |                    |

**Were the services of architect utilized at the construction stage?**

|         |                 | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------------|-----------|---------|---------------|--------------------|
| Valid   | Yes             | 94        | 43.7    | 55.6          | 55.6               |
|         | Yes (but quack) | 21        | 9.8     | 12.4          | 68.0               |
|         | No              | 54        | 25.1    | 32.0          | 100.0              |
|         | Total           | 169       | 78.6    | 100.0         |                    |
| Missing | System          | 46        | 21.4    |               |                    |
| Total   |                 | 215       | 100.0   |               |                    |

**Were the services of urban planner utilized at the construction stage?**

|         |                 | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------------|-----------|---------|---------------|--------------------|
| Valid   | Yes             | 82        | 38.1    | 47.7          | 47.7               |
|         | Yes (but quack) | 44        | 20.5    | 25.6          | 73.3               |
|         | No              | 46        | 21.4    | 26.7          | 100.0              |
|         | Total           | 172       | 80.0    | 100.0         |                    |
| Missing | System          | 43        | 20.0    |               |                    |
| Total   |                 | 215       | 100.0   |               |                    |

**Were the services of Builder utilized at the construction stage?**

|         |                 | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------------|-----------|---------|---------------|--------------------|
| Valid   | Yes             | 125       | 58.1    | 69.1          | 69.1               |
|         | Yes (but quack) | 43        | 20.0    | 23.8          | 92.8               |
|         | No              | 13        | 6.0     | 7.2           | 100.0              |
|         | Total           | 181       | 84.2    | 100.0         |                    |
| Missing | System          | 34        | 15.8    |               |                    |
| Total   |                 | 215       | 100.0   |               |                    |

**Were the services of Structural Engineers utilized the construction stage?**

|         |                 | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------------|-----------|---------|---------------|--------------------|
| Valid   | Yes             | 70        | 32.6    | 40.7          | 40.7               |
|         | Yes (but quack) | 24        | 11.2    | 14.0          | 54.7               |
|         | No              | 78        | 36.3    | 45.3          | 100.0              |
|         | Total           | 172       | 80.0    | 100.0         |                    |
| Missing | System          | 43        | 20.0    |               |                    |
| Total   |                 | 215       | 100.0   |               |                    |

**Were the services of Quantity Surveyors utilized at the construction stage?**

|         |                 | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------------|-----------|---------|---------------|--------------------|
| Valid   | Yes             | 74        | 34.4    | 42.3          | 42.3               |
|         | Yes (but quack) | 25        | 11.6    | 14.3          | 56.6               |
|         | No              | 76        | 35.3    | 43.4          | 100.0              |
|         | Total           | 175       | 81.4    | 100.0         |                    |
| Missing | System          | 40        | 18.6    |               |                    |
| Total   |                 | 215       | 100.0   |               |                    |

Which of the following supervised the construction, that is, actively involved in the Work (you can tick more than one)

|         |                     | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|---------------------|-----------|---------|---------------|--------------------|
| Valid   | Registered Draught  | 6         | 29.     | 32.           | 32.                |
|         | Registered Engineer | 1         | 5.      | 6.            | 38.                |
|         | Quantity Service    | 8         | 3.      | 4.            | 42.                |
|         | House Head          | 7         | 3.      | 3.            | 46.                |
|         | Total               | 2         | .       | 1.            | 47.                |
| Missing | System              | 8         | 3.      | 4.            | 51.                |
| Total   |                     | 7         | 36.     | 39.           | 90.                |
|         |                     | 1         | 8.      | 9.            | 100.               |
|         |                     | 19        | 91.     | 100.          |                    |
|         |                     | 1         | 8.      |               |                    |
|         |                     | 21        | 100.    |               |                    |

How many times did officials of the government agencies inspect the building during the construction?

|         |        | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|--------|-----------|---------|---------------|--------------------|
| Valid   | Nil    | 90        | 41.9    | 47.9          | 47.9               |
|         | 1      | 37        | 17.2    | 19.7          | 67.6               |
|         | 2-4    | 38        | 17.7    | 20.2          | 87.8               |
|         | 5-8    | 23        | 10.7    | 12.2          | 100.0              |
|         | Total  | 188       | 87.4    | 100.0         |                    |
| Missing | System | 27        | 12.6    |               |                    |
| Total   |        | 215       | 100.0   |               |                    |

From which agency/agencies did the officer in number 105 above come?

|         |                               | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-------------------------------|-----------|---------|---------------|--------------------|
| Valid   | ministry of urban development | 4         | 1.9     | 28.6          | 28.6               |
|         | Town planning authority       | 7         | 3.3     | 50.0          | 78.6               |
|         | others                        | 3         | 1.4     | 21.4          | 100.0              |
|         | Total                         | 14        | 6.5     | 100.0         |                    |
| Missing | System                        | 201       | 93.5    |               |                    |
| Total   |                               | 215       | 100.0   |               |                    |

Are there any unapproved alteration(s) to the house

|         |        | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|--------|-----------|---------|---------------|--------------------|
| Valid   | Yes    | 22        | 10.2    | 14.1          | 14.1               |
|         | No     | 134       | 62.3    | 85.9          | 100.0              |
|         | Total  | 156       | 72.6    | 100.0         |                    |
| Missing | System | 59        | 27.4    |               |                    |
| Total   |        | 215       | 100.0   |               |                    |

**What is your opinion about the role of building industry professional in the house building process?(you can tick more than one option)**

|         |                | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|----------------|-----------|---------|---------------|--------------------|
| Valid   | Unnecessary    | 13        | 6.0     | 6.6           | 6.6                |
|         | Too expensive  | 99        | 46.0    | 50.3          | 56.9               |
|         | Not expensive  | 7         | 3.3     | 3.6           | 60.4               |
|         | Important      | 60        | 27.9    | 30.5          | 90.9               |
|         | Very Important | 18        | 8.4     | 9.1           | 100.0              |
|         | Total          | 197       | 91.6    | 100.0         |                    |
| Missing | System         | 18        | 8.4     |               |                    |
| Total   |                | 215       | 100.0   |               |                    |

**What is your general assessment of government officials in the various agencies responsible for housing delivery in study area?**

|         |                | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|----------------|-----------|---------|---------------|--------------------|
| Valid   | Incorruptible  | 9         | 4.2     | 4.9           | 4.9                |
|         | Fairly corrupt | 117       | 54.4    | 63.2          | 68.1               |
|         | corrupt        | 59        | 27.4    | 31.9          | 100.0              |
|         | Total          | 185       | 86.0    | 100.0         |                    |
| Missing | System         | 30        | 14.0    |               |                    |
| Total   |                | 215       | 100.0   |               |                    |

**What is your assessment of the level of efficiency of the government agencies?**

|         |                                | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|--------------------------------|-----------|---------|---------------|--------------------|
| Valid   | Very fast/Highly efficient     | 3         | 1.4     | 1.6           | 1.6                |
|         | Fast/Efficient                 | 48        | 22.3    | 25.8          | 27.4               |
|         | Slow /Inefficient              | 111       | 51.6    | 59.7          | 87.1               |
|         | Very slow /Grossly inefficient | 24        | 11.2    | 12.9          | 100.0              |
|         | Total                          | 186       | 86.5    | 100.0         |                    |
| Missing | System                         | 29        | 13.5    |               |                    |
| Total   |                                | 215       | 100.0   |               |                    |

**What is your general assessment of the bureaucratic procedure involved?**

|         |                          | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|--------------------------|-----------|---------|---------------|--------------------|
| Valid   | Simple and easy          | 14        | 6.5     | 7.7           | 7.7                |
|         | fairly complicated       | 100       | 46.5    | 55.2          | 63.0               |
|         | Cumbersome and difficult | 67        | 31.2    | 37.0          | 100.0              |
|         | Total                    | 181       | 84.2    | 100.0         |                    |
| Missing | System                   | 34        | 15.8    |               |                    |
| Total   |                          | 215       | 100.0   |               |                    |

**What are the greatest challenges usually encountered in the entire house building  
Process - from land procurement to completion of construction**

|         |   | Frequency | Percent | Valid Percent | Cumulative<br>Percent |
|---------|---|-----------|---------|---------------|-----------------------|
| Valid   | Finance   | 83        | 38.6    | 44.6          | 44.6                  |
|         | Survey drawing and<br>building plan preparation         | 38        | 17.7    | 20.4          | 65.1                  |
|         | Building plan preparation                               | 15        | 7.0     | 8.1           | 73.1                  |
|         | Building construction<br>,materials and labour          | 11        | 5.1     | 5.9           | 79.0                  |
|         | government monitoring<br>and enforce ment<br>activities | 21        | 9.8     | 11.3          | 90.3                  |
|         | Official corruption                                     | 14        | 6.5     | 7.5           | 97.8                  |
|         | Others,specify  | 4         | 1.9     | 2.2           | 100.0                 |
|         | Total   | 186       | 86.5    | 100.0         |                       |
| Missing | System  | 29        | 13.5    |               |                       |
| Total   |   | 215       | 100.0   |               |                       |

**How will you assess the attitude of officials of government agencies which you  
encountered in the house building process?**

|         |                          | Frequency | Percent | Valid Percent | Cumulative<br>Percent |
|---------|--------------------------|-----------|---------|---------------|-----------------------|
| Valid   | Support and friendly     | 25        | 11.6    | 15.3          | 15.3                  |
|         | Hostile and discouraging | 114       | 53.0    | 69.9          | 85.3                  |
|         | Others; specify          | 24        | 11.2    | 14.7          | 100.0                 |
|         | Total                    | 163       | 75.8    | 100.0         |                       |
| Missing | System                   | 52        | 24.2    |               |                       |
| Total   |                          | 215       | 100.0   |               |                       |

**Did you experience any hindrance from government agencies or official  
in the process of house buiding**

|         |         | Frequency | Percent | Valid Percent | Cumulative<br>Percent |
|---------|---------|-----------|---------|---------------|-----------------------|
| Valid   | Yes     | 34        | 15.8    | 18.5          | 18.5                  |
|         | No      | 150       | 69.8    | 81.5          | 100.0                 |
|         | Total   | 184       | 85.6    | 100.0         |                       |
| Missing | Sy stem | 31        | 14.4    |               |                       |
| Total   |         | 215       | 100.0   |               |                       |

# Ade-Kunle Ifesanya

BES., B.Arch (Hons), MURP, ARCON, RTP, MNIA, MNITP, APA

CONSULTANT ARCHITECT AND URBAN PLANNER

DEPARTMENT OF ARCHITECTURE, THE FEDERAL POLYTECHNIC, ADO-EKITI. P.M.B. 5351, ADO-EKITI, NIGERIA  
INSTITUTE FOR EUROPEAN URBAN STUDIES; BAUHAUS UNIVERSITY, WEIMAR, GERMANY  
kunleifesanya@yahoo.com +2348037202436, +4917661762883

## PRESENT EMPLOYMENT

### LECTURER

Department of Architectural Technology  
School of Environmental Studies  
The Federal Polytechnic Ado-Ekiti, Nigeria.



## PERSONAL DATA

*FULL NAME:* IFESANYA, Ade-kunle  
*NATIONALITY:* Nigerian  
*MARITAL STATUS:* Married

## CAREER GOAL

To contribute to the development of appropriate and effectual solutions to the severe urban problems confronting the cities of the Global South, particularly Africa, through relevant research and professional innovativeness. The expected overall impact of this goal is the improvement of the global environment in general.

## EDUCATIONAL INSTITUTIONS ATTENDED

- Bauhaus University, Weimar, Germany: Oct. 2009 to date
- University of Ibadan, Ibadan : Sept. 2001 - June 2004
- University of Lagos, Lagos : Sept. 1984 - June 1991
- Government College Ibadan Sept. 1979 - June 1984

## ACADEMIC QUALIFICATIONS

- Master of Urban and Regional Planning (MURP) - 2004
- Bachelor of Environmental Studies, Bachelor of Architecture. (B.E.S, B. Arch.) \* - 1991  
*\*Six year, two-tier degree adjudged equivalent to M.Sc. Architecture by the Architects' Registration Council of Nigeria & the Federal Ministry of Works*
- West African Schools Certificate - 1984



## CERTIFICATE COURSES

- Project Management for Inter-cultural Teams - Aug., 2010  
(Bauhaus University Summer School, Germany)
- German Language Course - June - Sept., 2009  
(interDAF e. V. am Herder-Institut  
University of Leipzig, Germany)

## PROFESSIONAL QUALIFICATIONS

- Architects Registration Council of Nigeria Licence - Full Member (F / 1550)\*
  - Town Planners Registration Council of Nigeria - Full Member (RTP/1687)\*
- \* Registration is sequel to satisfactory performance at comprehensive professional examinations which applicants qualify to write after years of proven professional tutelage*

## MEMBERSHIP OF PROFESSIONAL BODIES

- The Nigerian Institute of Architects - Full Member (M / 1613)
- Nigerian Institute of Town Planners - Full Member (MNITP / 2032)
- American Planning Association - Full Member (APA ID: 265416)
- Society of Construction Industry Arbitrators - Full Member (M / 587)
- Association of Architectural Educators - Full Member (M / 210)

## PRIZES AND AWARDS

- The prestigious Fellowship of the German Academic Exchange Service (Deutscher Akademischer Austausch Dienst - DAAD) - 2009 to date
- Fellowship of the “*Our Common Future*” on ‘the Environment’ awarded to only 100 brilliant young scientists across the globe by the Volkswagen Foundation, through a highly competitive selection process. - 2010  
[http://www.ourcommonfuture.de/uploads/media/List\\_of\\_Young\\_Researchers.pdf](http://www.ourcommonfuture.de/uploads/media/List_of_Young_Researchers.pdf)
- Global Environmental Change and Food Systems’ (GECAPS’) Travel scholarship. Food Security and Environmental Change Conference, University of Oxford, 2-4 April - 2008
- Overall Best Postgraduate Student - 2002 / 2003 Session  
Department of Urban and Regional Planning  
University of Ibadan, Nigeria
- Best Research Project (M.U.R.P. Dissertation) - 2002/ 2003 Session  
Department of Urban and Regional Planning  
University of Ibadan, Nigeria.

- First Prize in Woodwork; Form III – 1981 / 1982 Session  
Government College, Ibadan, Nigeria.
- First Prize in Technical Drawing; Form II – 1980 / 1981 Session  
Government College, Ibadan, Nigeria.

## **SPECIAL ACCOMPLISHMENTS**

- Pioneer Head, Department of Architecture, The Federal Polytechnic Ado-Ekiti.
  - Secured the Resource (Initial) and Full Accreditation of the National Board for Technical Education for the newly established Department through hard work, good team play, effective leadership and the support of the Institution’s management.
  - Scored 100% for Departmental Administration in the 2008 Evaluation Report of the National Board for Technical Education at the Full Accreditation inspection visit to the Department.
  - The appointment was renewed for a third term due to excellent performance.
- Pioneer Chairman, Research and Publications Committee of the School of Environmental Studies, The Federal Polytechnic Ado-Ekiti, January 2003 till date.
  - The appointment was renewed for a third term by two other subsequent Deans, underscoring the ability to work effectively under any leadership.
- Organized and hosted the first Faculty conference of the School of Environmental Studies as Conference Chairman in June, 2003, in conjunction with other Committee members and the support of the School.
- Organized and hosted a highly successful “First National Conference” of the School of Environmental Studies in 30 year history of the Polytechnic, as Conference Chairman in October, 2006. Also organized the “Second National Conference” of the School in January, 2008. This was accomplished in conjunction with other Committee members, through effective team work and the support of the School
- Facilitated the first ever faculty journal of the School of Environmental Studies – *Environlink* - as the ‘Editor-in-Chief’ in 2006.

## **LANGUAGES SPOKEN**

- |                  |                        |
|------------------|------------------------|
| English          | – Highly proficient    |
| Yoruba (African) | – Highly proficient    |
| German           | – Basic knowledge (B1) |

## **JOB HISTORY**

|   |                         |
|---|-------------------------|
| <b><i>Principal Lecturer</i></b><br>The Federal Polytechnic, Ado-Ekiti. | Jan., 2008 to date      |
| <b><i>Senior Lecturer</i></b><br>The Federal Polytechnic, Ado-Ekiti.    | Jan., 2005 - Dec., 2007 |
| <b><i>Lecturer I</i></b><br>The Federal Polytechnic, Ado-Ekiti.         | May, 2000 – Dec., 2004  |
| <b><i>Senior Architect</i></b><br>Creative Excellence Nigeria, Abuja.   | Jan., 1998 – Apr., 2000 |
| <b><i>Project Architect</i></b><br>Gideon Associates, Ibadan.           | Jun., 1994 – Dec., 1997 |

## **ADMINISTRATIVE AND COMMUNITY SERVICE**

| <b>POST</b>   | <b>DATE</b>             |
|---|-------------------------|
| <b><i>Head</i></b> : Department of Architectural Technology<br>Faculty of Environmental Studies<br>The Federal Polytechnic, Ado-Ekiti | Oct., 2005 to May, 2009 |
| <b><i>Chairman</i></b> : Research & Publications Committee<br>Faculty of Environmental Studies<br>The Federal Polytechnic, Ado-Ekiti  | Jan., 2003 to May, 2009 |
| <b><i>Editor-in-Chief:</i></b> ENVIRONLINK<br>Journal of Environmental Issues   | Oct., 2006 to May, 2009 |
| <b><i>Member</i></b> : Research and Publication Committee<br>The Federal Polytechnic, Ado-Ekiti                                       | Jul., 2007 to May, 2009 |

**ARCHITECTURAL AND PLANNING CONSULTANCY PORTFOLIO (SELECTED PROJECTS)**

| <b>PROJECT</b>  | <b>LOCATION</b>                     | <b>COST (US\$ MILLION)</b> |
|---|-------------------------------------|----------------------------|
| Live-Hapi Housing Estate for University College Hospital, Ibadan Cooperative Society (2008) |                                     | 1.60                       |
| Upgrading of District Hospitals for Ekiti State Government, Nigeria (2008)                  | Iyin, Oye, Ijan, Aramoko, Iye, Omuo |                            |
| Master-Plan for Hallmark University (2007)  | Ijebu-Itele                         |                            |
| Master-Plan for Moses Orimolade University (2007)   | Omu-Aran                            |                            |
| Master-Plan for Eko University of Medical and Health Sciences (2007)                        | Badagry                             |                            |
| Master-Plan for Calvary University (2007)   | Papalanto                           |                            |
| Master-Plan for Concentric University (2006)  | Oye Ekiti,                          |                            |
| Emmanuel University Masterplan Revision (2004 to 2005)                                      | Akanran                             |                            |
| Distance Learning Centre University of Ibadan (2005)  | Ibadan                              | 3.0                        |
| University of Ibadan Masterplan Revision (2004 to 2005)                                     | Ibadan                              |                            |
| ARAMED Hospital Complex, Lagos-Ibadan Expressway.(1994-97)                                  | Ibadan                              | 2.50                       |
| Auditorium for University of Nigeria.(1993)   | Nsukka                              | 0.65                       |
| Master-Plan for Nnamdi Azikwe University –UNIZIK (1992-94).                                 | Awka                                |                            |

(US\$1 Million = N120 Million)

- These projects include those handled solely and those executed in conjunction with other firms

## RESEARCH WORK AND PUBLICATIONS

### Contribution to United Nations' Publication

United Nations Human Settlement Programme (UN-HABITAT) (2008) *The State of African Cities 2008*, Nairobi, UN-HABITAT. Online version available at: <http://www.unhabitat.org/pmss/listItemDetails.aspx?publicationID=2574>

### Contributions to other Books

- (i) Ifesanya, Kunle. (2011) Challenges of Housing in Lagos, Nigeria – an Overview, in: Frank Eckardt and Laura Colini (eds) *Bauhaus and the city*, Würzburg, Königshausen & Neumann Publishers.
- (ii) Ifesanya, A. O. (2007f). 'Building Materials Production and Use', in T. Agbola, L. Egunjobi and C. Olatubara, editors. *Housing Development and Management*, Ibadan, DURP University of Ibadan, p. 310-349.

### Published Journal Articles

- (i) Ifesanya, A. (2010) The Relevance of Climate in the Design of Buildings for Economy and Comfort; Nigerian Experience, *International Journal of Environmental Issues*, vol. 7, no. 1. Online version available at: <http://www.devconsortservices.com/environment.html> ]
- (ii) Ifesanya, A. (2009) Socio-economic Effect of Soil Erosion in South-eastern Nigeria, *International Journal of Social & Policy Issues*, vol. 6, nos. 1 & 2, pp. 84 – 97.
- (iii) Orisanaiye, M. O. and Ifesanya, A. (2008) Global Warming; Implications and Challenges for Nigeria, *Environ-Link*, vol. 2, no. 1, pp. 62 – 70
- (iv) Ifesanya, A. (2008b) The Impact of the Nigerian Setting on Rural Planning and Development in Nigeria, *Environ-Link*, vol. 2, no. 1, pp. 82 -95.
- (v) Ifesanya, A. O., Olorunjoje, G. S. and Taiwo, D. O (2006) 'Achieving the Millennium Development Goals (MDGs) in the Housing Sector of Nigeria through the Evolution of Appropriate Technology', *Environ-Link*, Vol. 1, No.2
- (vi) Ifesanya, A. and Ifesanya, I. (2006) 'Car Park Facilities and the Economic Prospects; A Case Study of The University of Ibadan Campus', *The Excellence*, vol. 1, no. 1
- (vii) Ifesanya, A. (2006a) 'Environmental Impact of Dam Construction in Nigeria – An Overview', *International Journal of Science and Technological Research*, vol. 3, no. 1.

- (viii) Ifesanya, A. and Taiwo, D. (2006) 'Air Pollution and Its Consequences in Nigeria', *International Journal of Social and Policy Issues*, vol. 4, no. 1 & 2
- (ix) Ifesanya, A. and Anthony, P (2006) 'An Assessment of the Impact of Housing Policy Reforms on Housing Delivery in Nigeria', *Environ-Link*, vol. 1, no. 1
- (x) Ifesanya, A. and Gbadebo M. (2004) 'Contemporary Trend in the Practice of Urban and Regional Planning in Nigeria', *International Journal of Social and Policy Issues, Special Edition*, pp 114-122.
- (xi) Ifesanya, A. O. (2004c). 'Developing Affordable Housing Delivery in Nigeria – *The Nigerian Journal of Research and Production*, vol. 5, no. 3, pp 67-75.
- (xii) Ifesanya, A. O. (2004b) 'Comparative Analysis of the Town and Country Planning Ordinance (Cap 155) of 1946 and the Nigerian Urban and Regional Planning Decree 88 of 1992, as a Basis for Efficient Planning Law in Nigeria – *The Nigerian Academic Forum*, vol. 7, no. 1, pp 46-52
- (xiii) Ifesanya, A. O. (2004a). 'Sewage Treatment and the Environment – A case study of the University College Hospital, Ibadan Treatment Plant' – *The Nigerian Journal of Research and Production*, vol. 5, no. 2: pp 109-119.
- (xiv) Agboola, O. and Ifesanya, A. (2004) 'Efficient Energy Utilization in Buildings – A Case study of Nigeria' .*The Environscope*, vol. 1, no. 1: pp 37 – 43.
- (xv) Ifesanya, A. O. (2003). 'Regional Planning as a Strategy for Solving Metropolitan Problems – Case study of Ibadan Metropolis' – *International Journal of Environmental Issues*, vol. 1, no. 2, pp 77-89.
- (xvi) Ifesanya, A. and Olalusi, O. (2003) 'Private Sector Participation in Domestic Water Supply in Nigeria – A Case Study on Packaged Water' – *International Journal of Economic and Development Issues*, vol. 3, no 1, pp 133 – 147.

### **Edited Journals**

- (i) Ifesanya, A., editor (2008) *Environlink*, vol.2, no. 1
- (ii) Ifesanya, A., editor (2006) *Environlink*, vol.1, no. 1
- (iii) Ifesanya, A., editor (2006) *Environlink*, vol.1, no. 2

## International Conference / Seminar / Workshop Presentations & Published Abstracts

- (i) Ifesanya, A. (2012) Evaluation of the role of statutory institutions/agencies in mitigating the challenges of sustainability and global environmental change in Lagos mega-city, *Planet Under Pressure 2012*, London, 26-29 March, Oxford, Elsevier, Abstract only [Online] Available at:  
<https://elsevier.conference-services.net/reports/template/onetextabstract.xml?xsl=template/onetextabstract.xml&conferenceID=2808&abstractID=569753>
- (ii) Ifesanya, A., Kunle (2010) 'City Detroit – Beyond the Stereotype', a paper presented for the Filter Detroit workshop on *Discovering the unknown: What comes after Detroit?*, Detroit, USA, 20 June – 2 July. Excerpts available online at:  
<http://detroitdataguru.wordpress.com/2010/06/29/the-world-is-knocking-at-detroits-front-door/>
- (iii) Ifesanya, A., Kunle (2009) 'The City as a Barometer; the case of Lagos', paper presented at the International Conference of the Bauhaus University on *Future City, Future Bauhaus*, Weimar, Germany, 4-6 November.
- (iv) Ifesanya, A. (2008a) 'The Challenges of Global Environmental Change towards Environmental Sustainability and Food Security in Nigeria', poster presented at the GECAFS (Global Environmental Change and Food Systems) conference on *Food Security and Environmental Change; Linking Science, Development and Policy*, Oxford, UK., 2-4 April
- (v) Ifesanya, A. O. and Ifesanya, I.O. (2008a). Lagos: A City of Withered Flora and Extinct Fauna – Implications for Bio-diversity. In Muller, N., Knight, D and Werner, P. (eds.) *Book of Abstracts of the Third Conference of the Competence Network Urban Ecology, Erfurt, Germany, 21-24 May 2008*, pp 107. Bonn, Federal Agency for Nature Conservation (BfN). Online version available at:  
<http://www.bfn.de/fileadmin/MDB/documents/service/skript229-1.pdf>
- (vi) Ifesanya, A. O. and Ifesanya, I.O. (2008b). The Impact of Dams on Biodiversity in Nigeria. In Muller, N., Knight, D and Werner, P. (eds.) *Book of Abstracts of the Third Conference of the Competence Network Urban Ecology, Erfurt, Germany, 21-24 May 2008*, pp 107. Bonn, Federal Agency for Nature Conservation (BfN). Online version available at:  
<http://www.bfn.de/fileadmin/MDB/documents/service/skript229-1.pdf>

## Technical Papers / Reports

- (i) Ifesanya, A. O. and Adedeji, A. (2008a) Low-Cost Housing for the University College Hospital (UCH) Cooperative Society. A project proposal.
- (ii) Ifesanya, A. O. and Adedeji, A. (2008b) Upgrading of District Hospitals in Ekiti State. Preliminary Report on the Upgrading of Six District Hospitals in Ekiti State, commissioned by the Ekiti State Government.
- (iii) Ifesanya, A. O. (2007g) Assessment of Work Executed on various Sites of the Health Care Centre Projects in Ekiti-North Senatorial District of Ekiti State. Report on the audit of Health Care Centres in Nigeria, commissioned by the Federal Ministry of Health.
- (iv) Ifesanya, A. O. (2007e) 'Architectural Profile', in Master-Plan Report for Hallmark University, Ijebu-Itele, Nigeria.
- (v) Ifesanya, A. O. (2007d) 'Architectural Profile', in Master-Plan Report for Moses Orimolade University, Omu-Aran, Nigeria.
- (vi) Ifesanya, A. O. (2007c) 'Architectural Profile', in Master-Plan Report for Eko University of Medical and Health Sciences, Badagry, Nigeria.
- (vii) Ifesanya, A. O. (2007b) 'Architectural Profile', in Master-Plan Report for Calvary University, Papalanto, Nigeria.
- (viii) Ifesanya, A. O. (2007a) 'The Site', in Master-Plan Report for Calvary University, Papalanto, Nigeria.
- (ix) Ifesanya, A. O. (2006e) 'Architectural Profile', in Master-Plan Report for Concentric University, Oye Ekiti, Nigeria.
- (x) Ifesanya, A. O. (2006d) 'Architectural Profile', in Master-Plan Report for Emmanuel University, Akanran, via Ibadan, Nigeria.
- (xi) Ifesanya, A. O. (2005) 'Architectural Profile', in Report of Master-Plan Review for University of Ibadan, Ibadan, Nigeria
- (xii) Ifesanya, A.O. (1999) 'Re-activation of the Sewage Treatment Plant of the University College Hospital (UCH), Ibadan'
- (xii) Ifesanya, A.O. (1997) 'Eweena Shopping Complex, Ibadan', Project Report presented to The Nigerian Institute of Architects, Lagos, Nigeria.
- (xiv) Mbanefo, F., Azubuike, B. and Ifesanya, A. (1993) Master-Plan Report for Anambra State University of Technology, Awka Campus, Awka, Nigeria.



## Thesis/Dissertation

- (i) Ifesanya, A. (2012) *The Role of Government Agencies in Urban Housing Delivery; Insufficient Political Will and Ineffective Housing Administration in Lagos Metropolis - Case Study of Ajegunle Area*. Unpublished doctoral dissertation submitted to the Faculty of Architecture, Bauhaus University, Weimar, Germany.
- (ii) Ifesanya, A. O. (2004d) *House-Building Technology in Time and Space and its Implications on Housing Production in Nigeria – A Case Study of South-western Nigeria*. Unpublished M.U.R.P. dissertation submitted to the Department of Urban and Regional Planning, University of Ibadan, Nigeria.
- (ii) Ifesanya, A.O. (1991) *Nursery and Primary School for Lekki - Peninsula Juniors - Case Studies and Design Factors*. Unpublished B.Arch dissertation submitted to the University of Lagos, Lagos, Nigeria.

## Conference / Seminar / Workshop Attendance (selected)

- i. Theme: *Planet Under Pressure* 26-29 Mar., 2012  
Organizer: Global Change Research Programmes  
of the International Council for Science  
Venue: ExCeL Center, London, United Kingdom
- ii. Theme: *The Politics of Urban Heritage;  
Tabula Rasa vs Palimpsest* 17-18, Dec., 2010  
Organizer: Urban Heritage Research Group  
Institute for European Urban Studies  
Bauhaus University, Weimar, Germany  
Venue: Bauhaus University, Weimar, Germany
- iii. Theme: *'Our Common Future'* 2-6 Nov., 2010  
Organizers: Volkswagen Foundation, Mercator Foundation,  
Deutsche Messe, Hannover city and RUHR 2010  
Venue: Exhibition Grounds, Hannover and  
Philharmonic Concert Hall, Essen, Germany
- iv. Theme: *Discovering the unknown:  
What comes after Detroit?* 20-30, Jun., 2010  
Organizers: 'Filter Detroit', Hamburg, Germany  
Bauhaus University, Weimar, Germany and  
College for Creative Design, Detroit, USA  
Venue: 'Filter Detroit' House, Detroit, USA  
Bauhaus University, Weimar, Germany  
College for Creative Studies, Detroit, USA
- v. Theme: *Future City – Future Bauhaus* 4-6 Nov., 2009  
Organizer: Bauhaus University, Weimar, Germany  
Venue: 'Hauptgebäude'  
Bauhaus University, Weimar, Germany

- vi. Theme: *Food Security and Environmental Change; Linking Science, Development and Policy* 2-4 Apr., 2008  
Organizer: Global Environmental Change and Food Systems (GECAFS)  
Venue: University of Oxford, Oxford, United Kingdom
- vii. Theme: *Global Warming and Environmental Degradation; The Challenges for Sustainable Development in Nigeria* 30-31 Jan., 2008  
Organizer: School of Environmental Studies, The Federal Polytechnic, Ado-Ekiti.  
Venue: The Multi-purpose Hall  
The Federal Polytechnic, Ado-Ekiti, Nigeria
- viii. Theme: *Planning the Urban Environment; Visions-Implementations-Results* 5-10 Aug., 2007  
Organizer: Technische Universität Berlin  
Venue: Technical University of Berlin, Germany
- ix. Theme: *The Challenges of Sustainable Environmental Development within Emerging Reforms in Nigeria* 4-6 Oct., 2006  
Organizer: School of Environmental Studies, The Federal Polytechnic, Ado-Ekiti  
Venue: The Multi-purpose Hall  
The Federal Polytechnic, Ado-Ekiti, Nigeria
- x. Theme: *Dilemmas in the Management of Common Environmental Resources In Nigeria* 2 Mar., 2005  
Organizer: International Human Dimensions Programme (IHDP)  
Venue: Conference Hall, University of Ibadan, Nigeria
- xi. Theme: *The Nigerian Construction Industry in the 21<sup>st</sup> Century* 12 Jun., 2003  
Organizer: School of Environmental Studies, Federal Polytechnic Ado-Ekiti.  
Venue: SES Lecture Hall,  
Federal Polytechnic Ado-Ekiti, Nigeria
- xii. Theme: *National Seminar on Dispute Resolution for Sustainable Development and Environment* 11 Jul., 2001  
Organizer: Institute of Construction Industry Arbitrators  
Venue: National Centre for Women Development, Abuja
- xiii. Theme: *The Role of the Builder in the Construction Industry* 31 May, 2001  
Organizer: Nigerian Institute of Architects (NIA)  
Venue: J.K.Randle Hall, Lagos., Nigeria
- xiv. Theme: *Enhancing Teaching and Research Culture in the Federal Polytechnic, Ado- Ekiti* 7 Feb., 2001  
Organizer: Research and Publication Committee  
Federal Polytechnic, Ado- Ekiti.  
Venue: Federal Polytechnic, Ado- Ekiti, Nigeria

- |       |  |                 |
|-------|--|-----------------|
| xv.   | Theme: <i>World Architecture Day</i><br>Organizer: Nigerian Institute Architects (NIA)<br>Venue: Conference Centre<br>University of Ibadan, Ibadan, Nigeria                  | 1 July, 1996    |
| xvi.  | Theme: <i>Specification Writing and Architectural Detailing</i><br>Organizer: Nigerian Institute of Architects (NIA)<br>Venue: NIA Secretariat, Ibadan, Nigeria              | 25 April, 1996. |
| xvii. | Theme: <i>The Role of Architects in Developing a Sustainable Environment</i><br>Organizer: Nigerian Institute of Architects (NIA)<br>Venue: NIA Secretariat, Ibadan, Nigeria | 27 April, 1994  |

## REFEREES

- i. **Prof. Dr. Frank Eckardt**  
 Chair, Social Sciences & Urban Research  
 Faculty of Architecture  
 Bauhaus University, Weimar, Germany  
[frank.eckardt@uni-weimar.de](mailto:frank.eckardt@uni-weimar.de)
- ii. **Prof. S.B. Agbola**  
 Institute of Human Settlement and Environment,  
 University of Ibadan, Ibadan, Nigeria.  
[babatundeagbola@yahoo.com](mailto:babatundeagbola@yahoo.com), +2348033218243
- iii. **Prof. (Arc.) Joe M. Igwe**  
 Department of Architecture  
 Faculty of Environmental Sciences,  
 University of Lagos, Lagos, Nigeria  
[ayo@unilag.edu](mailto:ayo@unilag.edu)