



**Housing problems and vulnerability in Nigeria's informal settlements**

by

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## ABSTRACT

This study assesses the urban housing problems and vulnerability of low-income households living in informal settlements in Nigeria, using Calabar metropolis as a case study. After reviewing theories and policies, the study then applies the concepts drawn from an international perspective to understand the context. The sustainable livelihood approach (SLA) is used to construct an analytical lens for empirical investigation. Both quantitative and qualitative data collection methods have been utilised to collect primary and secondary data. Four settlements were surveyed, and a questionnaire was developed and used to collect data from 425 households in Calabar metropolis. In-depth interviews, non-participant observation and focus groups were conducted. The quantitative data were analysed using the Statistical Package for Social Science (SPSS version 26, IBM, Armonk, NY). The qualitative data were carefully transcribed, coded and analysed using NVivo 1.2 (QRS International). Finally, a mixed-method procedure was introduced using the Department for International Development (DFID) sustainable livelihood framework (SLF) to triangulate the data and analyse the research findings.

There is a symbiotic relationship between housing and residents' opportunities for making a livelihood in urban low-income households. Increasingly, population growth continues to put pressure on economic development, the capacity of urban infrastructure and the available housing stock. The trend is to exclude poor people from the benefits of development. These exclusionary trends include poor urban planning, excluding residents from participating in economic and decision-making processes, inequality and deprivation. Shocks such as flooding, environmental degradation, ill-health, storms, and forced evictions can directly destroy people's assets. They face seasonal shocks in the form of fluctuations and increases in food prices, seasonality in construction and building employment, and price and production of food. The ability of households to manage their assets to take advantage of opportunities for economic activity is constrained, firstly by their levels of education and skill and household size, and secondly by economic factors (such as income levels, occupations available to them and unemployment). The comparatively low growth in their per capita income limits households' ability to consume or invest in housing and infrastructure. As a result, they have limited access to electricity, water, sanitation, sewerage and drainage and roads.

The findings of this study show that some households make an effort to extend their living space and enhance their ownership of assets using strategies such as setting up home-based enterprises or renting out rooms. Other livelihood strategies used by households include investing in education, pawning their belongings, migrating and engaging in urban agriculture. However, some of these strategies negatively impact on these low-income residents and further increase their vulnerability. These findings further indicate how policies, institutions and processes (PIPs) mediate the access to assets of the urban poor. The study identifies institutions, regulations and security of tenure as the

prevailing factors that limit their access to assets. The study has also found that existing institutions at various levels contribute to these issues, such as their lack of information about policies that are directly related to poor households' livelihoods, their lack of financial capacity to make improvements on a large scale and permitting the supply of land outside formal regulatory frameworks.

The study concludes that housing policy needs to embrace an appropriate form of settlement intervention that is context-specific, pro-poor, broad-based and participatory and one that will respond to the reality of households' experiences in Calabar metropolis. This builds on the enabling approach for improvement and upgrading settlements to provide adequate and affordable housing for low-income groups. It recommends policies and strategies that can significantly increase the amount of affordable housing available and provide infrastructure by mainstreaming employment generation activities by building partnerships with community organisations, together with participatory planning, responsive land policies and good urban governance.

## DEDICATION

This work is dedicated to Mrs Uti and Baby Zanita Iroushu Uti, whose love has been unconditional, and to my late parents, Ukani Joseph E. Nchor and Mama Rose Iroushu Nchor

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# CONTENTS

ABSTRACT .....	i
DEDICATION .....	iii
ACKNOWLEDGEMENTS .....	iv
CONTENTS .....	vi
ACRONYMS AND ABBREVIATIONS .....	xviii
CHAPTER ONE: INTRODUCTION .....	1
1.1 Background to the study .....	1
1.2 Statement of the research problem .....	4
1.3 Aims and objectives of the study .....	6
1.4 Research questions .....	7
1.5 Significance of the research .....	7
1.6 Research methodology.....	9
1.7 Outline.....	9
CHAPTER TWO: LITERATURE REVIEW.....	12
2.0 Introduction .....	12
2.1 Urbanisation trends.....	12
2.1.1 Urbanisation and housing .....	12
2.1.2 Urban poverty .....	13
2.1.3 Vulnerability of the urban poor .....	15
2.2 Informal settlements.....	17
2.2.1 Urban Informality in focus .....	17
2.2.2 The concept of informal settlements.....	19
2.3 The fundamental role of housing .....	22
2.3.1 Housing and adequate housing .....	22
2.4 Challenges to housing the urban poor .....	25
2.4.1 Housing affordability.....	25
2.4.2 Housing finance .....	27



2.4.3 Access to infrastructure services .....	29
2.4.4 Construction and building materials.....	30
2.4.5 Laws and regulations .....	31
2.4.6 Land tenure and security of tenure .....	32
2.4.7. Ownership versus rental .....	34
2.4.8 Existing settlements versus new settlements.....	35
2.5 Summary .....	36
CHAPTER THREE: THEORETICAL FRAMEWORK.....	38
3.0 Introduction .....	38
3.1 Evolutionary approaches to housing policy .....	38
3.1.1 Modernisation and urban growth.....	38
3.1.2 Redistribution with growth: basic needs approach .....	40
3.1.3 Beyond sites and services and slum upgrading: enabling approach.....	45
3.2 Sustainable Livelihood Approach (SLA) .....	48
3.2.1 Sustainable Livelihood Framework (SLF) .....	52
3.2.2 Livelihood capital assets .....	53
3.2.3 Forms of vulnerability .....	55
3.2.4 Policies, Institutions and Processes (PIPs) .....	56
3.2.5 Livelihood strategies and outcomes .....	58
3.2.6 Critiques of the SLF approach in the analytical framework .....	59
3.3 Summary .....	61
CHAPTER FOUR: RESEARCH METHODOLOGY .....	62
4.1. Research design and strategy.....	62
4.1.1. Research philosophical positioning.....	63
4.1.2 Multiple research methods.....	64
4.2 Analytical framework for adaptation .....	65
4.2.1 The application of analytical framework (SLF).....	65
4.2.2 Livelihood vulnerability.....	66

4.2.3 Livelihood asset portfolio.....	66
4.2.4 Livelihood strategies, outcomes and PIPs.....	67
4.3 The selection of case study settlements.....	68
4.4 Pilot studies and the fieldwork strategies.....	71
4.4.1 The preliminary stage of the pilot study.....	71
4.4.2 Pilot survey.....	72
4.5. Data collection and preparation: main fieldwork.....	73
4.5.1 Sampling.....	74
4.5.2 Household survey.....	76
4.5.3 Interviews with households.....	77
4.5.4 Interview with stakeholders.....	77
4.5.5 Focus groups (FD).....	78
4.5.6 Non-participant observation.....	79
4.5.7 Photographs.....	79
4.6. Data analyses and interpretation.....	79
4.6.1 Quantitative data analysis.....	79
4.6.2 Qualitative data analysis.....	80
4.6.3 Data validity, reliability, and triangulation.....	82
4.6.4 Ethical considerations.....	82
4.7 Conclusion.....	85
CHAPTER FIVE: THE HOUSING POLICY CONTEXT.....	86
5.0 Introduction.....	86
5.1 Nigeria in focus: geopolitical context.....	86
5.1.1 Geopolitical context.....	86
5.1.2 Urbanisations trend in Nigeria.....	87
5.2 Social and economic growth in Nigeria.....	89
5.2.1 Poverty, inequality and unemployment trends.....	91
5.2.2 Housing conditions and urban poverty.....	93

5.3 The changing housing policy context in Nigeria.....	93
5.3.1 Modernisation and urban growth: the colonial era.....	94
5.3.2 Redistributive effort: public employees’ housing and sites and services schemes .....	96
5.3.3 Growth-based approach: the military era .....	98
5.3.4 The enabling approach: the return to civilian rule .....	100
5.3.5 Private housing sector .....	101
5.4 Calabar metropolis: the study area.....	104
5.4.1 The original dwellings and geographical context.....	104
5.4.2 Population and development pattern .....	105
5.4.3 Demand for urban housing, land and provision of infrastructure.....	106
5.4.4 The production of informal housing in Calabar metropolis.....	106
5.4.5 Informal economy.....	108
5.4.6 Social and commercial facilities .....	108
5.5 Summary .....	109
CHAPTER SIX: PRACTICAL REALITIES AND TYPES OF VULNERABILITY.....	111
6.1 Introduction .....	111
6.2 Trends.....	111
6.2.1 Population, economic and governance trends.....	111
6.2 Shocks.....	112
6.2.1 Environmental degradation and ill health shocks.....	113
6.2.2 Natural shocks: vulnerability to flood risks.....	116
6.2.3 Damage to infrastructure and utilities.....	118
6.2.5 Loss of life and property .....	120
6.2.4 Loss of social networks .....	121
6.2.5 Man-made shocks: forced evictions and the threat of forced eviction.....	123
6.2.6 Loss of job/unemployment, and underemployment.....	128
6.2.7 Violence and crime .....	131
6.3 Seasonality .....	131

6.3.1 Seasonality of price and production .....	132
6.4 Summary .....	133
CHAPTER SEVEN: LIVELIHOOD ASSETS PORTFOLIO .....	135
7.0 Introduction .....	135
7.1 Human capital .....	135
7.1.1 Household demographic characteristics.....	135
7.1.2 Household structure .....	137
7.1.3 Educational attainment .....	140
7.1.4 Employment, occupation and location of workplace .....	142
7.2 Financial capital.....	146
7.2.1 Household income and expenditure.....	146
7.2.2 Savings .....	152
7.2.3 Access to credit.....	153
7.3 Social capital.....	154
7.3.1 Social networks and association membership.....	154
7.3.2 The feeling of trust and safety .....	155
7.3.3 Information and communication .....	156
7.4 Natural capital.....	157
7.4.1 Land use and ownership .....	158
7.4.2 Trees .....	158
7.4.3 Open space .....	159
7.5 Summary .....	159
CHAPTER EIGHT: HOUSING AS A PHYSICAL CAPITAL ASSET .....	162
8.0 Introduction .....	162
8.1: House ownership and housing tenure .....	162
8.2 Housing conditions.....	166
8.2.1 Occupancy rates.....	166
8.2.2 Rooms occupied by households.....	169

8.3 Building use and construction materials .....	170
8.3.1 Building use .....	170
8.3.2 Construction materials (walls, roofs and floor) .....	171
8.4 Infrastructure facilities and basic services as a physical asset .....	173
8.4.1 Access to water .....	173
8.4.2 Access to sanitation .....	175
8.4.3 Access to refuse disposal .....	177
8.4.4 Wastewater drainage.....	178
8.4.5 Access to electricity .....	179
8.5 The condition of access roads .....	181
8.6 Summary .....	181
CHAPTER NINE: HOUSEHOLD LIVELIHOOD STRATEGIES, OUTCOMES AND PIPs .....	183
9.1 Introduction .....	183
9.2 Household adaptive strategy with physical capital: extension of spaces .....	183
9.2.1 Renting out rooms .....	186
9.3 Household coping strategy with income-related stress.....	187
9.3.1 Social groups and reducing expenses .....	188
9.3.2 Home-based enterprises.....	190
9.3.3 Urban agriculture .....	193
9.3.4 Pawning belongings .....	194
9.3.5 Investing in children’s education .....	196
9.3.6. Livelihood outcomes .....	199
9.4 Policies, Institutions, and Processes (PIPs).....	200
9.4.1 Informal institutions .....	200
9.4.2 Formal institutions.....	206
9.4.3 Security of tenure and land delivery.....	207
9.5 Summary .....	210
CHAPTER TEN: DISCUSSION, CONCLUSIONS AND RECOMMENDATIONS.....	212

10.0 Introduction .....	212
10.1 Discussion and summary .....	212
10.1.1 Types of vulnerability and livelihood of poor urban households.....	213
10.1.2 Livelihood asset portfolio.....	214
10.1.4 Livelihood strategies outcomes and PIPs.....	216
10.2 Conclusion .....	217
10.3 Policy recommendations.....	219
10.3.1 Improving the development of human capital .....	219
10.3.2 Investing in infrastructure.....	220
10.3.3 Using labour-based technology .....	221
10.3.4 Providing mutual support networks .....	222
10.3.5 Investing in training and capacity of stakeholders.....	222
10.3.6 Improving financing to reduce housing costs .....	223
10.3.7 Giving housing subsidies .....	224
10.4 The need to scale up housing strategy in Nigeria .....	225
10.4.1 Settlement and slum upgrading.....	225
10.4.2 Integrated approaches and long-term planning.....	226
10.4.3 Responsive land policies: address the issue of informal settlement .....	228
10.4.5 Good urban governance .....	228
10.5 Policy gap and areas for further research .....	229
10.5.1 Empirical contribution .....	229
10.5.2 Conceptual contribution of this thesis.....	231
10.6 Methodological constraints of the SLA .....	231
10.7 The result of this thesis and Covid 19 pandemic.....	232
References.....	235
Appendices.....	256
Table A2: Respondent demographic information.....	257



## LIST OF FIGURES

Figure 3.2: DFID’s SLF.....	53
Figure 3.3: The five components of a sustainable livelihood .....	54
Figure 4.1: The research design .....	63
Figure 4.2: SLF adapted from the Sustainable Livelihood Guidance Sheet .....	66
Figure 4.3: Spatial location of the selected case study settlements; see detailed map Figure, A 2, 3, 4 and 5 in Appendix.....	70
Figure 5.1: The map of Nigeria showing the location of Cross River State.....	87
Figure 5.2: The percentage of the urban and rural population of Nigeria from 1950 to 2050 .....	88
Figure 5.3: Nigerians Gross Domestic Product from 2012 to 2022 (in US\$).....	90
Figure 5.4: Annual Nigeria GNP in millions.....	91
Figure 6.1: Flood overruns community: submerged cars and houses unit in Ikot Ansa.....	117
Figure 6.2: Disaster as a result of rainstorm in Calabar.....	119
Figure 6.3: Demolition of squatter housing in Ikot Ansa.....	126
Figure 7.1: Respondents’ household size (%). .....	136
Figure 7.2: Average age of household heads.....	138
Figure 7.3: Percentage of type of occupation .....	143
Figure 7.4: Small skilled and unskilled occupational groups in Calabar metropolis: 1. Left: A tailor sewing at home. 2. Right: fishermen. 3 Bottom left: Scrap metal sellers. 4 Bottom right: Construction workers.....	145
Figure 7.5: A typical double story four-bedroom house in Ekurinum .....	150
Figure 7.6: Affordability at house costs to income ratio of 3 to 5, based on full construction costs (in US\$)....	152
Figure 7.7: Attitudes to the occurrence of crime and violence (percentages) .....	156
Figure 7.8: Condition of open space assets by settlement.....	159
Figure 8.1: Floor plan of a typical rooming apartment.....	168
Figure 8.2: Number of rooms occupied by households.....	170
Figure 8.4: A typical house built with wood and mud in the study area .....	172
Figure 8.5: Water pump installed by the water board .....	174
Figure 8.6: Water supplied by truck ( <i>maruwa</i> ) in Atimbo .....	175
Figure 8.7: Toilets in some of the houses in the study area .....	177



Figure 8.8: Over-stretched waste collection points in the study area.....	178
Figure 8.9: The condition of drainage across the study area (especially evident in Mbukpa) .....	179
Figure 8.10: A, a generator (used for general and commercial activities); B, illegal electricity connection in Mbukpa; C, pre-paid electricity connection in a multi-occupied house.....	180
Figure 8.11: These photos show part of the access roads cut by erosion in Ikot Ansa .....	181
Figure 9.1: Home-based enterprises .....	192
Figure 9.2: Livelihood outcomes of the residents of informal settlements in Calabar metropolis .....	199

## LIST OF TABLES

Table 4.1: Livelihood capital assets and indicators.....	67
Table 4.2: The mixed-method approach .....	73
Table 4.3: The settlements selected and the proportion of the sample population.....	75
Table 6.1: Percentage of households experiencing livelihood shocks by settlement .....	113
Table 6.2: Percentage of households with health problems .....	114
Table 6.3: Source of medical treatment (%) .....	115
Table 7.1: Household size per settlement .....	136
Table 7.2: Dependency ratio per household in sample settlements.....	137
Table 7.3: Mean and median age of household heads (years) by settlement .....	138
Table 7.4: The gender of household heads by settlement .....	139
Table 7.5: Marital status of household heads by gender (%) .....	139
Table 7.6: Percentage of educational status of household heads by settlement.....	140
Table 7.7: Educational level of household heads by settlement .....	141
Table 7.8: Educational level of head of household, by gender (%) .....	141
Table 7.9: Employment status of household heads (percentage) per settlement .....	142
Table 7.10: Percentage of types of occupation of household heads.....	144
Table 7.11: Distance from work location (%) per settlement.....	146
Table 7.12: Mode of transport to work (%) per settlement .....	146
Table 7.13: Households' monthly income (%) per settlement .....	147
Table 7.14: Household monthly expenditure on rent, education, electricity and food ('000 ₱) .....	149
Table 7.15: Cost of a newly built house using median household income (US\$) per settlement .....	150
Table 7.16: Percentage of household heads savings in a month per settlement.....	153
Table 7.17: Percentage of household heads having difficulty in accessing credit facilities per settlement.....	153
Table 7.18: Household source of finance per settlement .....	154
Table 7.19: Percentage of household head belonging to associations/organisations per settlement .....	155
Table 7.20: Willingness to leave keys and children with neighbours per settlement .....	155
Table 7.21: Percentage with access to information on employment and land policies, by settlement.....	157

Table 8.1 Households by tenure (%) and settlement .....	162
Table 8.2: How households rent housing, by settlement.....	165
Table 8.3: Household occupancy rates (individuals per room) per settlement.....	167
Table 8.4: Mean of rooms and housing occupancy, by settlement.....	168
Table 8.5: Types of building use, by settlement .....	170
Table 8.6: Percentage of building construction materials (wall and roof), by settlement .....	171
Table 8.7: Source of water supply (%), by settlement .....	173
Table 8.8: Percentage of sample with access to toilet and bathroom, per settlement .....	176
Table 8.9: Location of toilet. ....	176
Table 8.10: Type of sanitary facility, by settlement (%).....	177
Table 8.11: Percentage of sample with access to electricity, per settlement .....	179
Table 9.1: Extensions carried out by households (%), by settlement.....	184
Table 9.2: Reasons given by households for not intending to make house improvements.....	184
Table 9.3: Percentages of strategies used by households to meet their basic needs, by settlement.....	188
Table 9.4: Mean number of houses with home-based enterprises, by settlement .....	191

## ACRONYMS AND ABBREVIATIONS

ADB	African Development Bank
CAHF	Centre for Affordable Housing Finance Africa
CUDA	Calabar Urban Development Authority
CAPI	computer-assisted personal interviewing
CASI	computer-assisted self-interviewer
CBD	central business district
CBO	community-based organisation
CDC	community development committee
CRWBL	Cross River Water Board Limited
DFID	Department for International Development
FAO	Food and Agriculture Organization
GDP	gross domestic product
GHS	Global Housing Strategy
ILO	International Labour Organization
MMW4P	making markets work better for the poor
NGO	non-governmental organisation
NHP	National Housing Policy
NPC	National Population Commission
PIP	policies, institutions and processes
ROSCA	rotating savings and credit associations
SAP	structural adjustment programme
SEMA	State Emergency Management Agency
SLA	sustainable livelihood approach
SLF	sustainable livelihood framework
SPSS	Statistical Package for Social Science

UNCHS

United Nations Centre for Human Settlement

UNDP

United Nations Development Programme

UN Habitat

United Nations Human Settlement Programme

# CHAPTER ONE: INTRODUCTION

## 1.1 Background to the study

The current world population stands at approximately 7.3 billion (Cobbinah and Darkwah, 2017). It is anticipated that by 2030 approximately 3 billion people, or roughly 40 per cent of the world's population, will lack adequate and affordable housing (UN-Habitat, 2018a). Urbanisation will have a direct impact on housing, particularly on the type of housing required, where it is needed and for what type of resident. International projections suggest this growth will continue and reach 60 per cent of the world's population in 2050 (UN-Habitat, 2018b). In the face of this rapid population growth, together with the inadequate existing affordable housing stock, escalating poverty and inadequate institutional capacity, governments and the private sector lack the capacity to provide the infrastructure, housing and employment opportunities needed.

According to UN-Habitat (2018b), over the next four decades cities in the developing world, which are already under immense pressure to provide adequate housing and urban services, will absorb 68.4 per cent of the world's urban population growth. Though housing problems and the vulnerability of poor people vary across countries, the common experience of developing countries has been a surge in the demand for housing, which is driving up housing prices and pushing quality housing out of the reach of most of those in need of it, especially low-income households.

The Nigerian urban population has increased four and half times, from 20.5 million in 1958 to 92.2 million people in 2018. In 2015 it was estimated that 36 per cent of this increase was due to the rural population migrating into urban areas (Bloch *et al.*, 2015). As the urban population continues to increase, cities face a number of housing-related problems, such as poverty and homelessness, and a number of planning issues over physical growth such as housing shortages, inadequate infrastructural services and the growth of informal settlements (Tipple and Alemayehu, 2014). Aside from these, the housing stock cannot cater for the increasing population, and this shortage may be exacerbated by the gradual withdrawal of government from the direct provision of housing and poor governance systems, together with the fact that existing institutions and regulatory frameworks are also either obsolete or lacking in capacity. Simultaneously, informal settlements have continued to grow, as housing markets cannot keep up with the demand for homes from the large numbers of those at the bottom of the income ladder.

Informal settlements are characterised by poor housing conditions, inadequate urban services (such as water supply, sanitation, drainage, wastewater disposal, roads and footpaths), crowded living conditions and extremely high densities of both people and dwellings (Guevara, 2014). It is estimated that informal settlements house almost one billion people, or one-third of the world's urban dwellers

(UN-Habitat, 2017a). In Nigeria, one-third of the population live in slum and squatter settlements (Wahab, 2017). This is frightening because the government lacks the financial resources to provide affordable housing that can meet the needs and demands of the increasing population. One of the government most significant concerns is the change in land use in urban areas. For example, growing numbers of urban residents may be forced (officially or unofficially) to expand into neighbouring agricultural land or change it from agricultural use to residential use, creating issues for the loss of agricultural land (Gilbert, 2014; Patel, 2018). This, in turn, affordability and vulnerability predate the use of agricultural land for homes.

Even though housing is a basic necessity of life, most urban areas have an accumulated housing deficit. Nigeria has a housing shortage of more than 17 million units (Kolo *et al.*, 2014; Gbadegesin, 2017) and requires more than ₦56 trillion (\$140 billion) to bridge the housing deficit, at an estimated cost of ₦3.5 million (\$8750) per unit (CAHF, 2021). It is projected that some 700,000 housing units would have to be produced annually to tackle these shortages by 2030 (Fatusin and Aribigbola, 2014). However, the government lacks the resources to meet even a quarter of this demand for new housing, let alone catch up with the backlog (Gbadegesin, 2017). Housing problems and people's vulnerability differ considerably in form and severity among cities.

International agencies and the national government have made several attempts to address the housing problems and issues of residents living in informal settlements, based on different development approaches. In Nigeria, a pro-poor housing policy was included in the national development plan under the National Housing Policy (NHP). The main policy goal of the NHP was to provide more formal housing (Festus and Amos, 2015). Thus, the goal of housing policy shifted from modernisation to enabling. This change was often endogenous and influenced by the philosophy of the government in power, while in a few cases it resulted from compliance with the institutional procedures of international agencies like the World Bank and the UN. In the enabling approach, the government abandons its role as a direct supplier of housing and becomes a facilitator, creating the conditions that allow the actors in the housing market to work towards meeting housing needs.

However, Nigeria's implementation of this approach failed to reverse the housing deficits in the country. On several occasions, the government has developed plans for adequate and affordable housing for all. Despite these efforts, it has been found that high-income groups use the available outputs more than the low-income groups (Ibem, 2010; Ibem and Amole, 2010). This is because the low-income group cannot meet the formal requirements for acquiring housing. Moreover, many households are under pressure by persistent changes to the institutional and socioeconomic systems in the country. This propels people to embrace a variety of livelihood strategies, often in informal settlements. Informal housing provision spreads across urban areas. Although the system of informal

housing provision falls outside the scope of the NHP, no less than 75 per cent of the low-income urban population have recourse to this system.

Researchers such as Angel (2000), Tipple and Alemayehu (2014) and Tusting *et al.* (2019), have recognised that an efficient housing policy requires the adequate coordination of the various stakeholders involved in housing supply. However, after an extensive search for recent works on relevant housing problems and vulnerability-related literature in Nigeria, only a handful of studies were found. In terms of macroeconomic policies on housing supply, most of the works that have examined various aspects of housing policy have addressed housing needs. These include the works of Aina (1990), Onibokun (1990), Abiodun and Segun (2005) and Olotuah and Adesiji (2005), who examine housing status and slum formation in urban areas in Nigeria. Mabogunje (1992) evaluates urban land availability and its management; Ikejiofor *et al.* (2004) examines the informal land delivery processes and access to land for the urban poor in Nigeria. Oruwari (2004) focuses on the formal and informal land markets in southern Nigeria, Lamond *et al.* (2015) discuss governance issues in the new NHP based on lessons drawn from informal land delivery systems in the country, and Gbadeyan (2011) researches the private sector's contributions to the development of the housing market in Nigeria.

More recent studies such as Ebekoziem (2021); Mukhtar *et al.* (2017); Gbadegesin (2017); Amao (2012); Owoeye and Omole (2012); Yadau (2012); Babalola *et al.* (2016), Lukuman *et al.* (2017); and Fakere (2020) have studied various aspects of housing and found considerable evidence of housing problems, and the poor conditions and quality of urban housing. In addition, studies such as those by Babalola *et al.* (2016), Ibem (2010), Ibem *et al.* (2011) and Opoko *et al.* (2015), focus on housing-related issues and other market fundamentals, aiming to secure the resources to invest in housing production. Muhammad and Bichi (2014) evaluate the constraints and challenges to housing provision. Umoh (2012) explores the enabling approach to housing through mass housing schemes; while Onyebueke and Geyer (2011) reflect on four decades of the informal sector in the country.

Tipple and Alemayehu (2014) outline the housing stock in sub-Saharan Africa. While this study underscores the importance of understanding housing problems, the authors note that the lack of data on housing in many of these countries is a challenge to developing appropriate housing policies. Very few rigorous research studies offer empirical evidence on housing problems and the vulnerability of the low-income group. This lack of knowledge leads to a lack of understanding of the issues and difficulties in addressing the housing problems in Nigeria.

Studies such as those by Inah *et al.* (2014), Ojikpong *et al.* (2016), Eni and Danson (2014) and Atu *et al.* (2012a) focus on housing affordability. Atu *et al.* (2012a) study housing challenges along the fringes of Calabar. Other sets of recent related works have explored accessibility to urban housing, the



interface between formal and informal processes of housing development and its implications for housing policy reforms.

Nevertheless, these researchers all focus on specific elements of housing systems. Housing research has centred on housing supply, the provision of an urban infrastructure, the displacement of squatters and the most impoverished communities, while the social, economic and institutional constraints and issues that affect the livelihood of low-income households living in informal settlements are largely ignored. If no one makes a real attempt to understand these housing problems and people's vulnerability and to resolve them by offering holistic and people-centred solutions, it will not be possible to improve housing conditions and provide affordable housing for urban residents under the current enabling housing policy.

UN Habitat stresses that 'while the dire shortage of affordable housing has been recognised internationally as a deep and pervasive problem, strategies to address this have not been thoroughly addressed' (UN-Habitat, 2016b, p. 59). In the light of the severe housing deficit, which disproportionately affects low-income groups, housing problems and people's vulnerability can be addressed by providing infrastructure and upgrading slum to boost economic growth and mitigate issues such as employment generation, poverty reduction and the empowerment of different actors in the housing sector. Calabar metropolis needs to move towards an appropriate, context-specific form of policy intervention that will respond to the real needs of households in the study area. Therefore, this thesis aims to contribute to the debate about sustainable ways to reduce urban housing problems and vulnerability and poverty reduction strategies that strengthen people's own inventive solutions, rather than a substitute for or undermine them. In this section I explain why my thesis contributes to both academic debates and offers important new empirical data on housing and settlement problems in the middle-sized city of Calabar. Another contribution I make to the academic literature is the wealth of detailed empirical data and analysis that I have produced on the economy and livelihoods of people living in squatter housing and slums on the outskirts of modern Calabar. While it may be generalisable to other such locations in Nigeria, the rest of Africa or the rest of the world it also provides a baseline for other such studies. It advocates a broad-based, pro-poor and holistic approach to understanding these issues and the various social, economic, and institutional constraints in housing policy through the lens of the Sustainable Livelihood Approach (SLA). This is its major contribution to the academic literature and the scholarly debate on housing for low-income earners in the developing world.

## 1.2 Statement of the research problem

The problems caused by increased urban growth in Nigeria are many and varied. However, all tend to hinge on urbanisation resulting both from migration and the natural increase in the population. Though these problems exist in all developing countries, what makes Nigeria different is the rising

scale, complexity and enormity of the problem, which has its main roots in urban poverty. This has resulted in a large population of low-income urban residents living in extremely poor, substandard and inadequate housing conditions (Yadua, 2012; Olajide, 2015), as well as squatter settlements on peripheral or unused land or rented or shared rooms in slum settlements.

Although Nigeria has been a major oil producer for decades, its economic instability, which is largely due to its overdependence on the oil and gas economy and low levels of economic diversification, coupled with an economic recession in 1983, has contributed to the fall in the country's gross domestic product (GDP). The structural adjustment programme (SAP) introduced to tackle broad economic issues made paid little attention to tackling housing problems (Ihonvbere, 1993; Ogu and Ogbuozobe, 2001; Ogunyankin, 2019). As a result of the simultaneous decline of per capita income as well as the real income of Nigerians, there has been a rapid increase in the cost of housing construction (Ajanlekoko (2001). The subsequent cost of renting alone has exceeded the ability of households to pay.

One reason for this increase in housing costs is the apparent lack of land set aside for housing. Because of the high demand for urban land, the poor cannot acquire land. This is a barrier to the participation of low-income earners in the housing market and to the national objective to reduce poverty levels (Gandy, 2006; Payne *et al.*, 2009). In most urban areas, the public sector no longer makes land available for residential use or provides serviced land for the low-income group. The private sector; whether in the form of individuals, cooperatives or companies that contribute to land for housing development, target the middle-income and the high-income group who can afford to pay.

Tipple (2015), however, has argued that the issue is not that land is too expensive, but that incomes are too low for the urban poor to pay for their housing. Hence, the urban land market is often dominated by the rich and powerful, who systematically exclude the poor from access to land to their advantage and the self-seeking behaviour that favours paying clients. This has prevented low-income groups from obtaining housing, as they lack access to formal credit and the purchasing power to buy land from the formal market. In some cases, even where the government provides low-income housing as an alternative, these houses are often located in remote areas far away from people's source of livelihood. Low-income groups thus often have no choice but to construct their houses on land that has not been set aside for housing, thus, fostering the proliferation of informal settlements, which, because of their informal status, are not supervised or administered by the municipal authority.

This leads to further issues, such as the lack of assets and basic services; potable water, sanitation, roads and drainage and other forms of infrastructure and services needed by urban households. Lacking services provided by the authorities, these residents lack supplies of clean water and sanitation services that is necessary for their health. Moreover, this lack of infrastructure services can

make it impossible to provide future investment in housing, socioeconomic growth and the physical development of the settlements.

Similarly, most of the housing regulations and standards set by the municipal authorities cannot be met by many of the urban poor. This includes the framework that regulates and supervises the development, purchase and construction of housing, such as being granted official permission to pay for land in the formal sector. This also includes the time and cost involved in getting official permission to buy, sell or build housing. Moreover, despite recent efforts to decentralise decision-making and authority, planning at the local level is often weak and lacks authority.

Based on current trends, it is evident that the goal of providing adequate, safe and affordable housing for the low-income urban population has had limited success. This is because the policy interventions have had limited meaningful or tangible outcomes. They have failed because they are not based on empirical data showing conditions on the ground. Therefore, fundamental policy changes are needed towards adopting an enabling housing approach.

### 1.3 Aims and objectives of the study

A new impetus that responds to present-day realities and addresses the current problems in housing provision for the urban low-income population was set in motion in the UN-Habitat 'Global Housing Strategy' (GHS) in 2016. The UN-Habitat member states approved the GHS in 2011, which builds on the Global Strategy for Shelter to the Year 2000 and the Sustainable Development Goals (SDG). It is a collaborative global movement towards adequate housing for all, using the enabling approach.

In the SDG 11 the goal was 'By 2030, to "make cities and human settlements inclusive, safe, resilient, and sustainable"' (UN-Habitat (2016b)). Addressing the housing challenge within this goal, SDG Target 11.1 aims to ensure "access for all to adequate, safe and affordable housing and basic services and upgrade slums". Sustainable housing should be functionally and culturally appropriate, affordable, and flexible for expansion and upgrading of standards (UN-Habitat 2016b).

The broad aim of this research is to explore the urban housing problems and the vulnerability of the low-income residents living in Nigeria's informal settlements using Calabar metropolis as a case study, and to lead to recommending policy interventions that can provide adequate and affordable housing. Not only will this study deepen our understanding of how to deal effectively with these problems, it will also contribute to the debate in the literature on more sustainable ways to reduce urban housing and problems and vulnerability and poverty reduction strategies that strengthen people's own inventive solutions, rather than to substitute for or undermine them. Therefore, this thesis fulfils the following objectives:

1. It reviews the literature on urbanisation, urban poverty and informal settlements, to understand the housing problems and challenges to low-income groups.

2. Using literature on the agency of the poor in securing their conditions of existence in face of a hostile state and its agents, this thesis examines various kinds of housing interventions and their impact on housing policies and programmes for low-income groups.
3. It analyses the livelihood vulnerability, capital assets portfolio, various livelihood strategies, Policies, institutions and processes (PIPs) and their outcomes of the groups under study.
4. It makes realistic policy recommendations based on these findings and on relevant social, economic and institutional contexts on how to provide adequate and affordable housing for low-income groups. In this way it contributes to relevant academic debates.

## 1.4 Research questions

Redefining the role of governments beyond one of simple enablement, this thesis outlines housing policy interventions that are systematic, broad-based, pro-poor and people-centred to maximise the performance of the housing market, while facilitating and supporting the demands and capabilities of the low-income group. The overreaching research question was: what urban housing problems and vulnerability do these residents face? What are the essential features of this kind of housing, and how can the sustainable livelihood framework (SLF) be used to understanding the dimensions of housing as the prime asset of the urban poor household?

To this end, the following sets of specific research questions guide this study:

1. What constitute urban housing problems and vulnerability challenges, what are the dynamics, dependencies and essential features, what types of vulnerability do poor urban households face and how is their livelihood affected as a result?
2. What socioeconomic factors influence housing affordability and housing quality for the specified target groups?
3. How do households cope with the challenges identified? How successful are their strategies and the outcomes?
4. What policy recommendations could be made to improve the housing conditions of this group in the study area?

## 1.5 Significance of the research

In this section I explain why my thesis contributes to both academic debates and offers important new empirical data on housing and settlement problems in the middle-sized city of Calabar. Another contribution I make to the academic literature is the wealth of detailed empirical data and analysis that I have produced on the economy and livelihoods of people living in squatter housing and slums on the outskirts of modern Calabar. While it may be generalizable to other such locations in Nigeria, the rest of sub-Saharan Africa, it also provides a baseline for other such studies.

Therefore, my contribution to the debates is outlined as follows: This thesis is both theoretically and geographically significant in many respects. At a conceptual level, it critically assesses the paradigms through which we understand urban housing and vulnerability, arguing for an analysis of the interplay between institutional processes and vulnerability and an analytic approach that unpacks the key drivers of household livelihoods.

The production of knowledge is essential to housing policy and vulnerability and is increasingly necessary for informal settlement analysis to be made in cities. However, the politics of identifying informal settlements – and particularly by local governments – remains largely unexamined, and existing analyses do not consider how the politics of informality connects with debates about the drivers of vulnerability. The theoretical traditions that inform our understanding of housing and vulnerability have long been critiqued for neglecting questions of politics and governance and for using inadequate frameworks for investigating such phenomena. It is hoped that this research will contribute to developing a better understanding of the housing policy environment so policies may be more relevant to solving the actual experiences of households in developing countries.

Turning to the geographical question, data collection and analysis in the housing sector in medium-sized cities requires improvement. To date there has been little research on Nigeria, particularly in Calabar metropolis, although the provision of housing is the focus of many organisations, academics and governments trying to develop a knowledge base and conceptual approaches to solve the housing problems of this group. Medium-sized cities are expected to grow the most in population size, but they are generally less well-resourced than large cities and there is limited investment in their infrastructure and urban services such as water, sanitation and health care. This thesis is intended to make a contribution to the knowledge base in this area.

Housing is far more than a basic need. It is potentially a productive resource and has complex impacts on entire livelihoods, particularly on people living in conditions of poverty and inadequate housing conditions. Because housing is linked to other essential components of life chances, such as employment, housing policy should be a central element of state welfare provision. However, the role played by both the private and public sector in housing remains to be documented. The lack of recent and relevant data on housing in Nigeria is an obstacle to the development and implementation of an effective housing policy. There are limited data on the livelihood capital that is critical for developing housing policies directed at low-income groups. The fieldwork conducted makes a significant contribution to obtaining new and original data in this setting.

The NDP of Nigeria (2021–2025) set out the need for a robust understanding of what national and local economies need to remain competitive and responsive to housing in low-income groups and to factor in social and economic development in the country (Federal Government of Nigeria, 2021). It also set out new targets for housing supply to support economic development, reduce urban

vulnerability and to increase the sustainability of the urban infrastructure. Most existing housing research in Nigeria focuses on large cities like Lagos, Kano, Ibadan and Abuja. Municipal authorities have a role and duty to assess their local areas' situation, drive economic prosperity and make housing policy interventions to support national growth. Thus, this thesis will complement government's efforts to understand housing policy and provide a foundation for further research.

Finally, this thesis will recommend ways in which housing can be improved through infrastructural provision and enhanced slum upgrading. It will also suggest ways to enhance the role of both the public and private sectors to increase the supply and affordability of housing. It will particularly examine what housing policy interventions are required to provide adequate and affordable housing in the study area.

## 1.6 Research methodology

Quantitative and qualitative techniques were employed in the study. As the study is essentially concerned with analyses at both macro and micro levels to determine housing problems and vulnerability of low-income residents in informal settlements, a case study was used. The study used a wide range of analytical and statistical tools and techniques such as household surveys, non-participatory observation, focus group discussions and in-depth interviews. Altogether 425 households were selected for the study. In addition, the researcher interviewed stakeholders involved in housing and land administration in Calabar metropolis. The secondary and primary data were triangulated using SLF to provide comprehensive research findings.

## 1.7 Outline

**Chapter One** introduces the conceptual framework for understanding the operation of this research. It gives a brief background to the study, including its aims and objectives, research questions, the significance of the study and the research project.

**Chapter Two** deals with a review of relevant literature on housing provision, and the concepts, themes and definitions in the study. The chapter discusses the process of urbanisation, urban poverty and informal settlement in developing countries. It outlines a series of defining policy challenges affecting housing for low-income groups in a wider context and discusses three distinctive features of housing provision that require special attention in the thesis and the gap in the literature.

**Chapter Three** discusses the theoretical framework through the ongoing debate in international housing policy discourse on the role of actors, institutions and organisations in ensuring adequate and affordable housing for all. Thus, it provides a complementary theoretical motivation for the study. The issues from chapter two underscore the need to understand the target group's housing experiences to mediate debates a pro-poor, people-centred, broad-based and sustainable approach. This chapter uses

the SLA as an analytical lens, as different agencies have generally adopted the SLA due to its flexibility and adaptability to different contexts.

**Chapter Four** focuses on the research methodology. It consists of six sections. The first describes the overall research design and methods. The analytical framework is presented in the second section. The Department for International Development (DFID)'s SLF was selected as the analytical framework and the variables for analysis were identified. The third section focuses on the preliminary investigation, pilot study and main fieldwork, together with the reason why Calabar metropolis was selected as the study area. The data collection and research strategies are presented in the fourth section. The fifth section discussed data analysis and interpretation. Finally, the main methodology issues of validity and reliability and ethical considerations in conducting this research are presented.

**Chapter Five** provides background information on the Nigeria housing context and Calabar metropolis. It traces Nigeria's geopolitical context and that of Calabar metropolis, the study area. After describing Nigeria's historical and geographical background and a brief discussion on urbanisation, and socioeconomic factors and housing poverty, the history of Nigerian housing interventions is described. This chapter includes details of an intensive and extensive literature search on housing in Nigeria. Considerable attention is given to policy aspects, examining in chronological sequence housing-related interventions, public and private housing projects and housing policy strategies in Nigeria. This draws upon selected literature from government legal instruments, conference proceedings and national development plans. The final section moves to the specific context and discusses Calabar metropolis in more detail.

**Chapter Six** describes the practical reality and vulnerability of poor urban households at macro and micro levels.

**Chapter Seven** presents households' four forms of capital assets. human, social, financial, and natural capital. It illustrates the assets portfolio of these in four case study settlements, Mbukpa, Atimbo, Ekurinum and Ikot Ansa. The analysis of their asset portfolio is based on the household surveys that the researcher conducted and categorised using the DFID SLF with additional supplementary evidence from interviews, triangulated with findings in similar studies and documents from secondary sources.

**Chapter Eight** examines the physical capital of households in all the settlements surveyed. This focuses on their physical environment – such as the number of rooms, occupancy rates, use of kitchen, toilet and bathroom, availability of power (electricity), and privacy issues.

**Chapter nine** analyses household livelihood strategies; how these households manage, mobilise resources and combine their capital assets, and the existing strategies they adopt. Selected case studies of households' coping strategies and their various approaches to mobilising resources, together with

the institutional constraints they face are analysed. The chapter further examines the policies, institutions, and processes (PIPs) in place to meet their needs.

**Chapter Ten** brings together the various strands of findings in the study to discuss their broader implications and policy recommendations that emerge from the conclusions drawn from the thesis and answer the fourth research question.



# CHAPTER TWO: LITERATURE REVIEW

## 2.0 Introduction

This chapter reviews the relevant international literature. This will help to identify existing gaps in the literature and to position this study within the existing body of knowledge with an emphasis on concepts and relevant issues. The chapter is organised into four sections. The first section discusses urbanisation trends and urban poverty. The second explores informality in developing countries. It identifies the nature of informal settlements and explores prevailing trends and approaches to addressing these problems by clarifying debates on the concept of informal settlements. The fundamental role of housing and urban housing problems is discussed in the third section. It draws attention to the interconnectivity, interaction and complementarities between dwellings, their external surroundings, built-up areas and their economic importance. The final section assesses the significant challenges to housing the low-income urban population.

## 2.1 Urbanisation trends

### 2.1.1 Urbanisation and housing

Urbanisation is one of the most striking trends over the past two centuries and of present processes of global change. Urban areas offer people enormous opportunity as well as challenges (Payne and Majale, 2012). They are an essential component of economic growth and provide significant economies of scale in both formal and informal employment, generating a sizeable share of housing and basic urban services (Fox and Goodfellow, 2016; UN-Habitat, 2016b). Well-planned and well-managed urbanisation bring together large streams of service, platforms for innovation, goods and material support to billions of people worldwide (Angel, 2012).

In their survey of urban areas of countries around the globe, Cobbinah *et al.* (2015) draw attention to the increasing urbanisation of developing countries, where many countries expect more than half of their population to be living in urban areas in 2025. This means that the orderly development of urban areas will continue to be problematic, as the historical explosion of informal settlements is likely to continue unabated or even increase in Africa.

Dasgupta *et al.* (2014) find that housing investment lags urbanisation by nine years in Africa. Most housing investment in African countries comes from 'government debt or domestic savings rather than from international capital markets, as is the case in developed economies' (World Bank, 2015, p.1). While highlighting changes in housing transformation in sub-Saharan African Tusting *et al.* (2019) state that the prevalence of improved housing doubled from 11 per cent in 2000 to 23 per cent in 2015. Urbanisation and per capita income growth tend to happen concurrently, though in

sub-Saharan Africa, incomes have not kept pace with the processes of urbanisation (Annez and Buckley, 2009; CAHF, 2021). This is because urbanisation in many sub-Saharan countries is not a result of industrial growth, but is caused by push factors such as poor yields from rural agriculture, unemployment and underemployment (Tipple and Alemayehu, 2014). Because of this, most urban residents are poor and have few prospects for improving their incomes (UN Habitat, 2010, 2008), high rates of urbanisation and increasing per capita income have fuelled urban housing prices in relation to the wage structure, a trend that has most acutely affected low-income households.

It is projected that above half of the Nigerian population will be living in urban areas by 2030 (UN-Habitat, 2010). This is significant for the well-being and survival of households living in informal urban settlements. These unprecedented trends in urban growth place immense pressure on urban areas to meet the housing demand of a population of increasingly low-income residents. In particular, the rapidly increasing demand for housing, the strained supply of urban housing and the growth of informal settlements emerge as the most pressing issues facing urban areas in developing countries. Nigeria alone will contribute nearly 10 per cent to the world's total population growth in 2050 (World Bank, 2015). This is a frightening prospect when central and municipal governments lack the financial resources to provide adequate housing to meet the needs and demands of the increasing population.

The most serious problems confronting urban areas and their inhabitants include the increase in poverty and the wide gap between the rich and the poor, unemployment, inadequate financial resources, increasing homelessness, growing insecurity, an inadequate and deteriorating infrastructure and building stock, and the proliferation of informal settlements, among other features. In medium-sized cities the scale of poverty and the growth of informal settlements are immense. About 500 million people in developing countries live in absolute poverty, representing about 40 per cent of the poor and 25 per cent of the urban population (Jones, 2003). The World Bank sees urban poverty in apocalyptic terms as the most significant and politically explosive problem around the world. The map of poverty can be superimposed on informal settlements with a fair degree of accuracy (Durand-Lasserve and Royston, 2002; Mooya and Cloete, 2007).

### 2.1.2 Urban poverty

Urban poverty is rapidly increasing in the wake of overall urbanisation, and the multidimensional characteristics of changing socioeconomic well-being in informal settlements necessitates identification of both levels of poverty and types of vulnerability (Moser, 1998a, p. 3). Despite advances and improvements in the management of cities, in most rapidly urbanising countries cities cannot keep pace with their phenomenal rate of growth and the increasing number of the urban poor (UN-Habitat, 2016b). This is often referred to as the urbanisation of poverty; where hunger, income

inequality and food insecurity are associated with worsening poverty (Payne and Majale, 2012; Cobbinah *et al.*, 2015).

The implementation of wage freezes, public sector retrenchment, the abolition of controls and subsidies on food and other prices and reduced public sector spending during the SAP in 1986, as was intended, hit urban areas in developing countries particularly hard (Ihonvbere, 1993). Within cities, many middle-income and low-income households were affected and often the costs of adjustment fell disproportionately on poor people, threatening their livelihoods and reducing their incomes. This resulted in a reduction in spending by the government on infrastructure and access to basic services (Gilbert, 2014):

*The urban poor were faced with a price-income squeeze, as the effects of unemployment and downward pressure on wages were compounded by the marketization of public goods. The majority of new recruits to the labour market were left with underemployment in the informal sector as the only option left open to them ... this sector is generally characterised by small-scale, household-based, insecure, legally unrecognised, and untaxed work. (Watt, 2000, p.103)*

Poverty levels are steadily increasing. In this setting, poverty itself becomes a vital concept in this thesis. Poverty reduction is usually the cornerstone on which most housing development policies and programmes are designed. World Bank (2020, p 2) claim that share of ‘the world’s population are living in extreme poverty fell to 10 per cent in 2015. While rates of ‘extreme poverty’ have declined substantially, falling from 36 per cent in 1990, over 26.2 per cent of the world’s population, were living on less than \$3.20 per day in 2015’ (World Bank, 2018, p.2).

Wratten (1995) notes that urban poverty is multifaceted and its causes are interlinked with the environment, housing, health, income generation and education, among other factors and thus, its definitions varies between individuals. Poverty is a major structural issue in urban areas and some authors claim that it is the most critical social challenge to humanity, characterised by the lack of resources or capability to satisfy current needs (Rakodi, 2002; UN-Habitat, 2014; Ward, 2019).

Poverty is not defined solely on the basis of low-incomes but uses the broader concepts of deprivation and insecurity. The term ‘poverty’ is also associated with capability deprivation (Sen, 1985a; Mosse, 2010) and vulnerability. It refers to lack of assets, incomes and deprivation in well-being. Deprivation takes place when people are unable to reach a certain level of functioning of capability (Hossain, 2005). A loss of assets is what precipitates poverty (Hossain, 2005). Assets include tangible assets (stores, savings, resources) and intangible assets (such as, resources or claims) (Moser, 2008, p. 51).

*Although poor people are usually among the most vulnerable, not all vulnerable people are poor, a distinction which facilitates differentiation among lower-income populations (Moser, 1998a, p. 3).*

Urban poverty not only includes a lack of money but also involves the lack of adequate housing, the risk of eviction, exploitation and a lack of voice and choice in the society (Sigauke, 2002; Payne and Majale, 2012). People are considered poor when the resources they command are insufficient to enable them to consume sufficient goods and services to achieve a reasonable minimum level of welfare (Rakodi, 2002, p.4). As a result of an inadequate income and resources, people may be excluded from participating in activities that are considered to be the norm for others in the society (Moser, 2008). Households may thus be characterised as poor based on their income levels, housing conditions, literacy levels, nutritional status, ill-health, lack of access to assets such as safe water and sanitation facilities as well as the lack of security of tenure. Urban poverty is thus characterised in the livelihood framework ‘not only by a lack of assets and inability to accumulate a portfolio of them, but also by the lack of choice with respect to alternative coping strategies’ (Hossain, 2005, p. 2).

### 2.1.3 Vulnerability of the urban poor

The urban studies defines the term ‘vulnerability’ as defencelessness, insecurity and exposure to risk, shocks and stress and a lack of capital assets to mitigate and cope with such situations (Rakodi, 2014). The term has evolved over the years and has been a component of various disciplines and is widely applied in poverty research (Chambers, 2006) and in investigating environmental threats.

According to Moser (1996), vulnerability refers to the combination of factors and processes that determine the level at which someone’s life, property or other assets are put at risk by a separate and unrecognisable event in the society; be it their class, caste, occupation, ethnicity, disability, gender, health status, immigration status (legal or illegal), and age (Moser, 1998b; Rakodi, 2002). It is a multidimensional concept that involves various aspects of physical weakness as well as social inferiority, feelings of powerlessness and social isolation. It frames the outward environment in which people exist (DFID, 1999). In a way, it is essentially a lack of security that may result in economic impoverishment or social dependence. It is seen as the insecurity and sensitivity in the well-being of individuals, households and communities in the face of changing circumstances and the way their respond and resilience to risks that they face such as changing environment that threatens welfare can be social, economic, ecological and political, and they can take form of sudden shock, trends and seasonality (Longhurst, 1994; Moser, 1998a)

The vulnerability of the poor in relation to their short-term risk and shocks and long-term trends can be expressed through time and space and constitute a multidimensional aspect of deprivation (Rakodi, 2014). Exposure to change that is beyond the individual or household’s control is an important aspect

of household vulnerability (Do *et al.*, 2022). Apart from the psychological risks of this state, the health and survival risks associated with the inadequate physical conditions, inability to cope with risks, downside shocks, and the possibility of falling into poverty are the fundamental elements that are at the core of vulnerability frame (Fadare and Mills-Tetty, 1992; Hardoy and Satterthwaite, 2014; Satterthwaite *et al.*, 2020). Glewwe and Hall (1998, p. 4) refer to vulnerability as adverse shocks to welfare rather than in terms of exposure to poverty. This can be ecological, social, political and economic, and they can take the form of trend, shock or seasonal cycles.

Moser (2008) states that analysing vulnerability requires looking at both external shocks and threats to household welfare and the households resilience, defined in terms of recovering from any negative impacts and the speed of their recovery. Chambers (1989b) identifies two types of vulnerability:

- The external risks, shocks and stress to which individual or household are at risk
- the internal risks, which are their defencelessness, meaning their lack of a means to cope without damaging loss.

Vulnerability and powerlessness are both indicators of poverty. Although the concept of vulnerability is often used as a substitute for poverty is not the same. Blaikie *et al.* (2014) argue that when their livelihood is attacked the poor are more at risk than other groups and the most vulnerable groups find it difficult to reconstruct their livelihoods. These groups are without access to safe housing, credits facilities and insurance (Miller *et al.*, 2010). With the least capacity to cope they can afford neither the costs of repairs nor the reconstruction of their assets.

Chambers (1989a) analyses vulnerability, coping and security as a function of assets, which he classifies as investments (human investments in education and health, and physical investments in housing, land and facilities); stores (valuables food, or money) and claims on others for assistance (including association membership, kinship, networks and patrons in the community, government and international community).

Maxwell and Smith (1992), in clarifying the risks to food entitlement, categorise entitlements in five ways such as productive capital, human capital, non-productive capital, income and claims. The vulnerability debate has mainly concerned the rural sector (Moser, 1998b). Consequently, in the context of this thesis, it is also important to identify any distinctive features of urban vulnerability. Housing is also an important asset that generates income through, for instance, renting rooms and the use of its space for home-based production activities (Tipple, 2005b).

Despite the benefit of the urban poor from public sector service provision, poor quality housing, urban infrastructure and basic services like inadequate water supplies, poor sanitation and solid waste disposal and roads are all environmental hazards that often have impact on the human capital asset of the urban poor. Some assets may change little over time (for instance, land and buildings) while

others, such as ‘cash and social networks can be volatile and depend upon movement of people into and out of poverty’ (Morse and McNamara, 2013, p.7). For example, increasing urban population can result in the fragmentation of landholding. This combination of this and high levels of poverty highlights the importance of focusing attention on livelihood policy interventions. The goal of development is not just to achieve a certain standard of living, but to continuously design durable and cost-effective anti-poverty policies that place and maintain households in a position from which they can be expected to accumulate assets and move ahead (Moser, 2008).

Gilbert (1994) argues that substandard housing is a visible dimension of poverty, unemployment and lack of livelihoods. As a physical asset housing has several special relationships with poverty. It is directly and indirectly linked to the barrier to attaining an income and affordability issues (Grigsby and Rosenberg, 2012). Income poverty and housing poverty are not the same; undoubtedly, a low income is frequently a major cause of housing poverty, but housing-related conditions differ considerably. For instance, the prevalence of informal settlement is associated with the economic factors that make it hard for households to be able to afford formal housing or invest in housing.

## 2.2 Informal settlements

### 2.2.1 Urban Informality in focus

The treatment of informality in the planning literature was triggered by the original prediction that informality would gradually disappear with the advent of modernisation. At this time informal settlements were found wanting in their disregard for planning regulations (Payne and Majale, 2012), uncontrolled development (Clark *et al.*, 1998; Sheuya, 2009; Sule, 2010), legal status (Tipple, 2005a), geographical segregation (McGee, 1991), environmental degradation and vulnerability (Adelekan, 2010; Sayne, 2011) and association with poverty (Roy, 2003).

However, findings of research in the US (Hart, 1973) on self-employed African labour markets was later adopted by the International Labour Office (Portes and Haller, 2010) to study structural underemployment in Accra. The weaknesses of the ways in which informality has been defined and the inadequacies of the dichotomy of formal and informal spheres have been widely debated in academic discourse, with arguments partly running pass each other and often based on opposing ideas (Boanada-Fuchs and Boanada Fuchs, 2018; Walker *et al.*, 2022).

The concept of ‘informality’ has come under fierce debate over five decades by scholars such as Castells and Portes (1989), Roy and AlSayyad (2004), Gilbert (2002), Arimah and Branch (2011), Ward (1982); De Soto (2000), Gilbert (2012) and Boanada-Fuchs and Boanada Fuchs (2018) in terms of its nature of informality, how it evolved and what it means, together with its association with poverty and its separation from capitalism (Walker *et al.*, 2022). This debate is sometimes based on the observation that informal housing operate in isolation from the state and its characteristics, such as

non-conformity to planning regulations, lack of legality, the lack of services on self-built land, and the lack of basic service (Dovey, 2012). Scholarly interest in various types of informal activities such as casual labour (Portes and Haller, 2010), manufacturing (Sassen, 1994), poverty reduction (Satterthwaite, 2003), inclusive economic growth (Heintz, 2012; Polese, 2021), informal housing solutions and land management (Boanada-Fuchs and Boanada Fuchs, 2018) have continued to deepen the concept's meaning in different fields.

The various uses of the term in different discourse and context speak of its global coverage. Okyere and Kita (2015) state that despite the increasing awareness and research on the study of informality, scholars do not fully understand what informality is and some aspects of informality are poorly characterised. Castells and Portes (1989, p. 12) associate the informal sector with labour status. They add that the informal sector is made up of unregulated activities of institutions in a legal society and social environment in which similar activities are regulated. They argue that informality will continue to exist in developing countries unless adequate actions are taken at state level. This shares a common tendency to equate informality with illegality and poverty and follows structural interpretations of perceiving informality as anything bad for the state economy (Weinstein, 2014).

De Soto (2000, p. 45), in *The Mystery of Capital*, presents the image of the informal worker as a 'heroic entrepreneur'. He characterises the informal economy as a spontaneous and creative response to the state's incapacity to satisfy the basic needs of the impoverished masses. His argument is that informality arises from the activities of the creative and self-employed urban poor whose source of livelihood is curtailed by their poverty. De Soto calls for a legal right to understand the informal sector in a bid to make capitalist fortunes flow into every part of urban areas by unlocking dead capital and regularising real estate assets (Boanada-Fuchs and Boanada Fuchs, 2018). However, his approach has received criticism for its actual effects on the lives of the urban poor (Durand-Lasserve and Royston, 2002; Gilbert, 2002).

On the other hand, Roy (2005) brought the conceptualisation of urban informality to the fore. She emphasised that informality needs to be understood as new knowledge in urban planning. She used the word 'urban informality' to refer to a system of norms that govern the process of urban transformation itself (Roy, 2004, p. 148). Using examples from developing countries, she argued that 'some slum dwellers manufacture products for the global markets, making it possible to devolve the responsibility of poverty to the poor themselves'. Citing case studies from Bombay and Dharavi emphasising the notion that slums are the means of 'helping the poor to help themselves', Roy (2005) suggests that informal sectors are closed off from formal ones through 'legal apartheid'. Put in this way, the informal sector can fit in with a modern and manageable economy (Roy, 2004).

Guevara, (2014) studied informality at the turn of the new millennium. He states some of the underlying causes of informality are the lack of detailed land use plans and strategic planning, and

inadequate urban infrastructure. He suggests that the challenges confronting the socioeconomic and spatial aspects of cities and the institutional structures which attempt to manage them need to be identified in order to plan and address the urban crisis confronting cities in developing countries. Here, informality is seen as the direct product of government that voluntarily ignores or erases from a city map the activities of the urban poor.

A report by the World Commission by Hall and Pfeiffer (2000) entitled *Urban Future 21: A Global Agenda for the 21st Century Cities*, examines ‘informal hyper-growth cities’ (UN-Habitat, 2004b, p. 2). The authors argue that informality is restricted to cities of the Global South alone. They see informal sectors as the totality of a localised collection of subsistence economies and depict the urban poor as ‘content with their circumstances’ and inherently incapable of self-initiating and but lack state protection and sustaining decent living conditions. While informal practices face oppression, informality can give rise to new forms of urbanisation. This characteristic has the potential to make a significant contribution to debates and can help better tailored interventions in specific contexts, regions and societies.

#### 2.2.2 The concept of informal settlements

In developing countries informal settlements are a dominant force in shaping urban growth (Sheuya, 2009; UN-Habitat, 2011a; Sandoval and Sarmiento, 2020). They primarily exist because low-income groups are unable to purchase the high quality, affordable and professionally designed and constructed housing that the formal sector produces (Tipple and Speak, 2009; Gilbert, 2014; Gilbert, 2016) and because socioeconomic inequality and slow formalisation of property creates structural conditions that increase the demand for cheap land on which to build (Tellman *et al.*, 2021).

Scholars such as Abrams (1964), La Porta and Shleifer (2014), Turner (1968), Castells and Portes (1989), Roy and AlSayyad (2004), Gilbert (2002), Agunbiade *et al.* (2015), Arimah and Branch (2011), Ward (1982), Huchzermeyer *et al.* (2014) and Gilbert (2012) have used the term ‘informal settlements’ for decades. However, the term raises the same conceptual problems for human settlements (Rigon *et al.*, 2020). Understanding the complexity and resilience of informal settlements is one of the great urban challenges of our time (Dovey, 2012)

A range of different housing types such as slums, squatter settlements, irregular developments, unauthorised developments, uncontrolled and irregular construction, illegal settlements and non-conventional housing (Huchzermeyer, 1999; Soliman, 2004; Drakakis-Smith, 2012) have been called ‘informal settlements’ (Rigon *et al.*, 2020).

In urban terms, all cities consist of a mix of formal and informal processes. At a smaller scale, while certain differences are identifiable in the definition of informal settlements, these also embody a mix of formal and informal practices (Rigon *et al.*, 2020). Urban informality is not synonymous with



slums or squatting (Dovey, 2012). For instance, the UN-Habitat (2003) Global Report on Human Settlement refers to informal settlements using the terms ‘slum’, ‘squatter settlements’ and ‘unplanned settlements’. These are contested terms that rely on stereotypes and mask more ambiguous realities (Roy and AlSayyad, 2004).

The UN-Habitat (2002, p.9) expert group adopts approach to characterise slum dwellings at the level of household deprivation as lacking one or more of the following amenities: access to improved water; adequate access to improved sanitation facilities; sufficient living area; housing durability and security of tenure. This definition has been criticised by scholars as being over-reliant on the physical and legal connotations of the term but ignoring the complex socioeconomic dimensions of a slum. However, this definition is widely used in scholarly publications as it provides measurable criteria for classifying a household as slum dwellers (e.g. Palmer *et al.* (2009).

As far as housing is concerned, the two main types of informal settlements are slums and squatter settlements (Rigon *et al.*, 2020), not only because the policy responses to the insecurity and problems they cause may differ, but also for clarity. The slum settlement is often associated with bad shelter, with implication that they are dirty, or with substandard houses inhabited by poor people (Dovey and King, 2011). Slums are usually characterised as being located in places of low environmental quality, such as dump sites, marshy land and railway setbacks, and on land in which households lack security of tenure. The dwelling units on them are inadequate and do not conform to planning and building regulations (Gilbert, 2007).

Squatter settlements develop and operate without formal regulation or control by the authorities (Roy, 2011). They are usually built on private or public land, or this use of land is illegal, or violates planning and zoning regulations as well as construction norms. The initial structure on a site is often no more than a shack, as the land is illegally occupied and the occupants have no legal rights to stay there (Dovey and King, 2011). Squatter settlements are temporary illegal or transitional settlements, while slums are deeply impoverished areas with poor socioeconomic settlements. This definition of slum includes the poor quality of the housing, or an urban area that was appropriately developed but has since deteriorated through time due to neglect, declining in its original quality, age or structure and inhabited by the low-income groups; or dwellings that are not physically maintained and lack effective social organisation (Tipple, 2000).

Rigon *et al.* (2018) comment that most slum settlements experience problems such as social tensions and violence. They are located in poor and socially excluded neighbourhoods, and with substandard houses that are constructed with waste wood or corrugated iron sheets, or with buildings that have a combination of mud walls and sometimes an iron and thatched roof, mostly located in places of low environmental quality and usually without roads or drainage or with unpaved roads eroded by water

run-off. Therefore, this term can suggest that a settlement needs to be replaced and can be used to legitimise the eviction of its residents (Koroma *et al.*, 2018).

We can differentiate between squatter and slum settlements according to the primary tenure status and quality of the informally occupied land (Tipple and Alemayehu (2014). One such domain is whether the land is publicly owned, privately owned by individuals and institutions, or in communal or customary ownership. Squatter settlements lack title to the land but may not have poor quality housing. There is a spectrum of different housing locations, conditions and tenure status, from slums, to partially upgraded structures, to semi-formal housing. In light of these distinctions, this thesis uses the general term ‘informal settlement’ for consistency and comprehensiveness.

Informal settlements are as groups of housing units that have been constructed on land on which the occupant has no legal tenure or in unplanned settlements that lack adequate infrastructure and basic services, or on land that is illegally occupied and in an area where the housing may comply with planning and building regulations but lacks documentation like title deeds, is often situated in geographically and environmentally hazardous areas and may lack a municipal permit (Roy and AlSayyad, 2004; Tipple and Alemayehu, 2014; UN-Habitat, 2016a; UN-Habitat, 2017a).

While the categorisation of the informal and formal settlements is problematic, in the context of this study, it is difficult to avoid these categories as they are so embedded in policy discourses (Koroma *et al.*, 2018). However, they are often used as a governmental tool as a sign of underdevelopment in order to label certain activities and settlements as undesirable, and therefore to justify evictions of the demolition of such settlements (Weinstein, 2014; Koroma *et al.*, 2018). These evictions are often justified either on the basis of the need to clear land to make space for infrastructural development (this usually means things like roads or other amenities for the city) in which land occupied by low-income informal settlements is usually the easiest to clear and the cheapest to acquire) or more directly to eliminate informal settlements which are seen as essentially unsafe spaces lacking basic infrastructure (Watson, 2009; Weinstein, 2014).

To justify their demolition of informal settlements and the displacement of their inhabitants the officials often perceived the livelihood activities of their residents as a threat and label them violent (Farha, 2011). Municipal authorities often deny that informal settlements are valuable and describe them as bad planning, the opposite of modernity, and characterised by a deteriorating state of poverty (Rigon *et al.*, 2020). In cities of the global South there is a deeply rooted criminalising discourse of poor residents, particularly inhabitants of informal settlements, that goes back a century and is linked to colonial ideas of modernity built on the exclusionary tendency of groups (Weinstein, 2014).

In Nigeria it is not unusual to find civil servants and politicians expressing visions of city development in terms of urban regeneration or ‘city beautification’, with aspirations towards being

world-class cities (Ghertner, 2011). All this clashes with the reality and needs of most low-income and marginalised residents (Onyebueke *et al.*, 2020). The exclusionary nature of official visions of the ideal city in developing countries, especially in sub-Saharan Africa, has been expressed by many and often includes the criminalisation of informal livelihood activities such as street vending (Alemu, 2012; Mitlin and Satterthwaite, 2012; Koroma *et al.*, 2018).

Tahir (2021) describes a similar situation in the case of Hargeisa Airport in Somaliland, Northern Somalia. where authorities see informal residents as dirty and incompatible with their modern vision of the city. Using data from his fieldwork in Zimbabwe, Kamete (2012) interrogates planning handling of spatial violations and argues that planners cannot cope with informality as it escapes the rigid binary classification of order/disorder, legal/illegal they use to organise the city. He suggests cautious appropriation of power especially as it relates to the co-opting of individual and group agency into planning's operations in informal localities.

Koroma *et al.* (2018) note that while the rationale for the eviction of informal settlements are generally made on the basis of the argument of public interest, the underlying motivations for displacing informal settlements which are often on central city land with high potential value may also relate to political undertone or private interests in profit through real estate speculation made possible by clearing the property belonging to informal residents (Oliver-Smith, 2010; Lees *et al.*, 2016; Tahir, 2021). Forced eviction has attracted attention of new waves of approaches to informal settlements that advocates pro-poor policies that focus on upgrading slums by improving the conditions and lives of people living in them (Payne and Majale, 2012). Such in situ approaches to upgrading informal settlement have included upgrading housing and settlements (Visagie and Turok, 2020), such as planning zones and improve building standards; enabling private housing markets to meet the needs of the poor, or the incremental extension of basic infrastructure state; as well as civil society and organisational support to upgrading housing (Koroma *et al.*, 2018).

## 2.3 The fundamental role of housing

### 2.3.1 Housing and adequate housing

International human rights law recognises everyone's right to an adequate standard of living, including adequate housing. Access to adequate housing is a fundamental human right and is central to human well-being (Suzuki *et al.*, 2018) by providing infrastructural facilities that are essential to security, comfort and health. Sustainable Development Goal (SDG) 11 sets clear targets for governments to ensure people have access to adequate, safe and affordable housing and basic services and to upgrade slums by 2030 (UN-Habitat, 2018b).

Similarly, in the 1964 Universal Declaration of Human Rights, Article 25 set a distinct goal for welfare policy in the right to adequate housing (UN-Habitat and UN-OHCHR, 2014). The United

Nations general comment sheet 4 (1991) of the International Covenant on Economic, Social and Cultural Rights emphasised that everyone has a right to adequate housing and standard of living. The right includes both freedoms and entitlements, including protection against forced eviction (sheet no 7, 1997), the security of tenure, provision for services, infrastructure, habitability and cultural adequacy to combat homelessness and protect these rights, access to housing and other remedies (Satterthwaite, 2020).

However, governments are not duty-bound to build free housing for all citizens, although they are required to take necessary measures to enable access to adequate, affordable and safe housing. Despite the global system of rights, millions of people in developing countries, especially those with a low income, still lack adequate and affordable housing (UN-Habitat, 2017a; Kang, 2019; Sahasranaman *et al.*, 2019).

The concept of housing includes much more than the structure that we call a shelter or house (Gilbert, 2014). It includes ideas around basic standards of living, quality of life and economic well-being. Therefore, housing is a cross-cutting issue that affects most improvements to people's health, livelihoods, safety, security, assets and overall sense of belonging (Patel, 2018). The UN-Habitat (2018a) 'Global Housing Framework Document', refers to housing as the activity and process of residing, as well as to the objects of a dwelling and their environment and as part of the relationship between society and the environment. The document adds that housing is one of the essential elements in our lives and community and embodies a set of necessary actions that involve planning, production, financing, allocation and maintenance (UN-Habitat, 2017a). It is both a dwelling and a link to the neighbourhood and the larger community.

Housing is an essential element of a nation's economy, with backward and forward linkages with other parts of the economy that bind closely people's needs and demands to social processes and act as an engine for sustainable development and poverty reduction (Mayo and Angel, 1993b). Pugh (2001) postulates that the housing sector with its institutions, laws and regulations touches every aspect of the economy of a country and has an interface with almost every social development sector. People living in adequate housing have better health, higher chances to improve their human capital, to advance their economic interest and seize the opportunities available in their communities than those in inadequate housing (Doling *et al.*, 2013). Moreover, a housing sector that performs well acts as a 'development multiplier' by benefiting complementary industries, contributing to employment generation, service provision and the overall objectives of poverty reduction (Angel, 2000; Gurrán and Bramley, 2017).

The contributions of housing to urban prosperity and poverty reductions are also evident. Wide economic uncertainties have influenced the housing sector in sub-Saharan Africa, but the construction industry has contributed significantly to the national and regional economy (Tipple and Alemayehu,

2014). People with housing conditions below average experience poorer equity and reduced urban safety and livelihood opportunities and have neglected connectivity and public space.

Angel (2000) posits that for any place to function as housing, it must have an accessible location, provide secure continued residence for a minimum period, provide a minimum of shelter from hostile elements and be reasonably priced. Housing as a physical capital asset needs to be seen in relation to other significant features; as discussed below.

*Employment generation.* Housing location is important in terms of residents' access to employment opportunities (Majale, 2008). Properly situated, it can contribute to cities' growth and also determine urban densities (Huth and Wright, 1997; Onu and Onu, 2012; Kolo *et al.*, 2014). Also, residents' opportunities for education, training and employment are at least partly determined by the location of their housing (Angel *et al.*, 2005; Opoko *et al.*, 2015).

*Human development and location benefits.* Early attempts to evaluate the housing benefits associated with their location include the work by Wilkinson (1973) and Richardson, *et al.* (1974). These studies show that factors such as distance from the city centre, social class and the physical characteristics of the area surrounding the dwellings significantly contribute to the value of housing, as well as the size of the accommodation, number of rooms, infrastructure facilities and the availability of parking and open space. Additionally, housing location provides space for people to undertake home-based enterprises and small-scale trading activities (Tipple, 2005b), and housing can be used as collateral by entrepreneurs seeking to borrow capital from the banks (Beall and Kanji, 1999; Taiwo and Adeboye, 2013).

*Micro-economic aspects.* For much of the population, housing represents their most valuable economic asset (Moser, 2008), which cushions households against severe poverty. It also represents a large part of households' expenditure, wealth and capacity to acquire more resources, only if they own it (Moser, 1998b; Arnott, 2008; Moser, 2008; Smith, 2008; Ferguson *et al.*, 2014). Recognising the multiplier effects of housing, many countries use housing to stimulate social and economic growth (Goebel, 2007; Arnott, 2008; Ferguson *et al.*, 2014). Therefore, it supports productivity as well as consumption, as people have higher disposable incomes and more reason to spend on improving and maintaining their dwellings (Moser, 2008).

*Social and political stability.* The status conferred on residents by a particular settlement or type of residence means that housing is also a 'positional' good as well as positional bad (Rabinovich, 1996). Housing is the basis of stability and security for an individual and household. In so doing it provides residents with access to livelihood opportunities, to municipal services (health, water, education and sanitation) (Tipple and Speak, 2009) and to the external social and physical environment (Chambers and Conway, 1992; Soliman, 2012; Soliman, 2017).

*Construction multipliers.* The value of housing depends on its quality, in terms of its infrastructure, building materials, design and size as well as its access to community services and markets and the public facilities provided in the area. The expected outcomes of housing consists of the way and means by which they are sponsored, designed, built and managed by the end user (Angel, 2000; Tipple and Speak, 2009; ADB, 2010; Woetzel *et al.*, 2014; Yoade *et al.*, 2015).

Against the finding that residents have other priorities than improving their housing, such as health or education, this thesis argues that these benefits flow directly from improved housing, but improved housing seldom flows from these benefits. Housing is the foundation for making a sustainable livelihood, improving health, decreasing social vulnerability and increasing peoples' changes of educating their children by giving them the physical, defendable space in which they can carry out their livelihoods'. Therefore, houses are complex, fixed and durable structures. The overall context is directly and indirectly affected by the social, economic, physical and political factors which in turn affect the housing policy environment, market conditions and outcomes. While these housing functions appear to be universal, in combination and emphasis they vary widely in relation to social, economic and political conditions, in the opportunities they present to the residents and in the complexities of market, institutional and governance structures.

Tipple and Alemayehu (2014) note that adequate access to housing inputs such as land, labour, basic services, and materials, is needed to aid housing provision. Without this it will neither be possible to create a thriving housing market nor provide adequate and affordable housing for the low-income groups.

## 2.4 Challenges to housing the urban poor

### 2.4.1 Housing affordability

There is a lack of consensus among academics and housing development experts on how housing affordability should be defined and measured, as well as how it can be brought about (Hulchanski, 1995; Mulliner and Maliene, 2011). The United Nations (2012) defines housing affordability as housing that is adequate in quality and location and does not cost so much that it prohibits its occupants from meeting their other basic living costs or threatens their enjoyment of basic human rights. What makes housing affordable housing cannot be reduced to the simplified ratio of the house purchase price to household income. Nevertheless, while there is no universally agreed measure of what constitutes 'housing affordability', the UN assumes that paying less than 30 per cent of total household income for housing is reasonable (See also Jingchun, 2011).

Robinson *et al.* (2006, p. 2) note that housing is affordable if it secures a given standard of housing that does not impose an unreasonable burden on the household income. For renters, affordable rent is below 30 per cent of the gross household income (Maclennan, 1990; Stone, 1994; Stone, 2006).

Glaeser and Gyourko (2003) suggest, however, that the ‘ability to pay’ criterion confuses affordability with housing prices and that income should form no part of an assessment of affordability. Instead, the construction cost of housing is a preferable benchmark for affordability. Nevertheless, in many industrialised countries, including the UK, 30 per cent of the median household income is used as a measure of housing affordability.

In Africa, affordability is assessed by the ratio of a chosen definition of household costs to a selected measure of household income in a given period and time (Majale and Tipple, 2007). What constitutes ‘affordable housing’ in developing countries varies between informally provided, poorly serviced housing on the one hand and conventional, market-driven, formal housing on the other. This consideration brings together the quality of housing available, the price of housing and the income of household seeking to pay or rent housing to measure affordability.

Bramley (1990, p. 19) suggests that housing should meet established social housing norms of adequacy at a net rent that leaves households enough income to live on without falling below some standard of poverty. This is usually not more than 30 per cent of the total household income at each income level (Andrews, 1998; World Bank, 2014). However, this threshold is not useful for low-income households living in informal settlements. Spending 30 per cent on housing costs leaves them very little for all other necessities.

The Centre for Affordable Housing Finance Africa [CAHF] (2021) comments that the poorest people cannot afford to spend sufficiently on housing, using socially acceptable standards of both housing and non-housing consumption. A significant portion of the population lives below the international poverty line of US\$2 per day or about US\$60 per month (World Bank (2015)). Thus, the proportion of their income spent on housing is very high in urban areas and the cost of a mortgage far exceeds the ability of households to pay for it.

UN-Habitat (2011) produced an affordability pyramid for Ghana based on a locally calibrated maximum house cost to income ratio of three, showing that 85 per cent of households are unable to afford formal serviced housing that costs more than US\$22,378. Even if a household with an affordable dwelling to sell could realise all of its value in equity, they would still need an income of above US\$25,000 to make the leap from the affordable market to the open market for a newly built double story four-bedroom house of 400m<sup>2</sup> from a formal developer. In Nigeria, the Millard Fuller Foundation developed a 32m<sup>2</sup>, one-bedroomed semi-detached unit for US\$8,040 (the cheapest house provided by a formal developer in Africa). Even if such properties were available for sale in the open market and financed by local mortgages, only 27 per cent of the urban population could afford to buy one at this starting price (CAHF, 2021). Regional figures from CAHF (2021) demonstrate that urban areas in Africa had the highest house price-to-income ratio of all regions. The ratio was 12.5, indicating that it takes 12.5 median annual salaries to buy a median-priced house in Nigeria.

Lozano-Gracia and Young (2014, p. 6) argue that in low-income countries, food alone accounts for about 50 per cent of monthly expenditure, which in turn reduces the amount of money available for housing consumption. Hence, the percentage of income available for spending on housing may not increase substantially as income levels increase. This may also be linked to increases in housing quality across income quintiles, which can also affect expenditure on housing. Increases in house prices exclude those with low incomes from accessing permanent housing at prices they can afford (Tipple and Alemayehu, 2014; Shi *et al.*, 2016; Hommann and Lall, 2019). For instance, in the Central African Republic, Ghana and Cameroon the average house price to the average income ratio is high, assuming an annual household formation rate of 3.5 per cent across regions (CAHF, 2019). The consequences are huge in terms of personal and environmental costs, with reports of low-paid workers being transported from areas that may be many miles away, where the housing is less expensive.

Ryan-Collins (2021) observed that the housing costs are rising so rapidly in some areas that house prices may double in the space of one year in the near future and the household does not get much housing for what they pay on rent. As these costs continue to increase, the programmes that will suffer setbacks are those that benefit households at large.

#### 2.4.2 Housing finance

According to the CAHF (2019), housing finance has become one of the top issues of the housing policy agenda in developing countries. Housing finance plays a crucial role in housing production and delivery, because it is needed for both the demand (end user) and supply (up-front) costs of housing (Ferguson *et al.*, 2014; Sahasranaman *et al.*, 2019). The availability and access to housing finance is a significant determinant in the household's decision to build, rent or acquire a house.

Housing finance is the way in which funding is provided to develop and maintain housing (Ferguson *et al.*, 2014). One of the important challenges to the housing sector is access to formal finance for developers as well as making finance available for low-income households living in informal settlements. This is due to the lack of conditions to facilitate such financing and the restrictive eligibility criteria adopted by many financial institutions, in the case of building loans that excludes the low-income group or those with an irregular income. As notable as the population growth has been in countries like Nigeria, Ghana and Ethiopia, housing finance is still limited in size and reach, accounting for barely 10 per cent of GDP on average (Tipple and Alemayehu, 2014). Where housing finance is available and accessible to most households, housing tends to be much more affordable than where households must rely on savings. It is difficult to provide housing programmes for the urban poor, as the cost of housing is always higher than the income of the poor group (World Bank, 2015; Demirguc-Kunt *et al.*, 2017). Doling *et al.* (2013) observe that the formal finance is directed towards those segments of population with higher possibilities to repay, stable incomes and a good



credit history. To secure formal housing, households must choose between renting and owning. Their choice is determined greatly by a household's access to financial resources.

However, the lack of adequate housing finance instruments, weak credit markets, an unstable macroeconomic environment and limited housing finance systems are obstacles to housing delivery. In Nigeria, for example, the housing finance market primarily caters to the needs of high-income and middle-income (end user) households. Moreover, formal finance systems are difficult to reform because of the difficulty of achieving target return rates where margins are low, projects are characterised with high risks and investment projects are carried out over long periods of time (UN-Habitat, 2015a). Wapwera *et al.* (2011) note that formal sources of finance are not accessible to 80–90 per cent of households in Nigeria, as financial institutions require title deeds as collateral for loans. In terms of funding, there are therefore two main funding sources for housing construction: formal or informal financing.

The formal source of finance is always organised (such as the Federal Mortgage Bank of Nigeria and the National Housing Fund). Financial institutions, such as banks or specialist housing finance institutions, set standards that must be met to access funds for building purposes. The informal methods, for example the self-help groups are usually not very organised. These sources of funding for housing are used because of their flexibility and convenience over the years, especially for low-income earners who have no collateral. It is usually based on mutual understanding in the belief that all things are done for the benefit of all the members and things are done with the hope that the rules will be strictly adhered.

The need for independent accommodation comes at an inconvenient time in the life span, before young people are able to accumulate wealth. Formal housing finance is usually repayable within 20–25 years (Robinson *et al.*, 2006). The applicants mostly acquire a plot at the age of 60 and above, at a stage in their life when they are heading for retirement and one that demands extensive expenditure on children, health care and education, and increasing expenditure on socialising and recreation (Tipple, 2000). This means that households that cannot afford to build housing and those who do not have access to housing in the formal sector will seek it in other places through informal acquisition (Huchzermeyer, 2011).

Owning or purchasing a house requires considerable capital investment. In most cases, housing cannot be purchased outright using the household income (or household savings), given the huge capital cost involved (Tipple, 2015). The cost of housing is the most significant item in most households' budgets (Stone, 1994; Leung, 2004).

Onibokun and Faniran (2013) assert that the level of the household's financial capital influences their decision on how much to spend on housing. They add that making housing development standards

more flexible would not be sufficient to increase the supply of affordable housing without the National Mortgage Bank and the National Housing Fund making finance available. Two of the major factors in affordability in Nigeria are its relatively high interest rates (15 per cent per annum is not unusual) and the high down payment (around 30 per cent) demanded by mortgagors. Mainstream lenders do not offer loans on property worth less than ₦50 million (\$100,000), so that only the richest 20 per cent of the population can take out a mortgage (CAHF, 2021). The high interest rates are potential causes of income vulnerability for those using such loans. It is therefore summed that charges for housing finance, whether in terms of need or demand, limit housing provision for the low-income group and thus are one of the most significant obstacles to reducing urban poverty.

### 2.4.3 Access to infrastructure services

Scholars have been concerned with how people are affected by poor housing condition and lack of infrastructure. Inadequate infrastructure is a major constraint to providing decent, secure, and affordable housing. Recent data suggest that in developing countries, overall infrastructure is declining due to rapid urban population growth and the inability of core utilities to maintain existing stock and expand service coverage in new areas (Tipple, 2015).

Bertaud (2010) review of Bangkok's urban development policy finds that cities' productivity and liveability is enhanced by infrastructural investments that accommodate population growth. Infrastructural development is associated with levels of human welfare, economic efficiency and health conditions. The provision of water supply, sanitary systems, surface water drainage, safe waste disposal, paved roads, access to public transport and outdoor space within walking distance are central issues to good housing and living conditions and health (Turley *et al.*, 2013; UN-Habitat, 2013). Infrastructure coverage, performance and fiscal management is often used to measure housing and living conditions (Angel, 2000). Coverage is usually measured either by levels of household connection to service or measured by the overall system capacity. Infrastructural system performance models measure the distance that people travel to work, the proportion of roads in disrepair, water leakages, electricity line losses, and housing destroyed to make way for public works. Fiscal management indicators measure the capacity of household and operational expenditure per capita, ratio of revenue to operational cost, ratio of provision of infrastructure and cost recovery rates (Angel, 2000).

McLeod (2001) asserts that lack of urban services such as water, sewage, roads, electricity and garbage disposal can result in the use of scarce resources to cover basic needs that others obtain by right of their housing tenure. The critical characteristic of informal settlements is substandard housing, which refers to the physical housing conditions and the quality of services and amenities provided

(UN Habitat, 2003). In situations where households do not have access to safe drinking water, adequate sanitation and energy, housing is considered inadequate. The lack of access to infrastructure or opting for less efficient alternatives may make households vulnerable. Deteriorating and failing infrastructure are setbacks in housing affordability. A housing stock that is decaying rapidly will require future capital investments, and the decay of the physical quality of housing translates into its reduced affordability, especially for households in informal settlements. Hence, the quality of the existing housing stock should be rapidly improved with targeted interventions.

Pisu *et al.* (2015) report shows that the lack of infrastructure prevented or delayed construction even in the UK most affluent regions, adding that infrastructure is important for regional development and a lack of investment in infrastructure such as electricity and roads result in longer commuting time, increases trade investment barrier and severe capacity constraints. While the context and policy environment are different, the severe constraints are very similar to those faced in rapidly growing cities in developing countries.

#### 2.4.4 Construction and building materials

Despite the influx of direct foreign investment, housing supply in Sub Saharan Africa has not met demand. Most developers in the housing sector face capacity and resource shortage along with insufficient incentives to invest on innovative technology and alternative building materials, resulting in weak competition and a reduction in private investment in housing.

UN-Habitat (2013) estimates that given the sector's high labour intensity, housing construction has multiplier effects on investment, an important contributor to economic activity and job creation. The International Labour Office (ILO) (1995) shows that the housing construction industry has multiplier effects on initial investment of between 2 and 3 in most developing countries (El-hadj *et al.*, 2018). Viruly and Hopkins (2014) shows that in every house built in South Africa, the construction sector employs 3.14 direct jobs and 2.48 indirect jobs. Housing construction, repairs, maintenance and associated infrastructural services are major sources of activity in the housing sector and can generate a sizeable demand for building materials, labour and other physical inputs. In most developing countries including Nigeria, the informal sector employs about 56 per cent of all construction labour in the country. This fact reflect that the construction sector is subject to demand swings, and therefore relatively vulnerable and sensitive to the economic cycle.

Abiodun and Segun (2005) reports that financing building construction (including housing loans) was forbidden in the Nigerian banking system. In Nigeria, formal housing finance is supplied by the Federal Mortgage Bank, which was established in 1973 to replace the Nigerian Building Society founded in 1956. During the late 1980s, the National Housing Fund collected about ₦4 billion (US\$10 million) from the mandatory saving scheme. Out of ₦300 million (US\$750,000) approved for

building construction, only ₦100 million (US\$250,000) was advanced. However, the federal commercial bank has shifted to financing public low-cost houses. During the 1990s, the commercial bank financed 3000 houses in three years in across the country (see details in Chapter 5). The housing finance sector has failed to reach the low-income group for several reasons. This includes ambiguous procedures and financial transactions which were more detailed compared to higher income borrowers. This is because lending institutions perceive the low-income group to be high risk and their principal operational objective is to minimise risk.

#### 2.4.5 Laws and regulations

Ghani (2015) offers a valuable description of the types and purposes of regulations, which can be summarised as follows: land use planning; density and open space regulations; requirements to ensure developers provide adequate services; construction regulations to set minimum quality and safety standards and environmental and health standards.

As governments progressively withdrew from intensive participation in the direct delivery and production of housing, the regulatory regime agents became the leading focus of policy agendas. Given the broad objectives and powers of enforcement, government interventions through the regulatory process exert a significant influence on housing outcomes (Payne and Majale, 2012). The standards and regulations set by professionals may not reflect the specific needs, aspirations and lifestyle of low-income residents. In Nigeria, for example, these regulations and centralised arrangements have contributed to a failure to make land available for housing and tend to produce inflexible and segregated forms of housing and to displace the low-income urban group to informal locations (Olayeni, 2014). Such laws and regulations are not necessarily introduced or created with housing goals in mind. They are usually advanced in the name of the public interest, but they often turn out to be the initiative of specific interest groups seeking to take advantage of other groups (see details in Chapter 9).

Many of the regulations that affect the performance of the housing sector are incompatible with the basic housing goals of both households and developers. In light of the government's reduction of expenditure and the monopoly of managing and controlling housing-related services households have little choice.

Most developing countries simply imitate the regulatory models of developed countries (see Kironde, 1992; Okpala, 1987; Yahya *et al.*, 2001; Watson, 2002, 2009a, 2009b), where the economic, social, institutional and climatic conditions are very different. In Nigeria, for example, the spatial determinants of the housing were deeply rooted in the systemic peculiarities of international development approaches and regulations (Yoade *et al.*, 2015; Ibem *et al.*, 2019). Institutions were set up with a highly developed land regulatory system. These regulations are unable to address the

characteristics of the urban expansion taking place in most countries and the real-life conditions of the urban poor.

Regulations also affect construction costs by creating a lengthy approval processes, driving formal developers to focus on the high-end market, where profits are certain, or to the informal sector, where approvals and authorisations are often ignored. Tipple (2006) suggests that this has been exacerbated by insufficient planning to scale and the lack of coordinated housing policies to ensure the availability of adequate and affordable housing for low-income households.

Planning and regulations, standards and administrative procedures in developing countries are also often based on the aspirations of the urban middle class and the commercial sector. As a result, they exclude most of the urban poor, forcing them into the informal development that regulations seek to prevent (Chitengi, 2018). While the context and policy environment from the international literature are different, they are very similar to those faced in Nigeria. Therefore, three distinctive features of housing provision for the low-income groups invite special note: land tenure and tenure security; ownership versus rental; and existing versus new settlements.

#### 2.4.6 Land tenure and security of tenure

Housing and the land market are closely intertwined, particularly as the housing values may be associated with the affordability and location of land rather than the housing and land ownership structure. Land provides an opportunity for housing and is a basic factor of economic production (Gbadegesin *et al.*, 2016). Firstly, these are influenced by factors such as the location, building construction costs and the material costs (Olotuah, 2006; Elkhalfa, 2016). Secondly, access to land for housing is becoming more tenuous than ever. There is also a trend to view land as an infinite resource, but access to well-located and serviced urban land is limited by a lack of investment in infrastructure and by current patterns of ownership and control. Thirdly, the political economy of land in developing countries is complex as it involves not only economic, financial, political and institutional factors, but also cultural and emotional underpinnings (Durand-Lasserve and Selod, 2009).

Land development processes in the global south are mainly driven by the interests of the middle and upper class. Land occupancy developments result from complex and unclear incentive systems based on multiple land tenure regimes. They include rigorous titling procedures, litigation, operation of the plural legal system, affordability, difficulty in making transactions, communal clashes, land location and supply and demand in the housing market (Omirin, 2002; Oyedokun *et al.*, 2012). Access to land can increase housing supply for low-income households and reduce the proliferation of informal settlements (Payne and Majale, 2012; UN-Habitat, 2016b). However, the lack of access and right to land can reduce housing affordability (Oladehinde *et al.*, 2018). In this case, rights do not necessarily

have to be secured by formal land titles but using simpler, more accessible processes, based in local policy and institutional arrangements or contexts (Payne *et al.*, 2009; Onyebueke *et al.*, 2020).

The UN-Habitat (2008, p.5) report defines land tenure as the way land is held or owned by individuals and groups, or the set of relationships legally or customarily defined among people with respect to land. While the longstanding goal of international policy has been to regularise land ownership in settlements, the way this process is implemented varies according to the case in which it is applied. In Nigeria, the land market is structured by the state (either explicitly or implicitly) because it determines the rules that govern land use; in so doing it defines the scale of the supply of land, which heavily influences its cost.

Land is a natural capital asset, a resource, and can be traded in the market as a commodity. Although land unlike other commodities, is often valued for social, cultural and historical reasons that have little to do with its monetary value if it were sold on the open market. Land may be valued as an ancestral home, an intergenerational route out of poverty and a means of achieving self-sufficiency. In many instances, where there is a historical disposition, it entails issuing property titles or granting permission for using the land (Payne *et al.*, 2009). In Nigeria, land has deep historical connotations (Lamond *et al.*, 2015). The administration of the tenure system often operates in parallel between the state and customary ownership (Aluko and Amidu, 2006; Owei *et al.*, 2010).

Land title under the customary law is controlled by community, individual, households or groups (Odum and Ibem, 2011). This system has been in operation before the country's independence. A prospective land user or housing provider must consult the owner, family or community leaders and fulfil all the traditional requirements and rites. In all these cases, people may not be willing to transact in land as a market commodity, no matter what the price offered. State ownership of land is controlled by the Land Use Act (see details in Chapter 9).

Gbadegesin *et al.* (2016) assert that the law does not protect informal transfers and ownership of land, and the protection offered by customary tenure may be weakened by external pressures or governance systems and may not be extended to the low-income majority. Despite this, various types of informal tenure arrangements constitute the most common urban tenure category in Nigeria and serve the needs of most low-income households. They are also expanding more rapidly than any other category of land ownership.

One of the earlier advocates of legalisation through individual land title was Hernando De Soto (2000, 2002). However, his theories have come under widespread criticism. One such criticism has been that to legalise land ownership is not the only nor the most effective approach to ensuring the security of tenure for informal settlements (Gilbert, 2012). Critics also point out that providing individual property titles has its drawbacks, including an increase in property values (Payne *et al.*, 2009). For

example, Buckley and Kalarickal (2006) suggest that titling may not necessarily result in increasing the assets of the poor people:

*While there are good reasons to agree that improving property rights should be an essential part of the reform, there is also a range of practical problems that potentially reduce the seemingly large gains. (Buckley and Kalarickal, 2006, pp.30–31)*

Among these problems are stringent regulatory systems; making it difficult to access land; and claims of ownership (Gilbert, 2002; Bromley, 2005; Mooya and Cloete, 2007; Obeng-Odoom and Stilwell, 2013). Gilbert (2002) work provides support for those advocating a more comprehensive intervention in housing the poor, driven by the idea of benefiting the occupiers.

#### 2.4.7. Ownership versus rental

Housing is an expensive capital asset, but it lasts a long time. From this essential characteristic stems the fundamental division of tenure between renting and owning. The central achievement of affordable housing provision for the low-income population is managing the relationship between the cost of housing and the capacity of the household to pay for it. Households with little income or savings and without heavy subsidies can only consume housing through informal renting (Gilbert, 2016).

Housing policies in developing countries have tended to favour existing owners or to encourage house purchase in some form (Durand-Lasserve, 2006) and to privilege single-family dwellings over multi-occupied units, which provide some owner occupation and some rented rooms (Gilbert, 2016). Home ownership represents the optimum security of tenure for residents and thus most households would like own their homes. Policy is predicated on the expectation that people will own their homes outright by the time they retire, thus reducing their need for an income and support in their old age, together with the other benefits that ownership provides. This is true of informal settlements in Calabar metropolis (see details in chapters 8 and 10). Ownership can increase the sense of security, feeling of independence and self-esteem, which can, in turn, increase the sense of well-being of the occupants. However, it also imposes maintenance and repayment burdens, especially where the housing is not routinely marketable (Tipple, 2015) while the residents are probably still paying for certain third-party services like maintenance and insurance.

Both international agencies and national governments have always considered homeownership as the solution to the housing problems (Gilbert, 2008; Waziri and Roosli, 2013), the idea being that homeownership represents the natural tenure for poor people (UN-Habitat, 2006a). However there is evidence that homeownership is not the norm in developing countries, and it is not the only way to

achieve tenure security, where having access to housing through legal channels is the exception rather than the rule for most of the urban poor (Gilbert, 2016).

The World Bank (2015) emphasises that in addressing the needs of the lower end of the market, the role of rental housing is particularly important. Rented accommodation is also the preferred housing option for many low-income households, due to their particular circumstances and the advantages that renting provides in terms of a central location, relatively low costs and availability, despite any shortcomings they may have (Gilbert and Varley, 1990; Rakodi, 1995; Keivani and Werna, 2001a; Tipple, 2015).

Gilbert (2016) reviews the evolution of rental housing in both developed and developing countries. He emphasises that it is necessary to provide more rental housing for improving housing conditions (Gilbert, 2008; Gilbert, 2014; Gilbert, 2015; Gilbert, 2016) and emphasises that rental housing should be an essential ingredient of housing policies and programmes.

However, there are disadvantages to public rental tenure. For instance, in Nigeria, homeownership and rental tenure were introduced and supported through demand-side and supply-side programmes (Adedeji *et al.*, 2012; Waziri and Roosli, 2013). The only time any attention was paid to the rental tenure was during the time of public house construction. In the end, public housing was not allocated to the majority of the urban poor. Rental housing was provided for employees of high-income expatriate professionals (oil company workers, diplomats, non-governmental organisation (NGO) country representatives and senior bank managers). Rental housing was not offered to civil servants (including university staff, teachers and public servants) despite high deductions to their salaries, along with the promise of income stability and pensions (Festus and Amos, 2015).

In addition, a significant proportion (41.3%) of the rental market is in multi-occupied units, which can accommodate multiple households in adjoining structures. However, rent payers continue to be particularly neglected by public policies, despite that fact that rental housing is one of the most widespread dwelling options among the urban poor (Gilbert and Varley, 2002; Gilbert, 2012; Gilbert, 2016).

#### 2.4.8 Existing settlements versus new settlements

Webster and Lai (2003, p.19) assert that existing markets restrictions are gaps that can be filled by creative forces to cope with the inadequacy of the assumed formal housing. There is evidence that progress can often be achieved by building on existing systems and settlements that enjoy a degree of social legitimacy (El-hadj *et al.*, 2018; Wakely, 2018), rather than introducing new options that require high levels of institutional capacity and are not familiar to local people. When institutions do not deliver the expected outcomes, the informal markets – step in to amend these deficiencies (Beall and Fox, 2009). However, this may form an integral part of the wider development approach, but a



more profitable approach must be accompanied by the provision of infrastructure and basic services (Payne, 2002; Ibem *et al.*, 2012). Such an incremental approach highlights the importance of alternate forms of housing strategy, such as short-term leases and rentals, and where formal and informal markets coexist within the same settings, though under different values, conditions and risks.

Sawyer (1993) posits that the key role of formal markets is to exchange and allocate assets, products and services. However, the housing supply changes not only through additions of new buildings but also through conversion and improvement (UN-Habitat, 2017a), and by avoiding evictions and demolitions (Gurran and Bramley, 2017). Moreover, new housing forms only a very small proportion of the total supply of housing at any given time (of the order of 1–5%). The combined effects of all of the housing in any year amount to a small proportion of the total housing stock (Tipple and Alemayehu, 2014). For instance, if the existing stock accounts for 95 per cent of the housing supply, and the new stock 5 per cent, then a 6 per cent reduction in the cost of the existing stock will have about the same effect on demand (Buckley *et al.*, 2016, p.122).

Olotuah and Bobadaye (2009b) suggest that a fresh approach that lowers standards, spreads resources and encourages formal and informal markets should be encouraged to scale up supply and pave the way for holistic and sustainable urban development. The evolution, synthesis and changes in land ownership and housing lead to a variety of themes that need to be addressed in understanding the impact they have on the urban poor. Therefore, any meaningful evaluation of such processes requires examining the dominant social, economic, institutional and development processes that have led to the situation in the first place and that define the operating framework for housing interventions for low-income groups.

## 2.5 Summary

This chapter reviews the literature on urbanisation, urban poverty and informal settlements and the fundamental debate around these concepts and themes. Section one and two show that rapid urbanisation and a massive increase in population in developing countries results in high increases in poverty and in the proliferation of informal settlements. The third section examines the literature on housing in developing countries and identifies the influence of housing on the urban poor. The literature has established clear links between housing conditions and economic outcomes, including employment, social belonging, human capital outcomes and satisfaction with living conditions. Section 4 assesses the major challenges for housing the urban poor, including housing affordability; the lack of basic infrastructure; housing finance; construction and building materials and land regulations. These constraints are potential challenges to housing provision for urban residents in developing countries.

The literature review also shows that, along with the growing urban population, a lack of social and economic institutional capacity contributes to inadequate housing and service provision in developing countries. This perspective has been employed in chapters 6, 7 and 8 by examining the vulnerability and capital assets of urban low-income groups. An understanding of these issues will help to identify the salient features of housing problems and vulnerability of the low-income group.

To understand the limitations and successes of contemporary housing policies, the next chapter will understand the historical context in which they emerged and their relevance to the study area. Therefore, the pro-poor housing policies will be discussed in the next chapter from the demand and supply side, by identifying the relations and interactions of agents involved in all aspects of housing provision.

# CHAPTER THREE: THEORETICAL FRAMEWORK

## 3.0 Introduction

An overview of the issues presented in the previous chapter has set the background for this chapter. The first section in this chapter discusses evolutionary approaches to housing provision through different development paradigms. It outlines how the phases discussed here evolved and how early housing research was used in international housing policies. It is well known that efficient housing markets play an important role in general economic growth and sustainable development; hence, the last section moves the discussion to the adopted analytical framework. This chapter explains the key elements in the Sustainable Livelihood Approach, which is the basis for analysis housing systems in the study area.

## 3.1 Evolutionary approaches to housing policy

Theories, policy interventions and practices have been central in housing in developing countries, but always within the constraints of macroeconomic development and institutions in housing provision. The World Bank and the UN Habitat have played an extensive role in housing policy through national and regional interventions. The implications of these changes are discussed in this chapter. The spread of neoliberal political ideas has also led to developments in the housing market along with profound changes to the provision of infrastructure in developing economies.

Table A1 in the Appendix shows the various housing policies promoted by international agencies for developing countries since 1950. The name of each development paradigm has been adopted from Tipple and Speak (2009) research on homelessness and UN Habitat (2017) publications. These are consistent with the insights of Pugh (1997a) and Palmer and Patton, (1988), but there are different emphases and viewpoints.

### 3.1.1 Modernisation and urban growth

At the beginning of international aid programmes, resource allocation by developing economists tended to accord a high priority to housing provision for all income groups. Subsequently, housing reformers advocated increased attention to deplorable housing conditions around the world and the need for national and international efforts to contribute to housing interventions for the low-income population (Arnott, 2008; Croese *et al.*, 2016). Scholars stressed the need to provide affordable housing and pointed to the social ills that result from inadequate housing conditions (Gilbert and Gugler, 1982; Olukolajo *et al.*, 2013; Gilbert, 2014).

The housing policy and theory that dominated housing policy in the 1960s was underpinned by principles of modernisation and urban growth with a focus on social, public or conventional housing (Tipple and Speak, 2009). Affordable housing was to be directly provided by governments through

the large-scale, capital-intensive direct provision of housing designed by architects and planned and built by state agencies, or the public sector (Olotuah and Bobadoye, 2009a). Multistoreyed apartment block complexes were to replace the informal settlements that were rapidly expanding in cities (Mukhtar *et al.*, 2017). However, this sort of intervention required large bureaucratic institutions and the use of public funds in physical planning and housing production by public agencies.

In most developing countries, public housing was favoured by many newly independent governments (Ogu and Ogbuozobe, 2001; Harris and Giles, 2003; UN-Habitat, 2007a). However, they were often rooted in colonial standards that had previously housed colonial staff or provided cheap accommodation for workers in certain key institutions and industries (Fekade, 2000; Mukhtar *et al.*, 2017). The focus of the modernist approach was to demolish slums and provide houses in an authoritarian style for government workers. The dwellings built were inevitably small and had to be heavily subsidised to reach low-income people. In Nigeria, for instance, housing programmes were aimed at demolishing old, substandard houses and replacing them with new housing stock (see details in Chapter 5). Eviction and the demolition of slums and informal settlements was common, and the central areas of most settlements were completely rebuilt.

Similar reforms were pursued over the same period by many countries in sub-Saharan Africa, to address the pressures of affordability and housing production (UN-Habitat, 2010; Gbadegesin, 2017; Agyemang and Morrison, 2018). Public housing continued in an unsustainable manner, supported by a political alliance in which the public authorities played a pivotal role. Mukhtar *et al.* (2017) say that most public housing projects failed to meet the real needs and priorities of the low-income groups targeted by these projects because they were either too expensive for low-income households or wrongly located, or with wrong plot sizes and site layouts. Financial resources were often made available for construction but not for maintenance of housing (Spence *et al.*, 2008). The multiplicity of government actors involved in regulating building and their competing interests creates a complex bureaucratic environment for distributing the available housing units. Most rents fell abruptly in real terms due to 'rent control', leading to the rapid deterioration of the available housing units (Spence *et al.*, 2008). Simultaneously, the formal channels through which housing was produced and financed face major constraints that limited access to the new housing units by the majority of the low-income households (Page and Sunjo, 2018).

Even the least expensive formal unit remained out of reach of most of the target population (Tipple and Alemayehu, 2014). With the slowdown of the economy in the early 1970s, and as national budgets of most countries shrank, and as governments devoted small proportions of their budgets to other sectors, it became clear that the demand for housing was growing notwithstanding efforts to increase supply (Napier, 1998; Gurran and Bramley, 2017).

Gilbert (2014) emphasises that the public housing strategy was undermined by the limited resources that the government budgeted for to provide housing compared with the number of households demanding a home. This failed to meet the primary social objective of ensuring decent housing for intended beneficiaries. This reinforced an ‘exclusionist unilateral approach’, which led to evictions, demolitions and the relocation of informal dwellers, enabling the system that confined the urban poor to be powerless and voiceless.

In terms of institutional and financial commitment and policy support, public housing has been little more than a pretence at action and has housed very few people who could afford to rent or buy privately (Tipple and Alemayehu, 2014; Gilbert, 2016). Additional problems included the challenge of managing projects that were designed to suit European climates and cultural norms. Standards were high and beneficiaries often sold their unit on to people in higher income groups, who could pay for such dwellings, and the intended beneficiaries then returning to their previous communities (Okpala, 1992). While this type of intervention aimed to have a large-scale impact, the high cost of maintenance and management of the buildings and limited integration in the community became part of its long-term limitations. Hence, there was an insufficient supply of public housing, a lack of coordinated programmes and a lack of resources and capacity to implement such large-scale and capital-intensive projects, paving the way for other radical interventions to follow later.

### 3.1.2 Redistribution with growth: basic needs approach

In the late 1960s and early 1970s, recognising the need on broader policy shift about the role of the states, international agencies resorted to a more indirect strategy and state support to self-help ownership on a project-by-project basis (Tipple and Speak, 2009). This approach gave rise to two new radical development strategies that built on processes already existing in informal settlements (Gilbert, 2014) that public assistance could be used to build on the strengths of the sector rather than replacing the informal sector (Buckley and Kalarickal, 2005, p. 234). These strategies appeared to be radical because their principal proposition was that growth could be achieved by focusing attention on poverty reduction and solving the problems of unemployment and inequality. There were also viewed in terms of two types of economics; supply-side and demand-side economics, relying on Keynesian theories of modernisation.

Pugh (2001) posits that the demand-side constraints could be solved by policies to expand public investment, reduce taxation and stimulate private investments through incentives. The supply-siders argue that stimulating demand could lead to high prices, chronic inflation and higher unemployment. The biggest constraints are derived from the absence of cohesive and efficient land, commodity, labour and capital markets, which were a result of lack of social and physical infrastructure, intermediate inputs, skilled and managerial labour.

The central argument of this approach is that urban housing provision and poverty is a structural phenomenon; housing policies must take account of the poorer strata of society with interventions that can fit the budgets of governments of low-income countries (Ward, 2019). Another merit is that it would promote owner occupancy and security of tenure, which many believe would encourage social stability and improve housing conditions while promoting savings and investments (Gilbert, 2002). In the forefront of this discussion was the work of Charles Abram (1964, 1966) and John F. Turner (1966, 1967, 1968, 1971, 1972, 1976, 1978). The perceived success of most housing programmes in Rio de Janeiro's Favela Bairro seems to have convinced officers that this approach could be replicated worldwide.

*Abram, Turner, Burgess and Harris's arguments on self-help*

In his most important book, Abrams (1964, p. 106), *'Man's Struggle for Shelter in an Urbanising World'*, supported this argument in comments about what he had observed in cities while visiting them as a UN expert. Abrams asserts that after they acquire land, households should build their houses section by section as they could afford the building materials (Abrams, 1964). His contribution had brought housing conditions in the developing countries before a wider international audience of professionals and policymakers. Similarly, liberals like Turner advocate self-help housing and see it as the best means of improving the low-income housing supply (Turner and Fichter, 1972). Turner was a more detailed observer of self-help housing than Abrams. He argues that poor people should be allowed to design and construct their houses incrementally, as their funds and housing needs dictated, noting:

*When dwellers control the major decisions and are free to make their own contribution to the design, construct, or manage their housing, both the process and the environment produced stimulate individual and social well-being. (Turner, 1968, p.356).*

The concept of self-help is defined in different ways, such as 'sites and utilities' (Abrams, 1964; Mayo and Gross, 1987), 'self-build' (Harris and Giles, 2003), 'autonomously produced housing' (Connolly, 1982) with an underlying common meaning of self-reliance and subsidies for securing housing for poor people (Gilbert, 2014).

Turner (1968) believes that self-help housing promotes social change, creating a healthy environment and reducing poverty. He demonstrates that there is little point providing poor households with serviced housing if they cannot afford the rent or full mortgage repayments and that improving and servicing what is there was the way forward, rather than bulldozing it down and starting all over again (Tipple and Speak, 2009; Gilbert, 2014). Turner posits that incrementalism is better than centralised public housing in terms of its affordability. His ideas and suggestions fit very well with the

approaches of international agencies at the time (UN and World Bank) which were based on suggesting housing interventions that would reduce government spending on public housing. Although Turner's theory has been heavily criticised by neo-Marxists and dependency theorists such as Burgess (1978, 1984) the idea that relatively poor people can be responsible for providing their own housing has been hugely influential in housing policy debate in developing countries.

### *The Marxist position*

Neo-Marxists scholars like Castells (1972) and Burgess (1978; 1984) argue against Turner's views (Burgess, 1977; Burgess, 1982). Marxists note that the capitalist-based housing policies recommended by Turner and Abrams, formed the backbone of the World Bank's policies. For example, Burgess draws upon Latin American writers and adapts Engels's 19th-century (Engels, 1969) critiques of schemes of working-class homeownership (Ronald, 2008). Burgess describes Turner's approach as inadequate, saying that 'it cannot comprehend the necessary status of housing as a commodity in a system which is dominated by the capitalist mode of production' (Burgess, 1992, p. 76). Burgess believes that low-income groups were forced to resort to self-help because of capitalist economic pressure (Burgess, 1977). He argues that a poor country cannot spend very much on housing for future consumption, and therefore housing deserves a low priority in both internal spending and international aid programmes. Low-income housing problems could be solved only within a socialist system that would eliminate class exploitation (Burgess, 1992). He explains that if the objective of housing interventions is to obtain the fastest possible rate of growth in housing productivity, then investing in housing should be kept down close to the lower limit of these requirements. Burgess rejects the depoliticisation of the urban demand market and notes that investing in housing should be promoted if the objective is to encourage small-scale enterprises in essentially small towns in the countryside rather than placing a heavier load on large urban areas.

Burgess's key argument is that state intervention to accelerate housing productivity through 'artisanal' modes has acted to limit the access of the low-income group to housing. Hence, self-help housing processes were seen as an exploitation of the poor. While Marxist scholars point to the limitations of the liberal concept of self-help, particularly its ignorance of its political implications, they said socialism was the alternative.

Turner countered the Marxist critique by recourse to ideas about human aspirations and cooperative community development. Other authors have reported the earlier history of self-help housing, including Harms (1976, 1982), Pugh (1990), Vijayalakshmi (1998) and Harris (1999, 2003). In several publications, Harris (Harris, 1998a; 1998b; 2003a; 2003b) assess Turner's contributions in a different way. He argues that his influential ideas of self-help which were developed and articulated from the Peruvian case were largely specific to Peru. Harris's publications stressed that Turner's writings have made a consistent point on housing the urban poor and had a consistent focus on

housing provision for all. He emphasised that the self-help approach would result in more housing being built at a reduced cost.

Harris (2003) notes that the UN survey report carried out by the Economic and Social Council, Bureau of Social Affairs in 1959 recognises aided self-help as one of the most hopeful means of stretching limited public resources. Since state intervention to improve housing conditions and the housing programmes in developing countries missed the target population, poor people continued to provide their own housing through different means, including self-help development.

#### *Site and services programme and housing upgrading*

A complementary approach to self-help is ‘slum improvement’ or ‘upgrading’. Upgrading involves making physical improvements in housing and infrastructure in existing settlements without displacing the people who live there (UN-Habitat, 2006a). In a wider sense, upgrading also entails social and economic interventions that enable such improvements. This implies that rather than knocking down the houses of the poor, even if they are not durable, adequate or sanitary, they should be improved in situ (Cohen, 1983; Nkrumah Agyabeng and Preko, 2021). Slum upgrading requires broad-based and forward-looking urban planning, appropriate and effective legal and regulatory frameworks, the timely provision of affordable serviceable land and the availability of affordable finance. It also requires demand-responsive mechanisms for the introduction of infrastructure and basic services and affordable construction materials and components.

In the late 1970s, through the engagement of the World Bank and the UN, most governments began to recognise the options for incremental infrastructure provision, while ensuring that the planning and layout processes allowed for rational upgrading in the future (Cities Alliance and de São Pablo, 2008). The argument was that upgrading informal settlements would maintain existing social and economic networks, and was relatively cheap, and money thus spent would reach the poor people (Gilbert, 2014). In response to the growing development challenges arising in human settlements, the Vancouver Declaration on Human Settlements was made and United Nations Centre for Human Settlement (UNCHS) (now Habitat) was set up. These developments were heavily influenced by the outcomes of the UN Habitat-I conference in 1976 that emphasised the role of housing as a basic need to be fulfilled.

The World Bank’s (1972, 1974, 1975) strategic policy documents also set out the grounds for assisted self-help housing in the form of sites and services and related in situ slum upgrading projects (Gilbert, 2014). It argued that households could build or finance their own houses and pay for the services provided, and the funds recovered could flow back into a revolving fund and permit projects to be replicated elsewhere, thereby increasing the scale of the projects (Cohen, 1983). The projects were to be budget-led rather than initiated from professionally designated housing standards norms (Pugh,



2001). In most cases, the projects involved both the provision of housing units through sites and service schemes and the upgrading or improvement of existing units through slum improvement projects (Hammam, 2014). The former aimed at providing new houses; the latter involved rehabilitating and improving existing built-up areas. Many sites and services programmes centre on core housing and others have sought to reduce the outlay per unit by supplying empty lots located within neighbourhood scale (Swan *et al.*, 1983). An example of such a project is the 1972 World Bank-financed sites and services scheme in Senegal, on the northern periphery of Dakar. The scheme comprised 14,000 plots of land (150 m<sup>2</sup> each) with basic infrastructure like sanitation, water and roads and community facilities.

A central focus of this and other such projects of the era was to reduce the costs of the project and thereby increase its affordability for low-income households by focusing on density to achieve this goal by increasing the number of households per hectare, thus reducing the cost of land, infrastructure and services. Some countries, for example Malawi, combined sites and services approaches within traditional housing areas, which proved a practical solution to reconciling growing housing demand with traditional and customary land ownership structures. Other projects included giving housing loans whereby households could either borrow money from a housing finance institution, such as the Tanzania Housing Bank or the Federal Mortgage Bank of Nigeria, or obtain materials for the construction of their houses, as in Lusaka (Rakodi, 1991b; Okpala, 1994).

For example, Lusaka increased the provision of serviced plots for low-income people in selected informal settlements, leading to an additional four thousand serviced plots and three squatter upgrading programmes. Each householder was given a modest degree of financial and technical assistance. At least 27,000 houses with about 46,000 household members in four settlements were provided with infrastructure and 5500 resettlements plots were available for those whose houses were affected by infrastructure installation to help them improve their old houses or build new one (Rakodi, 1991a). In many cases, this approach improved greatly the living conditions of the target population (Keare and Parris, 1982; Kessides, 1997).

#### *The limitations of self-help*

The self-help approach has attracted numerous criticisms, the main one being the low coverage of housing needs in comparison with the overall demand. Because they have not been able to supply the quantities required, lowering housing standards, exploiting amateur household labour, increasing costs to the targeted users, manipulating the urban poor as an instrument of political co-optation and reproducing the bourgeois ideology of private property rights (Riley *et al.*, 2001; Wakely, 2018).

Marcuse (1992) has stressed that the limitations of self-help housing are particularly evident in the allocation of land and the planning of infrastructure. It also violates sound and necessary planning

principles in the provision of utilities, community facilities and services. Leading to shortcomings in maintenance and sustainability. Others, recognising that self-help had many advocates, argue that governments should organise underemployed labour in a more productive way (Pugh, 1997; Harris and Giles, 2003; Harris, 2017). In terms of institutional transformation and policy commitment, slow bureaucratic decision-making, the lack of adequate household participation and external political interference were among the most frequently reported problems limiting project accomplishment because funding and expertise were aided mostly by international agencies.

### 3.1.3 Beyond sites and services and slum upgrading: enabling approach

The neoliberal political ideas of the enabling approach became the dominant global housing sector model which many developing countries adopted in the early 1980s (World Bank, 1993). This period was characterised by progressive innovation and reform, in terms of both strategic policy development in housing interventions and urban policy and in the operational design and implementation of assisted poverty programmes. In terms of housing, this meant changes towards a more holistic understanding of housing, which was represented in the housing sector development by reducing the role of the government in direct provision of housing and increased reliance on the private sector (UN-Habitat, 2006a). The goal was to advocate modifications in institutional, organisational and regulatory systems in order to achieve the changes needed and to enable engagement, entrepreneurship and actions by a wide range of actors, rather than governments alone (UN-Habitat, 2017a).

In many jurisdictions, significant shifts in policies, approaches and empirical research emerged, based on this goal to stimulate pro-poor and people-centred development outcomes through better functioning markets (Mukhija, 2017). The lack of adequate and affordable housing was seen as a failure of the market caused by too much government intervention. Later, the World Bank used both its ongoing loan programmes and its strategic housing documents to create reform in housing under the format, 'Enabling Markets to Work'. The World Bank (1993) report summarised their thinking on housing policies and advocated 'new directions for development', combining social, economic and political features to alleviate poverty (Mayo and Angel, 1993a; Drakakis-Smith, 2012). It contained extensive arguments not only on how significant the housing sector could be for the economy, but also guidelines for governments on how to best design suitable policies to improve their housing supply and housing conditions in different ways.

It was also clear to development partners that the housing policies were not working. But a strong stimulus was needed to persuade international agencies and national governments to bring about a significant change in housing interventions and to support the private sector through market mechanisms that would bring about sustainable change (Choguill, 2007). Housing policies were also

changing with the establishment of the Cities Alliances and the strengthening of UN Habitat (Garau *et al.*, 2005; Gilbert, 2014).

Consequently, in the mid-1990s, the UNCHS had elaborated a more comprehensive version of housing reform called the Global Strategy for Shelter to the year 2000 and the introduction of a new agenda for economic development. The Global Strategy for Shelter was considered to productivity to the wider urban economy with its intentions to provide decent housing for all. This was based on the premise that the other actors in the housing sector, such as dwellers, builders, lenders, private companies, NGOs and community-based organisations (CBOs), could be trusted to supply the kind of housing that society demanded as a constitutional right (Angel, 2000). It suggested a significant shift in housing policy from the direct provision of housing to an institutionalism and a free market; where the full potential and resources of all the actors in the housing production and improvement process were mobilised (Hall and Pfeiffer, 2000). The final decision on how to effectively provide housing is left to the people concerned (Keivani and Werna, 2001b; Helmsing, 2002), whether they were formal, informal, voluntary, community or households themselves (Okpala, 1992).

The issue here was not to introduce greater private sector activity in the urban area, rather than improving the efficiency of all aspects of housing provision. The advocates of market enabling devised certain policy interventions that aim at adjusting overall supply and demand conditions through specific policy reforms for eradicating what were deemed to be largely government-imposed barriers to expanded private market activity to produce large-scale housing.

The enabling approach assumes that the government's role may be necessary but its power must be minimised and the market should be left unhampered to work its miracles of development (Peet and Hartwick, 2009). This approach proposes that the objectives of providing housing for the low-income group should not conflict with a broader pattern of growth but should aim to be more holistic, involving measures that did not have a merely spatial target, but were intended to effect broader innovation and create frameworks for economic productivity and social effectiveness at an institutional level (Pugh, 2001). It calls for a shift towards the government's adjudication of property rights in land and housing; developing regulation by housing finance institutions; providing and maintaining infrastructure within a broad economic focus on improving the mobilisation of domestic resources; fostering forms of credit suited to the needs of the poor; overhauling regulatory systems regarding building and land-use; and revising the institutional structures of the state (Pugh, 2001; UN-Habitat, 2006a). The interventions proposed to achieve this enablement were based on nine principles: participation in decision making; pro-poor; partnership; political endorsement; need driven; people-centred; result oriented; comprehensiveness and sustainability (Gilbert, 2014).

UN Habitat (2016) report that the enablement approach encouraged a significant change in housing provision. However, most governments reduced their role in the direct provision of housing supply

without providing compensatory incentives, and regulatory frameworks to encourage other actors to step forward to make available housing to keep pace with growth in demand, and at affordable prices (DFID, 2005a).

It is increasingly recognised, however, that macroeconomic stabilisation and greater reliance on liberalised and deregulated markets is not sufficient to accelerate private sector-led growth, let alone to enable poor people to participate in and benefit from such growth (Cohen and Peterson, 1996). The experience of structural adjustment in Africa and trade liberalisation in many parts of the world shows that there are always winners and losers (Morse and McNamara, 2013). The transition in Eastern Europe and Asia from central planning to a more market-based system shows that the rapid pursuit of liberalisation, deregulation and privatisation, without complementary state action supporting private sector and market development, can lead to dramatic reduction in the GDP and increased poverty (Hussain, 2003; DFID, 2005a). Unless the losers are helped to benefit from new opportunities they may be caught in poverty traps from which they cannot escape (DFID, 2005a).

Based on these experiences, the enabling approach is challenged by issues such as devolving operations and the lack of coordinated efforts by the government and private sector to address housing problems and ensuring the cost of construction is recovered. As most urban development process in developing countries depend on donors and international agencies, small one-off housing projects have been disconnected from, or are not part of larger national programmes.

Similarly, the assumption that the deregulated markets would respond to the housing needs of all income groups while at the same time enabling the government to play a more active role, supported by the allocation of necessary resources, become a leading challenge to this approach. For instance, van der Linden (1993) argues that the World Bank policies did not consider the imperfections inherent in urban land markets of developing countries where substantial operations take place outside the formal supply of land, and it did not address the question of how improving market efficiency relates to the functioning of different submarkets. Such constraints are unlikely to allow private markets to expand sufficiently to satisfy the objectives for scaling up housing supply to meet the needs of large sections of the population.

Pugh (2001) posits that there are indications that the housing produced under this policy would be out of reach of many people, as well as to the fact that the level of income of the majority cannot support mortgage financing, as proposed by the policy. It does appear that the tendency to rely wholly on the market and leave housing to private initiatives will not solve the problems of housing shortages. It also places more emphasis on promoting savings and mortgage lending by whatever means. The emphasis in the enabling approach that poor people must take up loans is dangerous, as the sub-prime crisis shows, and in practice many could not prove that they earned enough to take on a loan (Gilbert, 2014).

The enabling approach also ignores the needs of billions of people who rent or share accommodation in urban areas of developing countries. While most governments are obsessed with the aspiration of creating a nation of homeowners, there is large group of people who want to rent (Gilbert, 2014). Finally, the involvement of NGOs and local associations in the enabling approach is generally problematic and where programmes did exist, they were often cut short due to changing political regimes or never implemented due to lack of resources, institutional capacity or political will. For instance, NGOs and local associations tended to be less representative, democratic and competent than the situation required and they did not contribute directly to creating the social capital needed to sustain initiatives locally. Less government intervention in most cases resulted in fewer or no housing opportunities for the poorest and the most vulnerable (Dowall and Ellis, 2009).

Consequently, this thesis emphasises that adopting market enabling policies in housing should not become total reliance on the formal private sector, where the private market mechanism and formal private arms are seen to be the solution for solving the housing problems of low-income groups (see details in Chapter 10). Such an outcome will lead to the stifling of strategies to develop new policies and a lack of more appropriate applications and developments of other existing policies. Scaling up low-income housing interventions, therefore, will require a more broad-based and pluralistic approach to enabling housing, in which the different approaches and institutions involved in housing provision are identified and coordinated in a comprehensive and integrated manner.

A housing policy intervention needs to find a balance between social, economic and political goals, but this is still a major challenge for the public sector and government agencies in Nigeria. The next section moves into the analytical approaches (sustainable livelihood approach) to understand the housing and livelihood systems in which poor people operates.

DFID (2005a) notes that interventions in housing policy must be filtered through a poverty reduction lens. This is the lens used in this thesis. A Sustainable Livelihood Approach is a valuable way of understanding and responding to the complexity of the housing problems and vulnerability of the urban poor group.

### 3.2 Sustainable Livelihood Approach (SLA)

This section provides an overview of the SLA, together with the analytical framework for this thesis. I have structured this section to outline the benefits of the SLA and contrast, the core components and then collect together the criticisms of this methodology and end by saying why, despite these criticisms, I believe it to be adequate for the task at hand. The SLA is a method of analysing and changing the lives of people who experience poverty and disadvantage. It is a participatory approach based on the recognition that all people have abilities and assets that can be developed to help them improve their lives. Its origin has been traced to the Brundtland Report (1987a) and the Human

Development Report (1990), and a study by Chambers and Conway (1991), which seeks to understand the lives of poor people. The rhetoric of sustainable livelihoods has engulfed the field of human settlement and has become core policies and actions which promote sustainable livelihoods since the 1970s. Encapsulating both traditional planning concerns for environmental protection and conservation, and contemporary issues such as climate change, resource depletion and global warming, sustainability is usually seen as the support of life of any kind in its environment. Governments see it in terms of the ability of humans to transform their environment and to adapt to changes to inhabit and improve the world and support their well-being (James *et al.*, 2015).

The Brundtland Report defines sustainable development as ‘one which meets the need of the present without compromising the ability of the future generations to meet their own needs’ (Brundtland, 1987; James *et al.*, 2015). This definition has been comprehensively redefined by UN Habitat, in which to be sustainable is to be environmentally safe, economically productive and socially inclusive (UN, 2016).

In the area of human settlement, processes established by UN Habitat are adopted as a measure of sustainability. Sustainability ranges from environment protection, economic development, health and comfort to multiple factors such as physical, social and security factors and in meeting people’s basic needs. It is the latter criterion of meeting basic needs that distinguishes this definition from the more general approaches to sustainability that offer limited guidance for housing provision. In the context of this study, it addresses the quality of human settlements and the responsible exploitation of livelihood resources to guarantee intergenerational equity in access and use (Morse and McNamara, 2013).

Providing adequate and affordable housing for the low-income group is a critical piece of the sustainable human settlements project (Choguill, 2007); houses that are well built, adequately and sustainably serviced and well integrated in the local economy contribute to the sustainability of the neighbourhood. This, in turn, contributes to fulfilling the social, economic, financial and environmental needs of its residents. To be sustainable an urban area has to achieve a dynamic balance of economic, environmental and socio-cultural goals within the frame of the local governance system characterised by deep citizen participation and inclusiveness (UN-Habitat, 2016b). A sustainable and effective system of housing development over the long term does not need the continuous input of resources from outside the community. Scholars emphasise the concomitant need to promote economic and social sustainability (Turner *et al.*, 2003; Tipple, 2006). Some argue that development per se contributes to economic benefits because it has a direct impact on creating jobs in the construction sector and related industries and on the prospect of growth in the local population, which in turn boosts local demand for goods and services (Gurran and Bramley, 2017).

However, the sustainability paradigm requires a strict of economic benefit, such as the need to ensure balanced and sustainable employment opportunities, sustained by complementary configurations of land use, infrastructure and services (Tolba, 2013). Although SLA is related to older ideas, it has influenced the rise of the notion of ‘human development’ promoted by the United Nations Development Programme (UNDP).

The concept of human development was influenced by the work of Amartya Sen and his writing on capability (Sen, 1985b) as well as other authors on vulnerability (Chambers, 1989b; Swift, 1989; Moser, 1998b; Davies, 2016) and access to resources (Berry, 1989; Blaikie, 1989). For example, Sen’s concept of development as freedom argues that choices, and the ability to exercise them, are good in their own right (Sen, 2005). The expansion of the freedoms that people enjoy is seen as both a means and an end for development. Having the freedom to exchange and transact is in itself part a basic freedom that people have reason to value. On the other hand, lack of freedom to participate in, for example, the labour market, keeps people in a continuous state of poverty (DFID, 2005a).

The SLA is used as a basis for analysing, understanding and managing the complexity of livelihoods, enabling complementarities and trade-offs between alternative supporting activities to be assessed and providing a basis for identifying housing policy interventions (Carney, 1998). It is a people-centric way to the being and doing of sustainable development. This has been stated by a variety of agencies and authors with a focus on developing countries who have defined livelihoods in different ways (Chambers and Conway, 1992; Chambers, 1995; Carney, 1998; Scoones, 1998; Ashley and Carney, 1999; Bebbington, 1999; Ellis, 2000; Rakodi, 2002). It has been used by different development agencies such as CARE International, the World Bank, the Canadian International Development Agency, Oxfam and the UNDP among others (Lloyd-Jones and Rakodi, 2014). Each of these agencies has developed SLA with a different emphasis, but all share the same basic concerns: a secure livelihood at the household level and improved access to assets by the poor (Lloyd-Jones and Rakodi, 2014). The SLA is increasingly used in urban contexts to identify points of intervention and strategic opportunities.

Farrington (2001) states that the SLA is not intended to be use as an independent construct. Although a historical review of international development agencies’ engagement with SLA suggests otherwise – certainly the DFID understanding of SLA as development approaches adaptable to diverse local context– it makes sense to develop SLA in reference to theoretical perspectives and as an analytical tool in other to identify development priority, rather than seeking to reinvent the wheel. DFID’s move towards rights-based programming is evidence of this direction (see Conway *et al.*, 2002). As a result, it addresses power relationships directly, but does not specify a conceptualisation of change.

The livelihoods approach recognises the importance of these links and of enhancing accountability and sustainability. Though it takes as its starting point a need to understand the livelihoods of poor

people in context (DFID, 1999), it then tries to identify the specific constraints that prevent the people to have an adequate livelihood as well as the challenges that affect them in the face of economic difficulties and severe household shocks (Scoones, 1998; Conway *et al.*, 2002). It describes the strategies that people adapt, often in combination with others, to make a living. This is particularly relevant in the case of low-income groups, who often rely on several economic activities for their livelihoods. The SLA draws on the multiplicity of assets that people have to construct their livelihoods, to produce a holistic view on what resources, or combination of resources are important to them.

Additionally, a vital aspect of the SLA is that it enables us to understand the underlying causes of poverty by focusing on the factors, at different levels, that directly or indirectly enable people to access assets of different kinds for their livelihoods. By focusing attention on the way in which people develop their livelihood strategies to achieve certain outcomes in response to a particular shock or stress, the SLA shows that the poor are active decision makers, not passive players, in shaping their own livelihoods. This is imperative for policy interventions to support the activities of the poor by building on their strengths, in a dynamic way.

SLA does not privilege specific intervention mechanisms for achieving sustainable livelihoods. These will differ in form from place to place, because the underlying causes of present conditions themselves vary from place to place. There is no such thing in housing as a universal best practice. Reliance on best practice is simply a substitute for thinking and analysis. However, there is a strong normative agenda about the role that poor people themselves should play in identifying their problems and opportunities, planning and delivering interventions. This is set out in the International Fund for Agricultural Development as follows:

- Be people-centred: begin by analysing people's livelihoods and how they change over time.
- Be holistic: acknowledge that people adopt many strategies to secure their livelihoods and that many actors are involved; for example, the private sector, ministries, CBOs and international organisations. This is particularly important for the urban poor, as they often rely on a range of activities to make a living (Krantz, 2001).
- Promote macro–micro links: examine the influence of policies and institutions on livelihood options and highlights the need for policies to be informed by insights from the local level and by the priorities of the poor.
- Encourage broad partnerships: SLA counts on broad partnerships, drawing on both the public and private sectors.
- Aim for sustainability: sustainability is important if poverty reduction is to be lasting.
- Be dynamic: understand the dynamic nature of livelihoods and what influences livelihoods.



- Build on strengths: build on people's perceived strengths and opportunities rather than focusing on their problems and needs. It supports existing livelihood strategies (Lloyd-Jones and Rakodi, 2014).

Operationalising a livelihoods approach implies providing poor people with better access to the assets and resources that act as a foundation for their livelihoods and may also be valued for other reasons (Carney, 1999). It also supports the more effective functioning of the PPIs that influence access to assets and the livelihood strategies open to poor people. This may involve three types of activity:

- enabling actions that support policies and improve the context for poverty reduction
- inclusive actions that are broad-based and improve opportunities and services generally, addressing issues of equity and barriers to the participation of poor people
- focused actions that directly target the needs of poor people (Lloyd-Jones and Rakodi, 2014).

The SLA builds on participatory poverty assessments in Chambers' work on participatory methodology as a framework for analysis, while other agencies such as UNDP and CARE apply it to facilitate the planning of concrete projects and programmes. As DFID notes:

The livelihoods approach puts people at the centre of development. People, rather than the resources they use or the governments that serve them, are the priority concern. Adhering to this principle may well translate into providing support to resource management or good governance. But it is the underlying motivation of supporting people's livelihoods that should determine the shape of the support and provide the basis for evaluating its success. (DFID Guidance Sheets, 1999, p. 1).

It offers the basic for evaluating the socioeconomic impact of programmes that have poverty alleviation as at least one of their overall objectives, since it offers a realistic understanding of ways to assess the direct and indirect effects of people's livelihoods.

### 3.2.1 Sustainable Livelihood Framework (SLF)

This framework stems from the frequently observed diversion of development assistance away from poor people's priorities as an analytical framework, a development objective and even an approach to policy decision-making (Ashley and Carney, 1999; Maunder, 2001) and an operational framework for understanding urban housing and vulnerability. It is better in terms of generating data, answering research questions and understanding policy proposals (perhaps more inclusive, more sensitive to the data, than an alternative). The main component of the SLF has been captured diagrammatically in Figure 3.2. This provides a convenient framework which brings together the various points discussed so far, but it is perhaps most distinctive in its roots within economic concepts of capital.

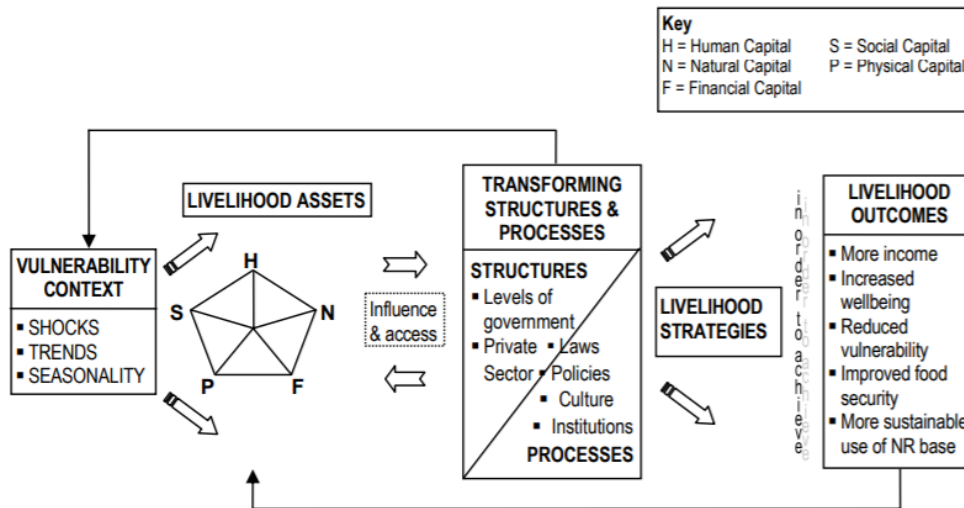


Figure 3.1: DFID's SLF

Source: DFID (1999).

The framework identifies five broad categories of resources for individuals or households to determine their production possibilities. Understanding of livelihoods and the market systems that affect the poor's lives. The focus of analysis is individuals and households (Ashley and Carney, 1999). This includes current interactions between markets and the livelihoods of the poor, as well as future market opportunities and constraints. There are many ways of applying the SLF and each depends on the flexibility (Scoones, 2009), objectives and the local setting. The value of the SLF, according to DFID, is to encourage users to take a broad and systematic view of the factors that cause poverty and to investigate the relation between them. Tipple (2006) suggests that urban development policies must work within the frame of most of those in the low-income group, rather than the better off.

### 3.2.2 Livelihood capital assets

A livelihood is not just a means of survival. It includes the resources people need to enhance and improve their quality of life. There is a link between types of vulnerability generated in the face of risk and insecurity and the conditions in which the low-income group manages to prevent, respond to, and recover from vulnerable conditions (Rakodi, 2014). Livelihood assets are the resources on which households draw in order to carry out their livelihood strategies (Farrington, 2001; Rakodi, 2014).

In the absence of realistic informal employment, much of the urban poor people rely on the meagre assets at hand and on the resources they can accumulate through the informal economy (Dani and Moser, 2008). At all levels, available assets constitute a stock of capital (human, social, financial, physical and natural) that can be stored, accumulated, exchanged or depleted and put to work to generate a flow of income or other benefits (to reduce shocks and stresses) (Chambers and Conway,

1992). The five types of capital are presented in the livelihood asset pentagon (see Figure 3.3). A review of the changing forms of capital flow into the built environment requires an understanding of diverse capital assets. Households combine their capabilities, skills and knowledge with the different resources at their disposal to engage in activities that will enable them to achieve the best possible livelihood for themselves (Sen, 2005). It focuses on the interrelationships between the types of their asset portfolio (capital), their household strategies and on their use in relation to the built environment. Existing work which provides a foundation for this review includes that of Moser (1998), Farrington *et al.* (2002) and Ashley and Carney (1999).

Moser (1998b) examines the theory of urban risk and vulnerability surrounding asset accumulation. She reveals that poor people monitor their assets to reduce their poverty. They require a range of assets to achieve a reasonable livelihood (Rakodi, 2002). The DFID (1999) fact sheet specifies that no singular category of asset is adequate to yield the various livelihoods outcomes that people seek. Thus, they must use a combination of different asset portfolios to survive. Capital is a means by which people can ‘engage more meaningfully with the world and most importantly the capability to change the world’ (DFID, 1999, guidance sheets 2.3). It is not just something that goes into the production process: it is also a basis for the power to act and ultimately to bring about change (Lloyd-Jones and Rakodi, 2014).

The level and diversification of assets and capabilities, determined in part by people’s status and entitlements in a particular social context, protect households against risks from the outside and enable them to adapt when risks cannot be avoided (Chambers and Conway, 1992). The role of housing as an important asset for poverty reduction is emphasised in this thesis. Access to capital assets, therefore, gives households to means to engage fruitfully and meaningfully with the outside world as well as the ability to change their world (Morse and McNamara, 2013).

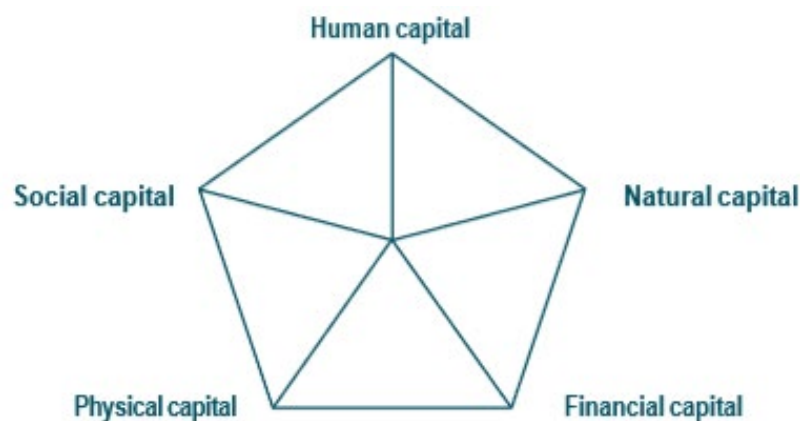


Figure 3.2: The five components of a sustainable livelihood

Source: DFID (1999, p. 2)

Moser (1996a) emphasises that to own assets enables you to resist insecurity or vulnerability at the individual, household or community level. The assets of the poor include their labour and their human capital, which includes their income-earning capacity at all levels and is related to the social infrastructure, and their skills, education and health. It also includes their productive assets, which are primarily housing, but include land and their household relations; meaning the composition and structure of the household, which can be changed or reduced to moderate their vulnerability. Finally, it includes their social capital; meaning the relationship between people in a community and their social status in different contexts, through social networks, membership of groups, the relationship of trust and reciprocity and access to institutional and social circles.

As a physical asset, housing is much more than a basic need (Rakodi, 2014). It plays a crucial role in the livelihoods of households, particularly for the poor. For instance, someone with secure access to land may also be well-endowed with financial capital, as they are able to use the land not only for direct productive activities but also as collateral for loans (DFID, 1999).

Chambers' (1995) view of the concept of assets differs from that of Moser (1995a) in that he differentiates between tangible and intangible assets. These assets include stores and resource claims. He adds that the urban poor have more money than the rural poor. The outcomes of poverty reduction strategies differ among households that do or do not have access to housing as an asset for home-based production (DFID, 1999). The multidimensional aspect of poverty and the ownership of the asset implies that housing interventions are mostly focus on economic factors (Huchzermeyer and Abbott, 1998; Huchzermeyer, 1999).

### 3.2.3 Forms of vulnerability

Urban vulnerability constitutes the possibility of being harmed or the degree to which a system is susceptible to the adverse effect of a single or several hazards (Bhattarai and Conway, 2010; Lankao and Qin, 2011). It is also defined in relation to both the sensitivity and the capacity to cope with stress and the interaction of factors and several dimensions such as exposure, impacts and ability to adapt to risks and negative changes (economic, environmental, social or political) and its response (Rakodi, 1999; Rakodi, 2014). The concept has been understood within three broad impact lineages including its focus on urban housing study, drawing attention to the increasing vulnerability to insecurity, impoverishment and reduced self-respect of household which lack assets that they can mobilise and cope in the face of hardship (Moser, 1998b; Turner *et al.*, 2003).

Forms of vulnerability include trends, such as economic and resource trends; shocks, such as conflict, economic health and natural shocks such as flooding, and seasonality in terms of fluctuations in prices, production, health and employment opportunities. These factors can have a direct impact on

people's assets and the options available to them to pursue beneficial livelihood strategies (Ashley and Carney, 1999).

Trends are long-term changes caused by policies such as SAP (which are market-driven), resources (shocks, demographic changes, available technologies, political representation and economic trends) (Moser, 1998b). For example, an economic downturn that may take place over several years can lead to unemployment and dampen markets for produce and labour (Rakodi, 2014).

Shocks, on the other hand can destroy assets directly or force people to abandon or prematurely dispose of them as part of their coping strategies – for instance, by selling off livestock in the face of a drought or to pay for medical care. Not all trends increased vulnerability – some, like new technologies, medical advances or positive economic trends, can improve people's livelihoods.

Seasonality can also force people to spend a large proportion of their income on things that may be volatile in price. These range from foodstuffs to health and employment opportunities. Many low-income households have sufficient income to avoid hunger until they have to cope with a sudden shock, for instance, an increase in the price of staple foods or in school fees, or a serious injury or illness for an income-earner (Chambers, 2006). To help people to be more resilient to the negative effects of trends, shocks and seasonality, policymakers and practitioners can support people's access to assets and help ensure that critical PIPs are responsive to their needs.

#### 3.2.4 Policies, Institutions and Processes (PIPs)

Rakodi (2014) comments that influences on household's livelihood are mediated by PIPs, which are themselves the product of the context in which they occur. The effect of institutional and policy factors in the framework is therefore the extent of their influence on access to livelihood resources, the construction of livelihood portfolios and the eventual determination of livelihood outcomes (Scoones, 2009).

Institutions and economic conditions at both the macro and micro-policy levels are of critical importance to many aspects of earning an urban livelihood (Rakodi, 2014). They play a crucial role in decisions to intervene in housing policy and in housing market outcomes through the influence of the state, associations and social power inherent in social and cultural institutions, ideologies and value systems (Chambers and Conway, 1992; Conway *et al.*, 2002). Institutions are sets of rules that are recognised and frequently followed by members of the community and impose constraints on the actions of individual members (Clague, 1997). Institutions are made up of formal constraints (for example, rules, laws and constitutions) and informal constraints (for instance, norms of behaviour, conventions and self-imposed codes of conduct), and the way they are enforced (North, 1990). Together they define the incentive structure of societies and specifically of economic activities by specifying what rules must be followed in performing certain activities or fulfilling obligations.

Organisations are groups of individuals bound by some common purpose, who come together to achieve joint objectives (North, 1990 in Brett, 2000, p. 36). Local organisations formed by the urban poor groups themselves include political (political parties and regulatory agencies), economic (firms and trade unions), social (churches and clubs) and educational bodies (schools and universities). They have great relevance on whether or not housing policy interventions are successful. Using local organisations can be seen as a new way to build and improve homes and to provide local schools, health-care centres and improved water, sanitation, solid waste collection and drainage that are cheaper and of better quality than the alternatives provided through conventional government or private sector interventions.

The functioning of the actors and the degree to which they participate in urban housing and land markets are influenced by the institutions at play in any given context. The processes of institutional development are structured by relationships of power. The effectiveness of institutions depends on their capacity to reduce transactional costs of various types. It is shown in Chapter 6 that the urban poor lack capital assets and have no option but to adopt several methods that lie outside informal institutional and organisational regulations to meet their housing needs. The incentive to acquire land and the essential features behind housing systems are influenced by the way in which institutions and organisations evolve.

Libecap (1993, p.3) notes that institutions are ‘the most efficient responses to particular social and economic problems’. Their role is key in the functioning of markets. In theory, institutions exist to protect property rights; however, these arrangements can be both formal and informal. If they are formal they depend on rules and legal provisions to enforce them. If they are informal they are based on customary conventions, rules and values regarding the transactions and properties concerned. In the housing policy environment, both arrangements take place constantly and evolve according to economic circumstances over time (Libecap, 1993). Different institutional and organisational relations may produce different results in a given context and that similar institutional relations may not attain equivalent goals and objectives if employed in different contexts (Ansoms and McKay, 2010).

Many of the specific assets available to the poor, such as physical infrastructure (in the form of schools, health centres and transport services) and financial institutions (banks and insurance) are not owned by those who use them (Gilbert, 2014). Thus, the existence of assets alone is not enough to promote people’s livelihoods: households need to be able to access these assets, and this is determined by external factors such as the institutions and processes of government.

Structures influence natural access to many capital assets as well the opportunities and choices available to people. For housing markets to work better for poor people, they must give them the opportunity to build and acquire assets. To achieve this, housing markets must become progressively more developed and accessible to poor people. The development of market institutions will increase

growth rates by lowering transaction costs, enabling more types of goods and services to be bought and sold and reducing prices (DFID, 2005a).

Processes are what influence or transform the way that organisations and individuals interact. They may be formal (laws, constitutions and property rights) or informal (sanctions, taboos, customs, traditions and codes of conduct). They include policies, laws, social norms, rules of the game and incentives (Rakodi, 2014). Policies that help poor people to earn a livelihood can also help a government to achieve its policy target (Cherni and Hill, 2009). Not only do policies influence the long-term stress and short-term shocks that affect urban households, but they also have a strong influence on how households respond to these forces.

### 3.2.5 Livelihood strategies and outcomes

The ability of households to avoid or reduce their vulnerability and to increase their economic productivity depends on their initial assets and on their ability to transform them into income, food or other basic necessities (Moser, 1998a). The interaction between the opportunity to make a livelihood and household assets influences the strategies they adopt and their outcomes.

Rakodi (2002) asserts that analysing the nature of a vulnerability involves assessing households' responses to external shocks and threats and their resilience in terms of their ability to recover from negative externalities. The strategy open to a household depends both on the portfolio they hold and on the household's capability to make use of their livelihood opportunities (Chambers, 1989; Chambers and Conway, 1992).

Chambers (1997) stresses the need for poor households to have an extensive coping or adaptive strategy by diversifying their income. Coping strategies are a response to a short-term shock (such as job loss in major income earning opportunity) while adaptive strategies response to long-term shock (Farrington *et al.*, 2002; Singh and Gilman, 1999, p.541). To respond to people's efforts at coping entails being able distinguish between 'coping within the existing rules and adapting the rules themselves to meet livelihood needs' (Davies, 1993, p.30).

When household are faced with shock, stress, or risk, they devise coping strategies to protect their social reproduction and enable recovery. These may be ineffective if, in the long term, consumption declines or assets are lost permanently or if successive calls on strategies deplete the natural, social or financial resources on which households or communities call. The poorest and most vulnerable households are forced to adopt strategies which enable them to survive but do not improve their welfare (Moser 1998). Livelihood's strategies emphasise the importance of understanding and supporting poor people's efforts.

Livelihood outcomes are the achievements of livelihood strategies, such as more income, increased well-being, access to services and reduced vulnerability, improved food security and a more

sustainable use of natural resources (Scoones, 1998). Understanding the outcomes of livelihood strategies is necessary for policymaking.

### 3.2.6 Critiques of the SLF approach in the analytical framework

Authors have pointed out that the central objective of the SLA is to build an effective method to support people's livelihoods in ways that are more meaningful to their everyday lives and needs (Kelman and Mather, 2008; Morse and McNamara, 2013). There are various forms of asset capital, one of which is the influences and PIPs of humans, but Figure 3.2 shows that it is people who are the human capital.

According to Morse and McNamara (2013, p. 43) an SLA can become a rather mechanical and quantitative cataloguing exercise which plays neatly into the critiques offered by post-modernists and returns to the economics approach. It is further argued that the SLA is an analytical framework, not a research or information gathering methodology, and as such contains the types of information that need to be collected in order to use the analytical model. This framework is indeed mainly used for planning livelihood interventions but that does not make it irrelevant to an academic study based on novel empirical data.

Tucker (1999) suggest that such perceptions to take culture into account have been strengthened by Eurocentric development strategies that fail to acknowledge the legitimacy of values outside the materialistic-rational paradigm. This might affect the lives of many communities whose hopes and aspirations are inseparable from the co-production (Tao *et al.*, 2010) and reproduction of meanings, knowledge, symbols, and customs (Daskon and Binns, 2010). Despite the numerous strengths of the SLA, which contrasts with other interventionist approaches, the neglect of cultural factors and the specific role of cultures in sustainable livelihood is a shortcoming (Scoones, 2009).

However, DFID (1999) guidance sheets emphasise that the livelihoods' approach must view people's resources including their cultural attitudes as an essential component with many dimensions of their livelihood. Instead of seeking to minimise the negative, the SLA seeks to maximise the positive influence of the natural environment on people's livelihood outcomes' (DFID, 1999). Development interventions should put the most important first, including the significance of realities, peoples' values, knowledge, choices and perceptions (Chambers, 2014).

Morse and McNamara (2013) posit that it is unclear how to analyse and measure the various types of capital within the SLA model. The assets shown in Figure 3.3 represent the essential types of asset capital and each could contain many elements. For urban households, the most easily identified physical asset is housing. However, while housing areas can easily be measured, homeownership is far more complex than the physical home as households may own many different properties that may be spatially dispersed at varying distances from the place of residence. Similarly, there is a difference



between ownership of a house and access to housing through rent or family ownership. The latter asset may not be a durable part of an individual's asset and may constitute capital in one year but not the next.

The essential human need for trust and feeling safe in the SLA shows that PIPs play a fundamental role in shaping livelihoods (Carney, 1999). The SLA relies on those at the centre of the analysis to participate in improving their livelihoods through designing their own solutions together with experts. The experts may enable to process but should not lead it. If not, household can be sensitive for all sorts of reasons, and it is not surprising that households may withhold information from the researcher because the questions are intrusive (for instance, questions about their incomes). Again, it is to be expected that a household may withhold information about their income because they fear being taxed; and their answer may grossly underestimate the capital asset of residents. DFID claim that the process helps participants holds only if they have the power to bring about change or, indeed if they have choices (DFID, 2008).

Thus the SLA does not avoid the concerns of representation and the myth of community inherent in all participatory methods (DFID, 1999; Lloyd-Jones and Rakodi, 2014). Those interested in providing information in the SLA are not usually the same actors who will use the information to implement policy, whether by the allocation and monitoring of resources or by making policy (Carney, 1999). It is suggested that the danger of the SLA is that it will become an end in itself and do little more than form the basis for lengthy reports and papers in academic journals rather being than a tool for integrating existing best practices from different fields. This is by no means an issue solely for the SLA and is often raised in critiques of participatory methods in general (Toner and Franks, 2006). The real criticism is that participatory methods that are top-down and led by researchers and policy makers not only fail to identify the problems that are glaringly obvious to the participants, they impose the solutions from above that nine times out of ten don't work because the (reified) community will not and cannot take ownership of them.

While there is an attempt of SLA to assess vulnerability (shocks, trends and seasonality), there is much impulsiveness, especially at the macro level. SLA analysis of the context can give some sense of the likelihood of what could occur, even if it cannot say when. This has become all too clear following the SAP, specifically in Nigeria and its ramifications. It could also cover more national shocks such as rampant inflation due to political instability and even outbreaks of disease or flooding, as seen in Calabar metropolis. Such shocks can have massive impacts at the level of the household and are impossible to predict except at relatively short time scales.

The SLF in Figure 3.2 may be a useful simplified model, that uses standard techniques like observation, focus groups, interviews and facilitates the planning of concrete projects and programmes. Putting aside the need to consider the more comprehensive policy and institutional

contexts, and these are complex enough, the first steps of identifying livelihood assets and their vulnerability contexts are difficult. As noted by van Dillen (2002), the SLA method is one of the comprehensive approach that seeks to capture the enormous complexity of development problems, but does so at the cost of focus, depth and analytical clarity (van Dillen 2002, p. 251).

Many SLAs, probably the majority, have been applied in the rural context as mentioned in chapter 2, most likely because that is where many of the poor in the developing countries are to be found. It could be applied in any context especially with the projected increase in the urban population. Even so, this Nigerian case study is an urban one and one outstanding feature of it, which often emerges in the method, is this diversity of complexity. In this Calabar metropolis case study, the SLA was designed to investigate changes applicable to a medium-sized city.

### 3.3 Summary

This chapter explores the evolution of housing policies and practices in developing countries. Over the years, programmes that have successfully reached the poorest groups in urban areas are comparatively rare. In order to tackle the inherent problems in providing housing for the low-income groups, many authors have looked at the demand and supply sides of the equation and argued for alternative solutions. Some researchers have argued that tackling the wider issues in planning for housing may need major structural changes to be made to the housing market. Others have argued that the institutional systems itself need to change, to become more participatory, pro-poor, more holistic and sustainable, with evidence that governance structures are changing, possibly in line with neoliberal market ideals. One of the key issues to note is that these approaches have not replaced each other; rather, they overlay each other and exist in different forms.

Given that the nature of housing problems in urban areas is complex and dynamic, the international policy framework emphasises a broad-based and multidimensional perspective in light of the complex realities of the urban poor and identifying ways of strengthening pro-poor markets. This is influenced by drive to provide housing for the urban poor.

The second section in this chapter provides the background for the SLA. The SLA highlights the importance of poor people's access to capital assets, the types of vulnerability they are subject to, livelihood strategies and outcomes and the returns they get from those assets. The analysis of housing markets emphasises the role of institutions and the level of transactional costs in influencing economic behaviour and pro-poor housing development. This perspective provides a base for analysing the housing policy context in the later chapters. The next chapter will focus on the research methodology.

## CHAPTER FOUR: RESEARCH METHODOLOGY

### 4.1. Research design and strategy

This chapter explains how this research was carried out and describes the research methodology used. As an investigation into housing problems and the vulnerability of low-income households in Nigeria, the study adopted a general social science research strategy.

Selecting an appropriate research design was a significant factor in this research. Research design should ensure that the evidence collected allows the researcher to answer the research questions as unambiguously as possible to enhance the credibility and reliability of the research outcomes. Therefore, the selection of research design in this thesis is critical to addressing the issues and to collecting relevant data at a macro and micro-level. This research therefore selected case studies according to Curtis *et al.* (2000). The criteria for the data collection were generalisability, feasibility, the richness of information and the relevance of the analytical framework and research questions.

In terms of relevance to the research questions, it was necessary to differentiate geographically among the case study areas. Calabar metropolis was used to understand the overall issues involved in the study. This is desirable, particularly when a comparative and more robust study is needed and when a comparison of settlements is envisaged. This approach also enabled the researcher to explore the full extent and variety of issues involved in the study and provided a data set, which, on analysis, could generate succinct generalisations for policy intervention. The case study approach was enriched by other methodological considerations employed in the data collection and analyses, such as primary and secondary data collection methods (see Figure 4.1).

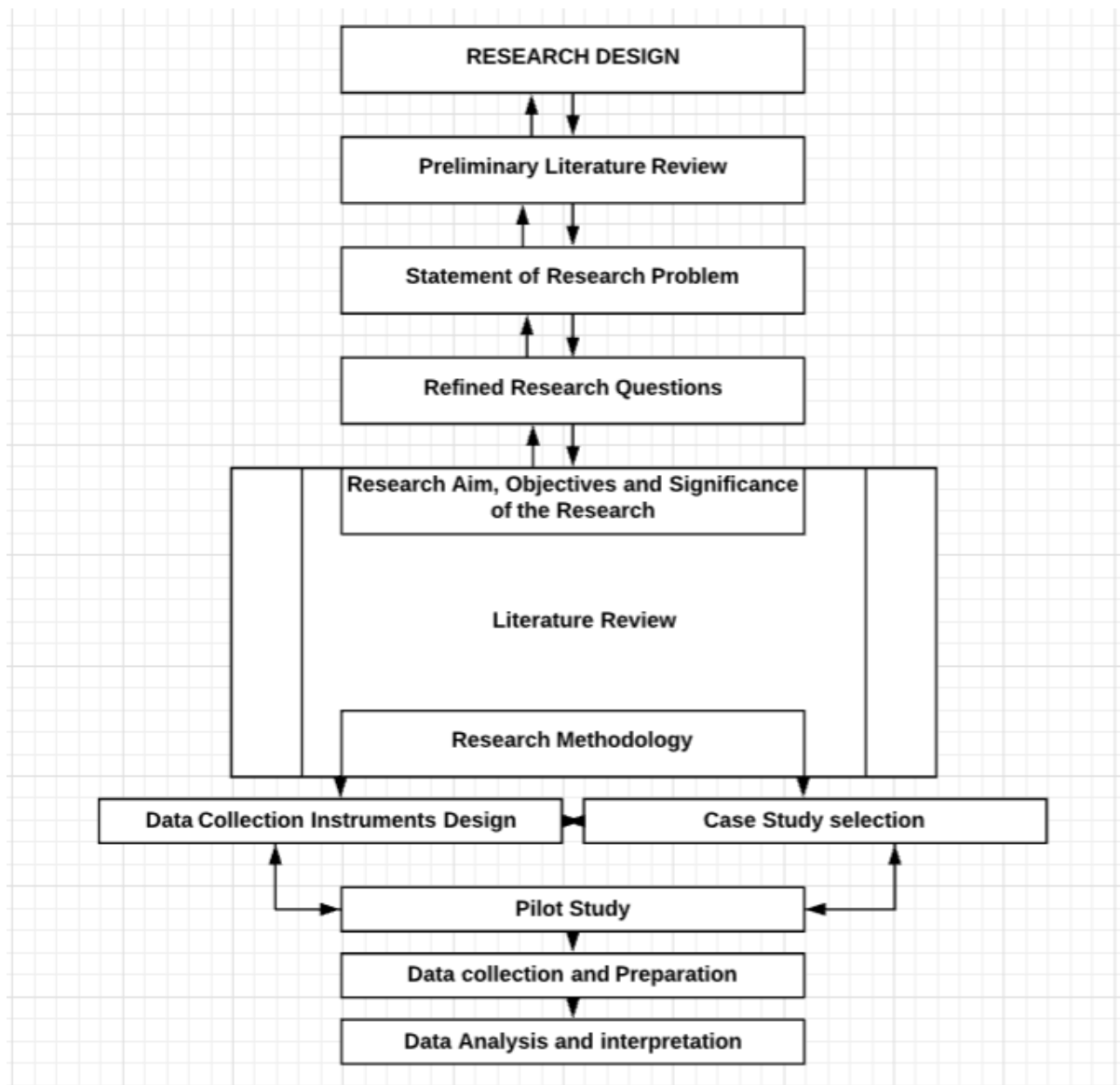


Figure 4.1: The research design

The following section presents a detailed account of the research design and strategy adopted in this study. The discussion includes a reflection on the philosophical stances of the research, which accounts for the research approach adopted and the strategies and methods employed.

#### 4.1.1. Research philosophical positioning

Though philosophical ideas remind mainly hidden in a study, they influence practice in social science research. Unlike the physical world, humans have subjective experiences, morals, attitudes, feelings, emotions, values and ideas. all these are real and have meaning to their subjects. Social research, particularly on housing policy spans many disciplines, while housing issues deal partly with physical spatial arrangements; human subjects make decisions on the basis of such arrangements.

According to Guba (1990), the term ‘worldview’ is a basic set of beliefs that guides the investigator not only in their choice of method, but in fundamental ontological and epistemological ways. Beliefs are held by individuals are formed by the nature of the research and the discipline of the researcher. Mikkelsen (2005) notes that all research should be driven by three meta-scientific questions; namely the ontological question, the epistemological question and the methodological question. These fundamental elements of the research are sequential and directional in the sense that ontology precedes epistemology, which precedes methodology. Every philosophy and practical activity presumes an ontology or general account of what exists in the world in one way or another (Bhaskar, 2013). Available philosophies are realism, empiricism, pragmatism and idealism. The most common epistemological positions are critical realism, positivism and interpretivism. The researcher’s ontology helps shape the epistemological position in a study.

Considering the research questions, the philosophy of pragmatism from a critical realist strand of ontology guides the design of this study. The objective of realist research is explanations that reveal empirically possible explanations and causal mechanisms, utilising a conception of what is real (Lawson, 2013). It acknowledges not only the existence of socially constructed experience but also the non-physical and physical conditions and significant social relations. From this perspective, understanding the housing problems and vulnerability of low-income households is a complex of dynamic and interrelated social relations. These relations constitute the essence of its provision and the necessities that operate in the context of significant contingent conditions such as poverty, tenure status, regulations, laws and policy.

Therefore, the pragmatic approach allows each case in the research to be considered unique. As a social inquiry method, pragmatism provides an appropriate philosophical basis for a pluralistic approach to derive knowledge about the research problems. Pragmatist researchers devote themselves to look for the ‘what’ and the ‘how’ of problems. Mertens (2007), describes a pragmatist as realists who seek to understand social phenomena by combining both inductive and deductive approaches in a single study. Pragmatism helps the researcher focus on the research problems and on understanding the research problems from the stakeholders’ perspectives.

#### 4.1.2 Multiple research methods

Another major issue remains, namely, whether to employ quantitative, qualitative, or mixed methods. The quantitative approach, which is often referred to as a positivist approach to methodology, uses counts data and sometimes uses statistics. It tests objective theories by examining the relationships between variables. Variables can be measured on instruments to give statistical results. Quantitative studies treat social phenomena in the same way as physical phenomenon and test theories deductively (Varpio *et al.*, 2020). Such scholars assert that quantitative research methods allow researchers to make accurate sense of social actions within their broader context (Silverman, 2013). Thus, in

quantifying a non-numerical concept, one needs to be explicit about the concept's meaning and exclude any other meaning that is not relevant to the research. For instance, quantitative techniques are used to collect large sets of data to compare different cases. They cannot explain the structure and processes that influence complex strategies and motivation behind such actions.

On the other hand, qualitative research involves emerging questions and procedures for data collection, which is analysed inductively by building on general themes and the researcher making meaning from the data (Creswell and Poth, 2017). The researcher collects the data using single or multiple data sources to understand the meaning of the problems from the participants' subjective views. This allows for in-depth and detailed analysis and provides rich information about a contemporary situation. However, this research dictates that issues should be approached within a broader context. This comprises various aspects of fundamentally related problems in housing rather than depending on quantitative or qualitative methods alone.

In visualising a continuum within quantitative research at one end and qualitative research at the other as stated above, mixed methods (quantitative and qualitative methods) offer different understandings of the issues and together give a more grounded and richer understanding of problems. Mixed methods provide a better understanding of the research problems and offset the weakness in the use of either quantitative or qualitative methods alone (Shneerson and Gale, 2015). It encourages the researcher to think outside the box while approaching research problems with a holistic view. This method is also advantageous because it utilises both methods to capture the responses of stakeholders and households and connect layers of frameworks used in policy analysis to enhance the quality of the research outcomes. By leveraging the strengths of both approaches, results from mixed methods strengthen the robustness of the research and stimulate alternative understandings by illuminating the conditions associated with specific outcomes.

## 4.2 Analytical framework for adaptation

### 4.2.1 The application of analytical framework (SLF)

In chapters 2 and 3 of this study, housing was identified as more than just shelter, as it provides households with privacy and security, and facilitates their economic and physical well-being. The literature review drew attention to housing concepts, their theme and meaning, with many references to housing the urban low-income population. Chapter 3 also argues that a well-functioning housing sector would enable the delivery of adequate and affordable housing for all, at a scale that provides an alternative housing approach while offering opportunities for slum prevention and upgrading.

In reviewing the major theoretical framework for housing the urban low-income group, this research adopted an enabling theoretical approach. This study uses a method that is pragmatic rather than one that wholly fits into theoretical debates. The SLF is used as an analytical lens to explore trends from

macro to micro levels. The main components of the framework have been discussed in Chapter 3. The SLF is the most widely accepted causal framework and was developed as a tool to understand the livelihoods of low-income groups, mainly for its simplicity and because it can be applied at any scale. Here, one agrees with Carney (1998) that the SLF provides a way of thinking about housing that is representative of a complex, holistic reality but is also manageable. The SLF provides a checklist of important issues, draws attention to essential processes and emphasises the multiple interactions between the various factors that affect households, with a specific focus on housing systems.

The DFID SLF adopted for this study is one of the most widely used of livelihood frameworks. It is used to avoid the situation where policy intervention is seen to have little positive impact or is at worst detrimental. Figure 4.2 illustrates the SLF. The SLF is participatory and allows both qualitative and quantitative methods to be used in a single study and a hierarchy to investigate macro and micro levels.

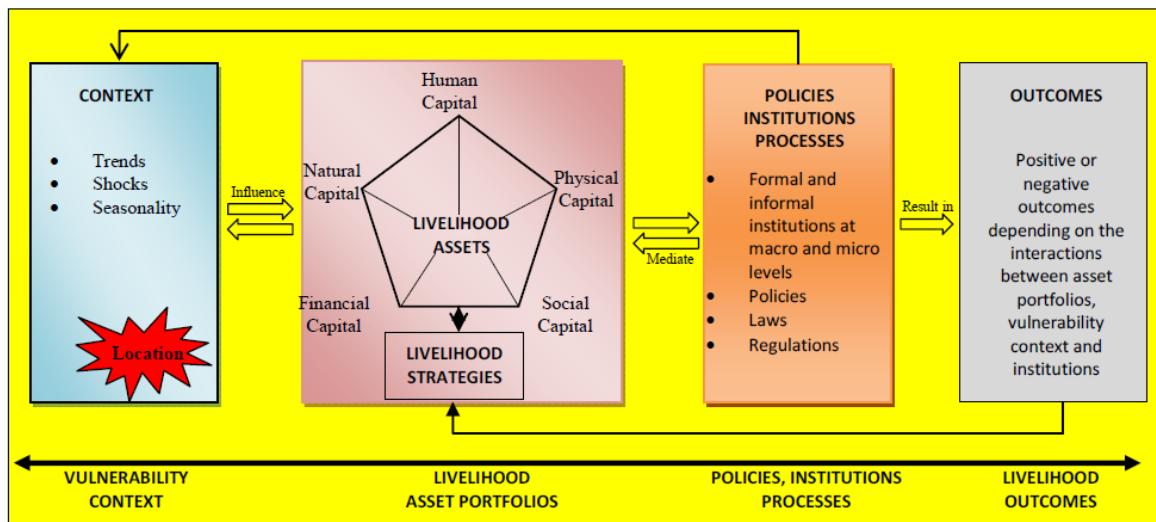


Figure 4.2: SLF adapted from the Sustainable Livelihood Guidance Sheet

Source: (Rakodi, 2002).

#### 4.2.2 Livelihood vulnerability

It is important to narrow down the extent of analysis by accessing the type of vulnerability that is of particular importance to household livelihoods from the interaction between the macro-to-micro factors related to this thesis. Vulnerability indicators include trend shocks and seasonality.

#### 4.2.3 Livelihood asset portfolio

Table 4.2 provides a breakdown of indicators of the livelihood capital assets which are used as analytical variables in this survey of informal settlements in Calabar metropolis.

Table 4.1: Livelihood capital assets and indicators

Capital assets	Themes	Variable indicators
Human	Household socioeconomic characteristics	Gender of household head, age, marital status, employment, education and occupation and mode of journey to work
	Access to income-earning activities	
Social	Availability of networks and association membership	Sources of information about government policy Sources of information about market, price and job hunting, the availability of sources. Violence and crime among community, means and tendencies Group activities' frequency, tendencies and reason for joining Methods of coping with a long-term emergency, the number of people from whom they can borrow, availability of shared resources.
	Information and communication	
	Social cohesion and inclusion	
Financial	Income	Income: household monthly income from an employer, renting. Expenditure: on rental, food, water, electricity, other; preference for rental. Savings Access to credit/loans
	Access to finance markets	
Physical	Housing tenure pattern	Tenure of household head; owner, renters, family own Building type, building use, availability of infrastructure service, condition of service. Location of facilities, availability and priorities of demand for improvement. The number and area of rooms added. The number of households sharing a kitchen, sharing a toilet.
	Dwelling description and occupancy	
	Domestic space	
Natural	Landform and vegetation resources	Land use, trees, open space and water bodies

Source: adapted from DFID (1999) and Moser (1998b).

#### 4.2.4 Livelihood strategies, outcomes and PIPs

The review in Chapter 3 reveals that the policies and practices related to housing the urban poor are changing over time. The PIPs framework directly affect all dealings involving housing through the dominant laws and regulations. This aspect consists of the social, economic, and institutional context in which individuals, households and communities pursue their livelihoods. This change has been often termed as policy shift and change in approach.

Policies, regulations and laws have the power to bring more equity to the housing sector performance. These are organised and shaped by external factors such as power, laws, policies, public service delivery, social relations, land tenure arrangements, markets, NGOs, government agencies and private sectors within which they operate. This thesis draws on the linkages and components of these elements through the experience of the research participants to identify relevant PIPs. These understandings and experiences are appropriately analysed in Chapter 9 and examined to understand the housing problems and vulnerability of low-income residents in Calabar.



Farrington (2001) posits that the SLF is useful for data collection and analysis of people's assets but does not necessarily lead to conclusions for policy intervention. The outcomes can be positive or negative, depending on the interactions between asset portfolios, institutions, and policy contexts. Therefore, the livelihood framework seeks to expose the weaknesses and strengths at the macroeconomic level as it relates to the housing policy system. The elements have been identified in Chapter 3 and have been mapped onto the approaches for policy intervention. The next section discusses the case study and justification for the use of the case study in this research.

### 4.3 The selection of case study settlements.

The standard principles of case study selection methods in human settlement have been deployed to select case studies for this research. Calabar metropolis was selected as the study area based on a range of factors including its practicability, ease of access to information, the potential of the research and my personal experience. Calabar metropolis is a state capital and constitutes a heterogeneous urban area. The insufficiency of data on informal housing also led to this decision to allow a more detailed examination of the issues. Although housing provision is an appropriate strategy for reducing urban vulnerability; there have been few relevant studies on this in Nigeria. The research explored a number of livelihood strategies in which many urban households of the case study settlements engage to enhance their assets and understanding of livelihood employ and the outcomes.

Another reason Calabar metropolis was chosen was that it is a medium-sized city both spatially and demographically; and it has large numbers of informal settlements. The urban poor mainly live in informal settlements scattered throughout the city. Because the housing problems and vulnerability of low-income residents might differ among cities in Nigeria, more case studies are required from other urban areas to inform policy interventions that respond to the lived reality of low-income residents.

Geographical location is an essential issue in housing studies, especially in developing countries, where there are diverse cultural groups. The researcher selected Calabar metropolis as a suitable location for this study.

Informal settlements come in all shapes and sizes, but the common denominator is their highly dynamic approach to providing housing for poor groups. Thus, informal settlements were purposefully sampled and differentiated in terms of location between the core and the periphery and whether there are located in coastal or inland, the challenges as well as opportunities presented to the urban dwellers. To encompass the varied nature of informal settlements, this research looks at four case study settlements that vary in terms of their geographical variation, economic and political significance and opportunity to generalise findings. These were Atimbo, Mbukpa, Ekurinum, and Ikot Ansa and include a range of informal settlement types (slum and squatter settlements), spatial locations (urban core and periphery) and a consolidated/redevelopment settlement. They were

selected on the suggestions of gatekeepers, including one who was a lecturer during the researcher's undergraduate study.

It was considered prudent to select informal settlements keeping in mind the analytical framework which draws on the complexity of criteria mentioned by Curtis *et al.* (2000) to ensure inclusion of a range of informal settlement typologies such as type of settlements (slum and squatter settlements), spatial location (urban core and periphery) and a consolidated/redevelopment settlement.

Atimbo is located 10 miles south of Akpabuyo is and very close to the central business district (CBD) of Calabar metropolis. The section of Atimbo selected for the study has a population density of about 1930 people per ha. It began to grow as a self-help housing area after the Nigeria civil war, with a major expansion after the oil boom in 1976. Initially about half the land was agricultural and the other half was for residential housing. At an advanced stage in its development, Atimbo is regarded as a slum. However, it is close to large concentrations of low-income people in the heart of the city.

Ikot Ansa is an informal settlement located in the western part of Pamol Rubber land extending to the Ebrutu Military Barracks in Calabar municipal local government area. This settlement is divided into two parts. The major, northern half, lies in an area that consists of half the squatter housing in Calabar municipal area. To the south, along a collector road, there lies a smaller area. Access to this area is different from the access to the northern communities (Nasarawa settlement) through the new Federal highway (Goodluck Jonathan bypass). Ikot Ansa became prominent as a residential area because of the presence of migrants and the opening of the Federal Housing Estate. This accelerated its residential development and land speculators moved into the settlement and gradually turned it into a habitable settlement. Currently, it has attracted much patronage from private developers, real estate owners and land speculators who build housing that has uneven access to infrastructural services. Ikot Ansa is classified as a squatter subdivision by the Cross River State government. This is largely due to its visibility in the urban landscape. The settlement is an informal settlement in the Calabar metropolis and was ranked third in terms of size by UNDP in 2015 after an extensive survey of all the settlements identified. This ranking was based on a refinement of earlier assessments of UNDP in 1996. Population density and area coverage were also included in the ranking.

Mbukpa is located close to water bodies and flood plains and is south of the city centre. It is situated in the Calabar South local government area in the southernmost part of Calabar metropolis that extends to the coastal area. The settlement is a major slum, with a multiethnic population of about 106,000 people (baseline projection of 2016). The area of Mbukpa identified as a slum constitutes 30.8 per cent of the total area of all 12 informal settlements in Calabar South council area. Many of the men and women occupying this settlement are engaged in trading and farming as well as other informal activities, such as carpentry, bricklaying and craft, among others. This is hardly surprising

since the area is dominated by poor urban dwellers and is characterised by the informal activities that are uniquely associated with low-income groups.

Ekurinum is an informal settlement that was part of the government urban development upgrading and redevelopment project promoted by the state housing agency. It is located in the south-west of Calabar municipal local government area and overlooks the Calabar River and the Federal Government inland waterway to the east of Calabar metropolis. Ekurinum is 172 ha in size with a population density of 913 individuals per ha. The dominant occupations of Ekurinum residents are professional services, trading and civil servants. There are also many unemployed people, many of whom are dependent on their families. The area has improved tremendously, attracting high patronage from private residential developers. Redevelopment has involves filling the area adjacent to the dwellings.

These four settlements above have the particular characteristics of informal settlements defined in Chapter 2. They consist of an informal settlement where active regularisation and redevelopment are still underway (Ekurinum settlement), a peripheral development area further away from the city (Ikot Ansa) and inner-city slums (Atimbo and Mbukpa settlements) with a relatively high density, where pressure on housing is expected to present significant challenges (see Figure 4.3).

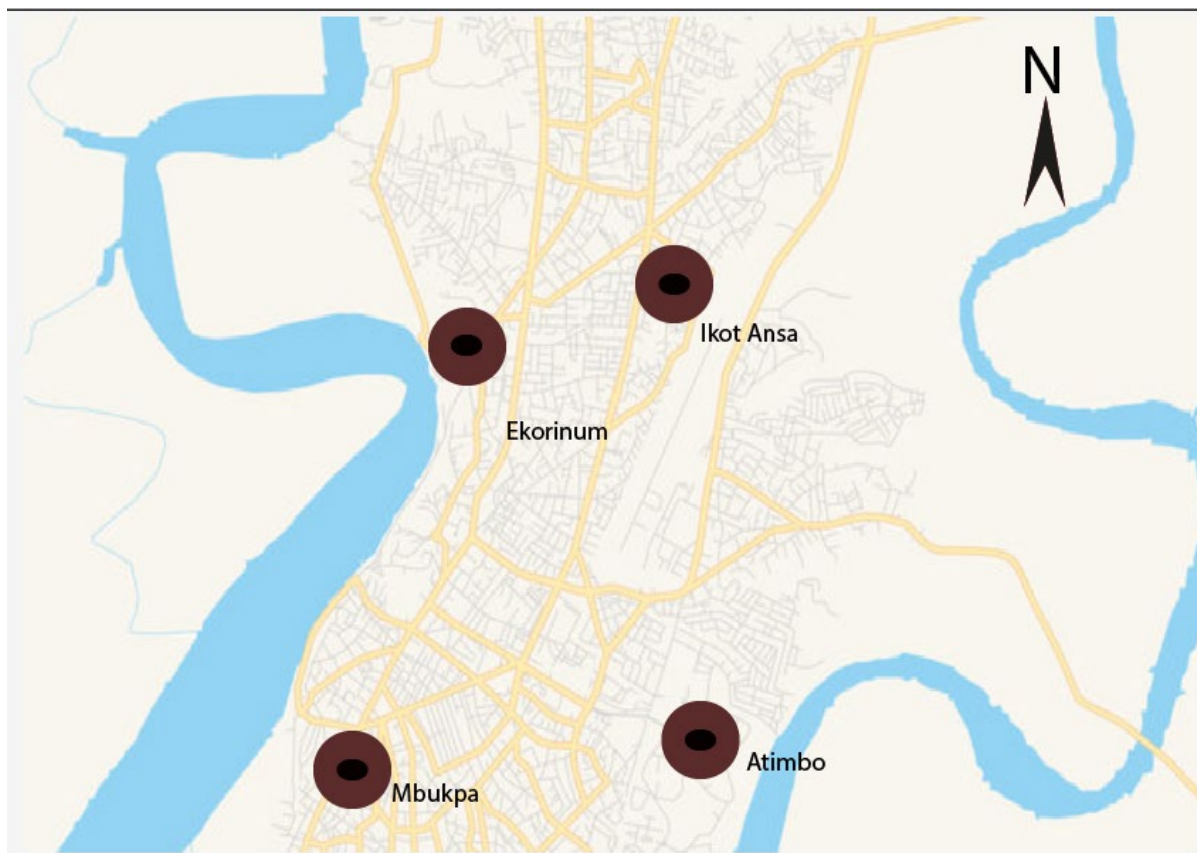


Figure 4.3: Spatial location of the selected case study settlements; see detailed map Figure, A 2, 3, 4 and 5 in Appendix.

Source: adapted satellite imagery (2019).

#### 4.4 Pilot studies and the fieldwork strategies

One of the goals of this research was to collect data in order to fill gaps in our knowledge and to suggest policy for affordable housing for the low-income group. As the type of data varies, the data collection and analysis technique also vary in this research. A pilot study helped the researcher to refine the data collection plan. Such studies have been found to be invaluable in mixed method research (Wilbanks *et al.*, 2007). Before conducting the pilot, a clear field plan was created to systematically set up the type and sources of data needed, and to ensure the reliability and validity of the data.

##### 4.4.1 The preliminary stage of the pilot study

The first part of the preliminary stage of the pilot study, which started in August 2018. This began with gathering important secondary information that was relevant to this research. The first step was to look at all official housing policy documentation, reports, articles and international journals, and to consult documents from UN Habitat, the World Bank, the African Development Bank, and the ILO to become acquainted with the themes and policies. Other sources include results from NGO technical reports, donors and international development organisations' reports, national (participatory government) agencies, books, journals, articles and newspapers. In addition, available and accessible secondary data were collected from the Bureau of Statistics (such as census data, housing policy documents, contact letters, agreements and project documents) with a focus on housing policies. Maps and statistics regularly collected and published by government agencies on land and housing and the performance of the housing market were collected from the University of Calabar library and from the interactive web pages of various organisations.

Other relevant secondary information gathered was located through Google Scholar, Newcastle University library and online publications. This was to determine how housing policy was developed and adopted, how they changed and how these changes affected the people. This offered the researcher an opportunity for in-depth investigation and to assess the effectiveness of the selected survey instruments, the proposed methods of data collection, and develop a better understanding of the study context. This also offered available information on the macro and micro economy and national policy on housing provision in Calabar metropolis, Nigeria. Emphasis was placed on collective reflections about institutions and the factors that either facilitated or impeded an understanding of the context.

The second stage of the preliminary study involved the submission of letters of notification, conveying the approval of the principal supervisor and the authorisation of the University for the fieldwork to the head of all the organisations identified for data collection. This administrative

procedure has proven to be very useful for refining survey instruments, collecting background data, framing questions and adapting the research process. In the final part of the first stage, follow-up telephone calls were made to participants to remind them of the visit of the researcher, in particular, for a more general explanation intended to dispel any doubts about their participating in the study.

#### 4.4.2 Pilot survey

The first stage of the pilot study took place from October 2018 to December 2018 in Calabar metropolis. This process helped the researcher to narrow down the general research questions and to develop the data collection approach. Issues on whether certain questions should be close questions or open-ended questions, and if the questions should be adjusted to suit the study context were all considered.

Secondly, a consideration of appropriate research methodology, especially on how the information is structured to be collected, and how it would be recorded and analysed took place during this process.

The questions were later translated into Pidgin English, one of the unofficial languages used by most people in the study area. This was to enable households to understand the questions asked. I changed questions such as ‘the preference of future housing regarding the household’s intention to stay in their settlements if government actions for new housing interventions were implemented’ into a question like ‘if they upgrade this settlement would you stay here’ and ‘what is your intention to stay in the same settlement if upgrading was to take place’. I found out that most residents had no grasp of the questions because of the translation of technical terms. Owing to the difficulty of translating some of the technical terms into Pidgin English without losing the original meaning and because of the difficulty experienced by some of the respondents in expressing themselves using technical terms, the questionnaires were piloted with the use of English language at the end.

#### *The use of computer-assisted personal interviewing (CAPI) for data collection.*

The second stage of the pilot study entailed the use of a CAPI program for data collection. To increase the response rate during the pilot study, I transferred the questionnaire into a CAPI – an electronic interviewing device that allows the researcher to ensure the smooth and easy entering of questionnaire information. It also enables the researcher to create productive variables to analyse the data effectively and automatically immediately it is entered into a handheld mobile device.

The questions were transferred to a computer-assisted self-interview program (CASI). This was due to the time factor; to reach the targeted households within a short period. The questionnaire was designed with 51 closed questions in a single data set and was piloted electronically with colleagues in the School of Architecture, Planning and Landscape at Newcastle University to determine the suitability and validity of the instruments.

I designed the questionnaire to gather data on demographic trends and the livelihood assets of households in the study area. Questions on the total expenditure of households, as initially shown on CASI, were changed to reflect the willingness of the household heads to provide answers on items they could remember. However, items such as household expenses on water, rent, electricity and food, were directly inputted and their cost vary generally. For the same reason, I did not ask questions on money they had lent but included questions on savings and money remitted from friends and family. This information was obtained in the household interviews.

Households were selected using a simple random sampling technique to get a fair representation of responses from the study area. The samples were not distributed based on the case study settlements because of the time available to carry out the research. The sample size was divided into four groups and was piloted randomly among households. I found out that using CASI had both advantages and disadvantages. The advantages included allowing the researcher to capture verbal and non-verbal feedback and taking photographs during data collection. However, the major disadvantage was that I could not verify if the respondents answering the questions were those that needed to be interviewed as it was done electronically. Other disadvantages include the erratic power supply in Nigeria, limited access to the internet and concerns regarding data confidentiality. The CASI was also a relatively expensive and a time-consuming means of data gathering, especially for individual research.

Interview questions were also piloted over the phone with academics in the Department of Urban and Regional Planning Cross River University of Technology. Interviews were used to scope out the issues from the perspective of the interviewee and the responses were used to sharpen the research questions. Most questions included issues that were too complex and needed to be broken down into different and shorter questions. For instance, it was obvious that land tenure and security of tenure meant something different to the residents and the officials. After testing the interview questions with the officials, I also realised that the topics were too strictly delimited within the research agendas. This allowed me to narrow the questions to suit the research objectives.

#### 4.5. Data collection and preparation: main fieldwork

The secondary information collected through documents was integrated with the household survey and stakeholder interviews. The method used was in accordance with the research questions and objectives. They are set out in Chapter 3 and 4 of this research. The use of mixed research methods in this study is described in Table 4.3.

Table 4.2: The mixed-method approach

Objectives	Methods	
	Quantitative	Qualitative

Understand the housing problems and vulnerability of low-income groups.	Literature review Household Survey	<b>Secondary sources:</b> e.g. literature; published and unpublished <b>Interviews:</b> households and stakeholders.
Examine the various approaches to housing interventions and their impact on housing policies and programmes as it relates to housing for low-income groups.	Household survey	<b>Secondary sources:</b> e.g. literature; published and unpublished <b>Interviews:</b> with stakeholders:
Analyse the households' livelihood vulnerability, capital assets portfolio, livelihood strategies, the PIPs and their outcomes.	Household survey	<b>Secondary sources:</b> e.g. literature; published and unpublished <b>Interviews:</b> with household Photographs
Make realistic policy recommendations based on the findings on how to provide adequate and affordable housing for the low-income group.	Household survey	<b>Secondary sources:</b> e.g. literature; published and unpublished. <b>Interviews:</b> households and stakeholders Focus group

#### 4.5.1 Sampling

The main fieldwork took place in October 2018 and ended in February 2019. Data from the pilot study is a part of the evidential building block in this research. Sampling is the strategy a researcher adopts to achieve an accurate representation of the population (Uzoagulu, 1998, p. 60). There is no universal rule for the optimal sample size. This research adopted both probability and non-probability sampling techniques in the four sample settlements. Members of the target population were selected based on certain practical criteria, such as ease of accessibility, geographical proximity, availability at a given time and willingness to participate.

Firstly, to determine the sample size before data collection, a probability sampling technique was used. This gave each household in the study location a positive probability of being selected.

Secondly, the non-probability sampling technique was chosen because of the unreliable census data in the study area. The household sample frame for the first stage was generated using the 2019 projected population in the study area. The sample size was determined using the Raosoft (2004) formula. The population of Calabar metropolis according to the projected population was about one million people. The sample size  $N$  and the margin of error are determined by the formula:

$$\begin{aligned}
 x &= Z(c/100)^2 r(100-r) \\
 n &= N x / ((N-1)E^2 + x) \\
 E &= \text{Sqrt} [(N-n)x / n(N-1)]
 \end{aligned}$$

where  $N$  is the population size,  $r$  is the fraction of responses, and  $Z(c/100)$  is the critical value for the confidence level. The calculation shows a 95% confidence level with an error margin of 5 per cent and response distribution of more than 50 per cent, bringing the accumulated sample size to 384. Considering a population above one million people in the study area, 480 questionnaires were prepared for the study. DFID (1999) posits that a sample size of at least 30 from any single group with a combined minimum sample size of 90 is often adequate. A sample size of 120 households was selected from each case study settlement making a total sample population of 480 (see Table 4.4).

Table 4.3: The settlements selected and the proportion of the sample population

Area	Population sample size	Questionnaires administered	Questionnaires completed
Mbukpa	120	120	112
Atimbo	120	120	108
Ekurinum	120	120	110
Ikot Ansa	120	120	95
Total	480	480	425

In the second stage, a stratified random sampling technique was used to select the streets and buildings. One household each was sampled from each building in the selected settlements. The units selected in each of the sample points were stratified. Stratification may improve the accuracy of the sample and allow the researcher to control over the composition of the sampled population.



The qualitative sample necessities having small sample sizes and was not calculated using statistical rules and probability statistics was not applied. Instead it described the samples in terms of their characteristics and relevance to the wider population using purposive sample techniques. This also produce the maximum variation within the sample (for instance, gender, years of experience and place of work) and allows the inclusion of some poorly represented units, such as small households, tenants, those with disabilities and female-headed households and offers the practical advantage of expanding the range of research participants.

#### 4.5.2 Household survey

The definition of what a household is may be ambiguous. Nevertheless, housing is consumed by a household, which may consist of more than one person. A 'household' is defined as a group of individuals who co-reside in a dwelling or residential compound or individuals who to some degree share householding activities or decision-making, recognised as people who prepare food and eat from the same pot (Wilk and Ashmore, 1988). In the West African context a person living alone in a housing unit or a group of people sharing a housing unit as partners, is also counted as a household (Tipple, 1994). In addition, a household may involve wider kin networks, or close family or can include unrelated co-residents, such as lodgers. In practice, this includes those who live together, but individuals or a group of people paying rent separately constitute a separate household. Thus lodgers paying rent to the owner and the owner's family are considered as two separate households. However, a house owned by one family with the husband's parent, who lives in one room but does not pay rent is considered as one household. Each of these components of the household has its socioeconomic implications.

Therefore, it is clear that there is no practical alternative but to use the household as a basic unit of the survey in data collection while accepting that there is substantial debate on the use of the term and it covers a wide range of residential forms, groups of people and functions. A questionnaire was designed with closed questions. Information on livelihood strategies, land tenure, the quality and size of housing stock, housing prices and market transactions, opinions on recent trends and proposed policies were collected using open-ended questions. Of the 480 copies of the questionnaire distributed to households, 425 were completed and used for statistical analysis.

The questionnaire consists of sections on household social economic and demographic trends (household size, occupational structure, income and expenditure (to compare household income and expenditure) livelihood assets; human, financial, social and physical capital (tenure, access to infrastructure and services, structural changes, including extensions and alterations of internal and external spaces, and building materials used). The questionnaire was prepared in Newcastle and verified by my supervisors Professor Rose Gilroy and Dr Graham Tipple before the final fieldwork in Calabar metropolis.

#### 4.5.3 Interviews with households

Household interviews were conducted to provide a broad and deep understanding of the issues and problems. This was to verify claims and to follow up the issues and questions that emerged during the questionnaire and share experience, knowledge about their own situation, to improve the quality of data. As a result, interviews were conducted with households who agreed to it. All the interviews took place at the respondents' dwelling. I asked for the consent of interviewees to make recordings following the interview once I had gained their confidence. All the interviewees consented to be audio recorded on a handheld mobile device. The data collected focused on repetitive statements, which indicated the ideas that were particularly salient to the respondents. See table A2 in appendix for respondent demographic information.

An essential decision required for the interviews was on the best time to visit these areas. Violence and crime have increased in the city and are especially acute in informal settlements. I made arrangement with gatekeepers in the survey settlements before arriving at the housing areas as an effective means to deal with security fears, since many residents have informal jobs, and their schedules were often unpredictable. The gatekeepers were instrumental to let me choose an appropriate time to visit the settlements. However, I encountered some challenges during this process, as some interviewees were initially reluctant to express their views in certain areas such as their income and whether their land was owned by government or the local chiefs. Some interviewees refused to participate in Ikot Ansa, and I had to spend time persuading them that the data would be used only for academic purposes. Presenting my university identification card and the letter from the university was useful as the interviewees saw me as someone with no personal or political interest in the responses.

#### 4.5.4 Interview with stakeholders

Stakeholders were interviewed in September to December 2018, based on an assessment of their relevant experience on the issues relevant in the thesis. The interviews were sought by contacting the stakeholders with the help of gatekeepers, as it was difficult to access some of them for interview. When a person named on the list given to me by this initial contact had been approached, I asked them to they could refer me on to other participants within their network. This snowballing strategy made it easy for me to interview people willing to participate. One important contact during this involvement was the gatekeeper, as I had to make an appointment to interview him. This was the Head of Physical Planning in the Ministry of Land and Housing, who agreed to the interview after help from the gatekeeper who knew his secretary. Another important contact was the chair of the Landlords Association, who was introduced to me by a gatekeeper. Most of the interviews were between 45 minutes and 2 hours long, with one interview spanning more than 2 hours 30 minutes. Interviews were conducted either in their offices or homes. The interviews were conducted in English.

The second set of interviews with stakeholders took place in October and November 2019. Interviews were held with government officials, community leaders, private entrepreneurs and developers to provide detailed information about the more complex issues that could not be addressed during the household data collection. This served as a check to ensure that the viewpoints of harder to reach groups were included during the study. The data obtained related to specific policies, institutions and strategies involved in housing policy formulation and land management from stakeholders such as NGOs who were working as consultants and advisors to the donors' project financiers and those promoting regularisations were also obtained. All interviews took place in their offices as scheduled.

#### 4.5.5 Focus groups (FD)

Focus groups were also arranged with the help of the gatekeepers. Focus groups aim to enlarge the number of participants and strengthen the rationale in the study. They consist of small groups of four to eight people who discuss issues defined and guided by the researcher (Cameron, 2005). Upon conducting the first pilot study, I realised that it was hard to approach some of the stakeholders to ask for a one-on-one interview. I then decided to include focus groups to enable greater participation of selected representatives in the research. They served partly as a door opener to the selected settlements and as a way of providing knowledge about the settlement, against which the researcher could assess the information obtained during the household interviews.

The first focus group took place in the office of one of the community head (chief) in Ekurinum, using a short topic guide. The participants were asked questions and opinion regarding the acquisition of land, livelihood interventions and the factors behind the challenges in providing housing and the general livelihood.

The second focus group was convened by the youth leader in Atimbo in the community centre. Before the second focus group was conducted, the gatekeeper advised me that it would be impossible to gather people together during the day. He suggested that the best approach was to plan an interview with the youth leader of the community. This pre-arranged meeting would enable me to interview the youth leader beforehand, and for a meeting to be arranged before a group discussion. This helped to reduce the time spent in contacting various members of the group for discussion. The data collected from the focus group complemented the data from other sources and to facilitate dialogue with other groups. This knowledge later served as a frame of reference during data analysis. However, the disadvantage of the focus groups was that participants were less able to reveal confidential information during interviews. However, I provided the participants with the opportunity to contact me again privately if anyone felt there was confidential information or thought of anything later that would be helpful to the study. This was helpful and two participants later contacted me on a different date to discuss further on particular concerns raised during the focus group.

#### 4.5.6 Non-participant observation

In addition to the focus groups, non-participant observation was another method that was used to collect data from the research. Creswell and Poth (2017) explain that non-participant observation is takes place in situations where the observer has no control over the behaviour of the participants or in the phenomena being observed, nor do they play any kind of obstructive or intrusive role throughout the period of observation. Non-participant observation enabled the researcher to collect data related to the settlement's micro terrain and layout, to assess actual events in the study area. Observation data also provides adds a new dimension to the understanding of the study context and on the physical development of settlements, such as the level of facilities and infrastructure services, what facilities they use, how they move around settlements and other features, such as the local identity of the study area. It enables the researcher to have a first-hand understanding of the context of the settlements being investigated (Creswell and Poth, 2017). During this process, I took field notes in the course of conducting the non-participants' data collection and recorded my ideas as they emerged during the fieldwork.

#### 4.5.7 Photographs

Photographic materials were also collected and used in this research. This allowed for an accurate pictorial record that added visual data to the study. Data collected in this process recorded contemporary scenes in the study area. This data collection method gave the researcher a pictorial view of the problems and challenges presented in the settlements and allowed him to assess the needs of the study population under investigation. These cover various aspects and photographic records such as the way the households access their housing, the absence of infrastructure and community facilities, the use of internal and external space and the use of materials to transform the dwelling space.

### 4.6. Data analyses and interpretation

#### 4.6.1 Quantitative data analysis

The data collected through the household survey were analysed using SPSS, a comprehensive software package for the statistical analysis of data. SPSS is designed to handle all steps in an analysis ranging from data listings, tabulations, and descriptive statistics to complex statistical analysis. I entered the data gathered from a completed questionnaire after coding it. With the help of the SPSS data file, I then assigned variable labels (columns) to the questions and responses from the household questionnaire and cases (rows). The coding process aims to reduce the data to a manageable size, helping the researcher to store and sort it quickly and effectively for analysis. A frame of analysis, including variables to be analysed with relevant statistical procedures, was constructed. Variables are the information collected for each case. Descriptive labels were assigned to the names of the variables

and to the individual values of each variable (such as = Unemployed, 2 = Employed, 3 = not applicable, and so on). Missing values were clearly defined and excluded for omitted survey results to indicate that no response was given.

The survey data were presented in the format of percentages, charts, tables and graphs to reveal the trends, adding support to, or conflicting with the results. Both univariate and bivariate statistical analysis tests were applied where necessary. This process was adopted to determine means, medians, cross-tabulations, frequencies and other statistical information from the data collected. Value labels with respect to the relevant variables were determined and in some cases divided, and the data were tabulated. The result was calculated using percentages, alongside the thematic issues derived from the preliminary interviews.

#### 4.6.2 Qualitative data analysis

The data derived from interviews, including households and stakeholders' interviews, focus groups, non-participant observations and photographic records were analysed to truly understand what the person intended to say. Most of the interviews were audio-recorded. These recordings were transcribed manually, checked and thematically analysed, and quotations were selected from them, following Bazeley's (2019) guidelines for qualitative analysis. Data in the form of audio recordings were transcribed and sorted into themes to ensure a complete set of data for interpretation. By transcribing all the data, I was able to revisit and refresh my memory of the stories given in the interviews. Since I could hear all the conversations from the voice recorder for a second time, I did not need to transcribe the recordings in their entirety, but transcribed only the critical sections. I set out criteria for sorting the verbatim information (NVivo program) from respondents, and text line numbers, guided by the research questions, and used these to analyse the material. NVivo narratives permit insight into how respondents talk about a phenomenon since it uses the respondents' voice when developing units of code. Each of these strategies was integrated into the process of learning from the data to secure a rounded perspective of the information from respondents. The transcripts from the focus group were slightly different, as different voices were involved. One way that I transcribed the data was to tag each voice (for example, Voice A/Settlement 1, Voice B/Settlement 2, Voice C/Settlement 3 etc.).

All interview transcripts were created as Microsoft Word documents and were later transferred to a computer-aided data analysis software-NVivo (QSR International Pty Ltd), to balance the specificity and context and achieve more robust results in less time. It took the researcher about 6 hours to transcribe one 45-minute audio-recording interview, a process that generates 5 to 10 pages of written dialogue, including field notes from the interview sections. NVivo allows the researcher to organise, analyse and visualise the data from interviews, field notes, focus groups, and surveys and find the

patterns it contains. The keyword-searching function 'Analysed' was used to run queries, producing meaning and outputs through visualisation and generating a database bank and nodes where quotations were matched with the general research themes, then coded in more detail in the early texts to capture the nuances of meaning lying within the text. Coding identifies topics, issues, similarities, and differences revealed through the participant's narratives so they can be interpreted by the researcher to create themes (Sutton and Austin, 2015). The themes capture what is essential about the data in relation to the research question and represent one level of patterned of response within the dataset drawn and the pre-existing theoretical lines of enquiry. As I explored the files and selected contents to code, a number of participants talked about the natural environment. These are references in one file, allowing me to reflect on the theme, develop my ideas about the data and compare patterns before reorganising the codes into essential parts of the analytical process.

During the process, the respondent's narrative informs the text, and I continued with coding and theming to connect between themes (for example, natural environment with water quality). Drawing from codes from one or more transcripts, I was able to theme the data in a meaningful way (natural capital). Another instance was, where there were respondents' narratives of the ways the local planning authority treats residents in a particular settlement, such as "not being listened to", or "lack of interest in they aspirations". These were drawn together as a theme running through the narrative that could be named "man-made shocks" (see chapter 6.2.5). The importance of going through the data in the NVivo after I generated the first sets of codes was that at its conclusion, it would enable me to present the data from the interviews using quotations from the individual transcripts to illustrate the source of the interpretations.

Each database records all codes according to the text selected from the transcripts in relation to the cases. The cases are the units of analysis in this thesis, representing the demographic attributes and the locations in the entity that I was researching to enable me to compare them. Each respondent's opinion about the pace of development was stored in the respondents' classification sheets in NVivo's. Breaking down the data in this way helped me to find a common pattern within the data, but as Maxwell (2009, pp. 88-90) warns:

[F]racturing and categorising your data can lead to the neglect of contextual relationships among these data ... a research question that asks about the way events in a specific context are connected cannot be answered by an exclusively categorising analysis.

However, care was taken to ensure that a full reading of the texts was undertaken after the themes had been identified through categorisation.

The data needed for the thesis were reviewed, and the cases were classified and then copied to the thesis document for analysis. This analysis was done according to the structure, themes and number of

the respondents in each case, to see how the thematic finding intersected with the participants' prior information and to check how often the interview respondents referred to a particular topic or issue. With this information incorporated into cases, the data were queried and visualised, and showed how many people gave each answer to a particular question and themes created. Each theme was matched with the analytical framework and became the heading of a section in the thesis, thus grounding the research findings in the participants reports of their lived experiences.

#### 4.6.3 Data validity, reliability, and triangulation

Recognising that all approaches have limitations, multiple approaches to data collection were used to capture the strength of both quantitative and qualitative methods. Yin (2017) suggests that the use of multiple methods makes it possible to analyse different kinds of data to capture different levels and aspects of the phenomenon under study. The analytical framework adapted (SLF) helped shape the research data and researcher's ideas and provided a comprehensive analysis of the research findings. One of the goals of the researcher was to design a study with strong internal and external validity and reliability, with a comprehensive multi-perspective view and procedures to decrease potential biases within the research. This perspective was why I sought to triangulate the research data and ensure that the views and opinions of diverse individuals were solicited. There are no statistical tests that can be used to check the reliability and validity of qualitative data, such as there are in quantitative research. However, examining the data for reliability and validity evaluates both the objectivity and credibility of the study.

Triangulation is a value commitment of different traditions (both quantitative and qualitative). It increases the reliability of the information and the process of gathering it (Tellis, 1997) and shows that the findings have applicability in other contexts. Data triangulation using SLF serves to corroborate the data gathered from other sources and show that findings are consistent and could be repeated, and that they are shaped by the respondents, and not the result of the researchers' bias, motivation or their perception of the data. Reading through the data and analysis from the various sources of data provides the researcher with method of checking for inconsistencies and challenging my assumptions and provide an opportunity to reanalyse the data. Data were also constantly compared to identify emerging themes within the research.

#### 4.6.4 Ethical considerations

In order to maintain a climate of trust in conducting this research, my key ethical consideration prior to the fieldwork was maintaining transparency about my identity as a researcher and being on the purpose of the research and its attendant goal. It was necessary and vital to establish and maintain high ethical standards throughout in this study. In doing this, I secured the trust of participants,

gatekeepers and professionals. Clear lines of responsibilities and a manageable degree of an independent overview of the research were sorted out.

I adopt a pragmatic approach from a critical realist standpoint because I wanted to understand how households managed their assets, the adaptive strategies they used, and their own perceptions of their experiences. Reflecting on my experience as someone from a minority ethnocultural group who had lived in the low-income and middle-class settings of Calabar metropolis, forms the history through which data was examined. Throughout this research, the legal requirements for research in the Data Protection Act of 1998 and the general research ethics of Newcastle University guided the entire study. I met all the international rules and regulations laid down for academic and professional best practices.

Before the data collection stage, I had a planned review with the International Review Board of Newcastle University through the School of Architecture Planning and Landscape. This committee serves as a regulatory body for the protection of human rights violations on university campuses. The International Review Board also helps in assessing risks and potential dangers during research. However, this research was said by the review board to be of low risk to participants.

The significant challenges encountered in the process of conducting this research, especially data collection, was gaining the confidence and trust of research participants, having access to high-risk zones and minimising disturbance to both participants in the study and to their relationship with the gatekeepers. These challenges reflected my position as a researcher who was new to the research context and the political sensitivity of the research topic in researching the poor in informal settlements. This caused an initial delay in starting the data collection in Mbukpa and Ikot Ansa. For instance, the controversy surrounding the highly politicised redevelopment settlement of Mbukpa and the ongoing struggle on land invasion in Ikot Ansa meant I was refused access to respondents by some of the community leaders in those settlements. The very nature of the research topic made it necessary to talk to people about sensitive issues concerning their livelihood as well as pursuing official in formal institutional settings to disclose information they thought was confidential. Respondents sometimes give false answers because they couldn't be bothered with questions from a university student. Therefore, I contacted a gatekeeper who was well placed to liaise with community leaders and could accompany me on visits to sites for data collection. This gatekeeper made arrangements with the youth leaders (called the Watchmen) in two settlements (Mbukpa and Ikot Ansa). Only in Ekurinum and Atimbo did I meet the chairmen of the Landlords Association independently to build a relationship and local ties with community members whom I visited on my own. Throughout the course of collecting data, I had to balance security concerns with my research demands. On several occasions, I was advised to leave the community before dark, which meant travelling from the city centre by mid-day and returning to the study area by 4.00 PM. This delayed interviews with people



working far in the settlements I was studying and those who always left home early in the morning and did not return until late at night. In response to this, we tried to change the days on which we visited some of the settlements and offices to suit the participants' schedule. In addition to this, Mbukpa and Ikot Ansa were seen as insecure, and accordingly, we had less access to these areas.

In addition, the researcher obtained all participants' verbal consent before collecting data from them. To do this, I undertook an initial round of introductions and provided the interview participants with relevant information about the study. I also made it clear from the beginning that they were free to withdraw from the study at any time. Detailed information on the purpose of the research and the intended use was clearly stated in the questionnaire and the interview guide and read out to the participants before the interview (see Appendix A2). The researcher also sent a letter to the organisations and gatekeepers identified, explaining the project and how the materials would be used before visiting the sites. I needed their permission to engage participants through email and phone calls, before embarking on data gathering.

As a result, people talked freely in interviews and on the record about their livelihood vulnerability, their lack of assets and their coping strategies. However, some people felt they were unable to talk frankly during the focus group and where communities were fragmented resettlement they were asked to contact the researcher. This proved a limitation to my analysis as some did not contact me and I was obliged to rely on volunteered information in this case.

Another problem I encountered was my interviews with government officials. A challenge which was on bureaucratic with formal employers of the government, and on citing legal regulations and norms in provided the researcher with relevant information and the difficulty in probing underlying social and political dynamics of historical perspective on activities of informal households. This propelled me to seek the contact of officials who had worked in the post in the past and who could provide a rounded perspective of the events in both the resettlement programme and the historical activities of settlements. These interviews took place in more informal settings than those with the local planning officials or other key stakeholders. The interviewees were informed before the interview that the researcher intended to audio record them and told that they could withdraw or decline to be recorded at any time if they so wished. This was done to avoid putting my interviewees at risk, especially government officials and vulnerable households. I adopted pseudonyms instead of the names of the interview participants to protect their identities. Anonymising the transcripts helped ensure that participants could not be identified (for instance, characters, places, and significant events).

## 4.7 Conclusion

This chapter discussed the research design and methodology with an emphasis on its philosophical background and on the reasons for the selection of the research methods. It described how the multiple data collection methods as employed in the study fit its research questions. It explained how using the SLF generated the research outline and the procedures. This framework provided a broad analytical basis for data collection and analysis. The chapter also provides information on how the settlements were selected for this study. The steps of data collection and analysis – from the preliminary and pilot study to the main fieldwork – were presented. Furthermore, it discussed how the data collected (quantitative and qualitative methods) were analysed to provide the research findings.

# CHAPTER FIVE: THE HOUSING POLICY CONTEXT

## 5.0 Introduction

This chapter provides background information on housing policy in Nigeria as a focus and in Calabar metropolis, in particular. It makes particular reference to the historical and geographical background of Nigeria, and the issues that influence housing provisions at a macro level. It described the efforts made to provide housing for the low-income urban population in Nigeria, the nature of the public and private housing sectors and the challenges and complexity of housing policy in the country. It discussed how stakeholders are involved in the housing markets and their roles, interests, and strengths. It then highlights the situation in Calabar metropolis as a case study from other cities in Nigeria. The bulk of information provided in this chapter is based on secondary data.

## 5.1 Nigeria in focus: geopolitical context

### 5.1.1 Geopolitical context

Nigeria has a total area of about one million km<sup>2</sup>, with 36 states and a Federal Capital Territory (Abuja). Nigeria federal structure gives significant autonomy to states, with the federal government being responsible for designing policy but subnational governments largely autonomous in terms of interpreting economic and social policies and setting up budget regimes and expenditure patterns. Nigeria is a multiethnic and culturally diverse society. The country has a large landmass (see Figure 5.1) and an abundance of natural resources and is said to be Africa's biggest oil and gas exporter. The National Population Commission (2018) placed the country's population at 200 million people. However, the exact size of the population and its growth rate has long been a contentious issue because of their implications for ethnic balance, electoral competition and the allocation of federal revenue and resources (Adewale, 2011, p. 3).



Figure 5.1: The map of Nigeria showing the location of Cross River State

### 5.1.2 Urbanisations trend in Nigeria

Nigeria is remarkable for its high urbanisation and population growth. Between 1965 and 1970 its urbanisation rate was 4.9 per cent (Jiboye, 2011; Onu and Onu, 2012). This was the period when Nigeria experienced an oil boom and expansion in public expenditure. The increasing urban agglomeration has remained uneven following the growth of certain distinct urban concentration zones. Census figures estimate that about 10 per cent of the total population lived in the cities in 1950. By 1960, it had increased to 14.3 per cent and about 35.2 per cent in 1990 in the overall population over 42.8 per cent in the 2006 census. The literature shows that the rapid growth in population in the 1990s is attributed to a drop in the child mortality rate and an increase in the birth rate (National Population Commission, 2006). Urban population growth rates peaked in early 2010 (World Bank, 2016).

UN Habitat (2012) projected that the country's urban population would be about 55 per cent in 2025 and 70 per cent in 2050, respectively. This would have profound consequences on housing conditions

and urban vulnerability in Nigeria. Figure 5.2 summarises urban-rural population trends from two data sources.

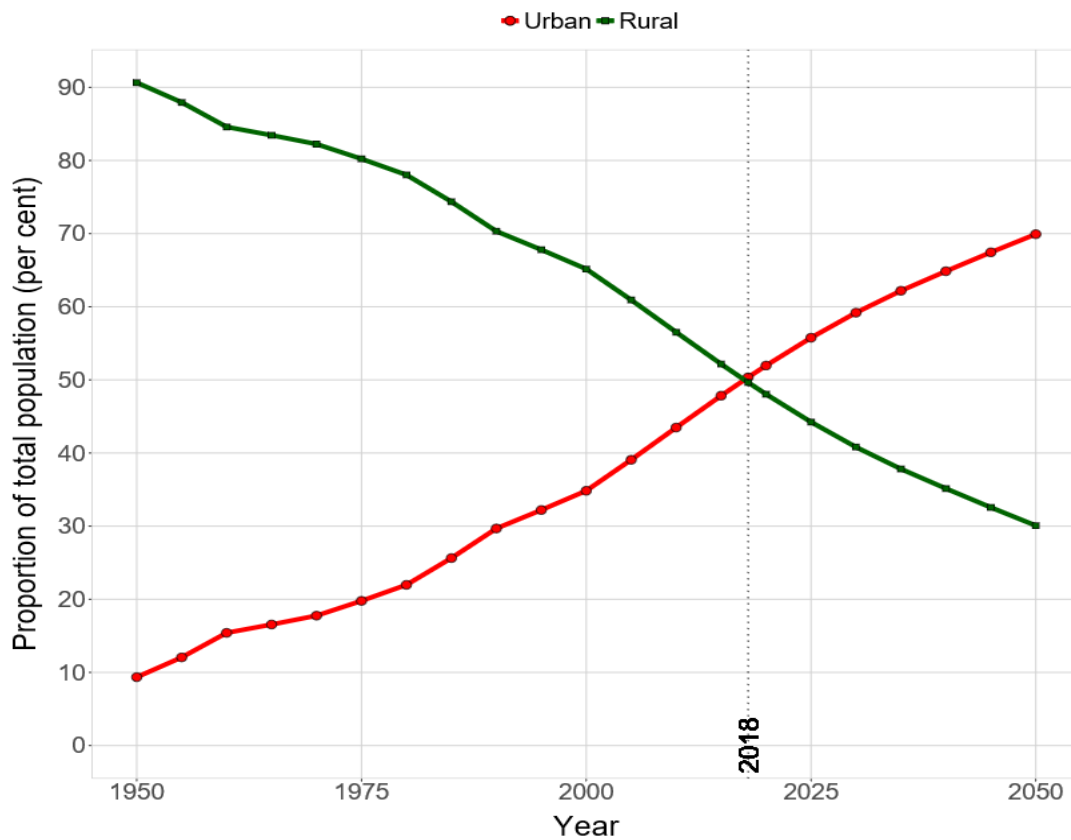


Figure 5.2: The percentage of the urban and rural population of Nigeria from 1950 to 2050

Source: United Nations World Urban Prospects (2018).

Bloch *et al.* (2015) report that the number of settlements in Nigeria with a population of at least 20,000 in 2015 was 990, compared with 360 settlements in 1991. The actual and perceived social and economic opportunities that urban areas present make them attractive to rural migrants in search of work and other livelihood opportunities (Muggah, 2012; Bloch *et al.*, 2015).

While Nigeria continues to experience rapid urban population growth, this is not matched by adequate housing provision, urban planning and management (Federal Ministry of Works and Housing, 2010). The lack of urban planning is largely due to the government’s lack of the capacity, resources and up-to-date data to plan properly. Other contributing factors are ineffective and inadequate institutional and legal frameworks for promoting urban development and trends in governance that affect the livelihoods of poor people. The results of poorly managed urbanisation are evident in urban areas of Nigeria. Urbanisation thus has adverse effects on urban resource use and is a threat to urban development (Jaiyeoba and Aklanoglu, 2012).

Unplanned urbanisation is the leading cause of housing problems and inadequate housing conditions which increase the household vulnerability. This is manifested in increased poverty and socioeconomic inequality. The critical difference between population increases due to rural–urban migration and that due to natural birth rates is that adult migrants typically present an instant household, with implications for housing demand without a corresponding supply. This places high pressure on existing services and infrastructure.

## 5.2 Social and economic growth in Nigeria

Nigeria’s economic potential is significant because of the size of its domestic market and its copious human and natural resource endowment. Its economy is dominated by exporting crude oil. Agriculture contributes 40 per cent of GDP. The other major contributors are the wholesale and retail trade at 19 per cent and crude oil and natural gas at 15 per cent.

Since Nigeria became independent in 1960, the country has experienced interrupted democracy through military coups and to a mix of civil wars, resulting in loss of lives and property (Yeboah, 2005). Before discovering oil in commercial quantities in 1956, Nigeria’s economy was largely dependent on agriculture. In the early oil boom of the 1970s, oil revenue was used to promote industrialisation and develop urban infrastructure (National Bureau of Statistics, 2012). This attracted a large flow of people into the urban areas that constituted the state’s administrative centres. With oil accounting for more than 80 per cent of its exports and 70 per cent of its consolidated budgetary revenues, Nigeria faces significant risks from the collapse in oil prices in subsequent years (Bloch *et al.*, 2015). The contribution of oil to the GDP has also reduced drastically as a result of crises within the Nigerian petroleum industry, corruption and the decrease in the price of crude oil in the global oil market (see Figure 5.3).

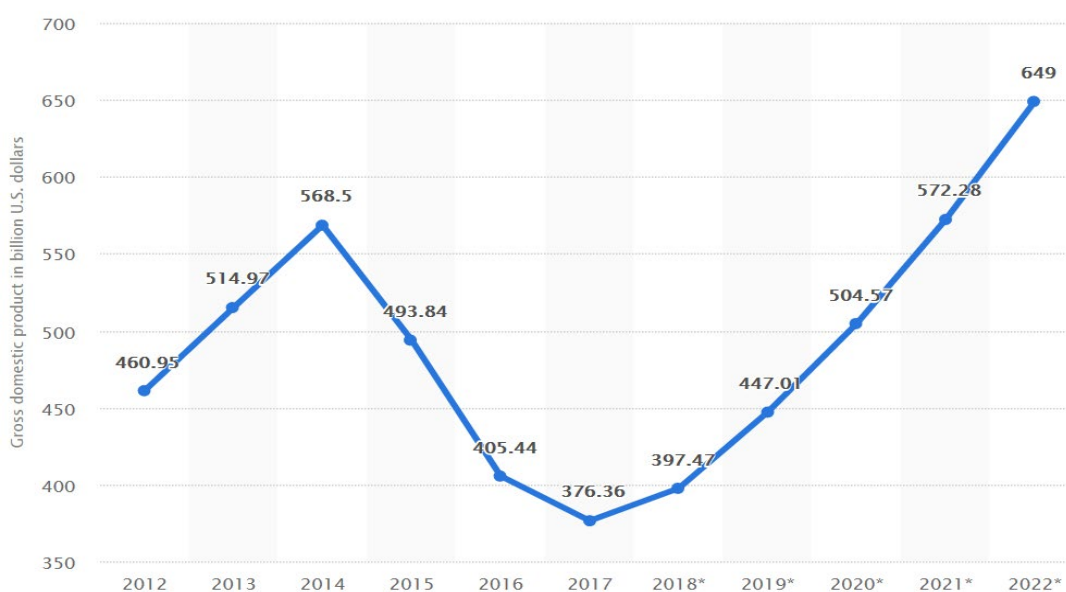


Figure 5.3: Nigerians Gross Domestic Product from 2012 to 2022 (in US\$)

Source: Statista Statista – The portal for statistics (2019).

Along with shortfalls in housing supply systems, the SAP has increased the vulnerability of many urban low-income households. In 1986, the World Bank promoted a macroeconomic reform referred to as the Structural Adjustment Programme (SAP). Following SAP was a prerequisite for obtaining loans. It entailed policy adjustments on the price of food, the adoption of a tight fiscal policy, the reduction in public sector spending, the privatisation and commercialisation of public enterprises and the abolition of subsidies on household commodities (Becker *et al.*, 1994; Rakodi, 2002). During the implementation of the SAP, many distortions surfaced while others defied solutions. Of particular significance was the devaluation of the naira (the Nigerian currency) in foreign exchange markets, slow economic growth and high and volatile interest rates. This led to a near paralysis of the housing market, together with an unsustainable fiscal deficit, heavy external debt, increased inflation and unemployment (Braimoh and Onishi, 2007; World Bank, 2016; Demircuc-Kunt *et al.*, 2017).

The SAPs on borrowing hit urban areas particularly hard, affecting many low-income and middle-income households. SAP led to the need for lower rents, as many households experienced a drastic reduction in their income and had to establish a new and usually less well-paid income stream. This increased the demand for low-rent accommodation but there was no increase in the formal sector supply:

*I am a witness to the pains from the structural adjustment programme introduced by General Babangida. We thought that was going to make things better for the country, nobody knew that we were in for something very difficult. Many things changed and even business owners started operating from homes. (Interview R12, Ekurinum, M, 12/09/2019)*

Because of this, the price of rent increased and informal settlements along railway lines and on road reserves grew. In the short term, the reduction of government jobs and spending, and liberalising markets had a profound influence on urban change, such as on unemployment and economic uncertainties, rural decay and urban dislocation (Ihonvbere, 1993). The decline in social sector provision (including housing) and the rise in poverty, inequality, together with reduced household aspirations and state–society relations also means rising unemployment and underemployment. It also presents an intensified decline in opportunities for higher paid and stable jobs for the lowest income group (see chapters 6.1 and 7.6.2).

In the early 1990s, the Nigerian government downsized the country's budgets for funding infrastructure services and social welfare programmes for the poorest groups. This governance dimension, together with corruption has led to a brain of the countries brightest and a dearth of young

talent. As a result, many urban low-income dwellers have had to appeal to their informal organisations and social networks to provide them with housing. In state-owned enterprises, the emphasis on production and management efficiency has reduced job security for urban low-income dwellers. Indeed, many individuals and households whose livelihoods were affected by restructuring, so increases in their housing problems were inevitable. The cost of building maintenance and building materials also increased, which also led to increases in housing costs and rent.

Until the year 2006, the volatility of the economy continued to impose substantial welfare costs on Nigerian households. There is ample evidence that many past interventions have contributed to increasing the vulnerability of already vulnerable households (see Chapter 7). However, there was some socioeconomic progress in some areas between 2007 and 2014. In early 2014, the Nigerian economy improved remarkably and was adjudged the fastest growing economy in Africa. In 2015, however, after the change in leadership in the country, Nigeria’s economy slipped into recession, resulting in a deep decline in Nigeria gross national product (GNP).

The World Bank data shows the GNP was US\$433.449 billion in December 2019, increasing from US\$378.867 billion for December 2018 (see Figure 5.4). This may affect overall public investment in both housing and urban infrastructure and the percentage of the government expenditure devoted to housing, amenities and social security and welfare.

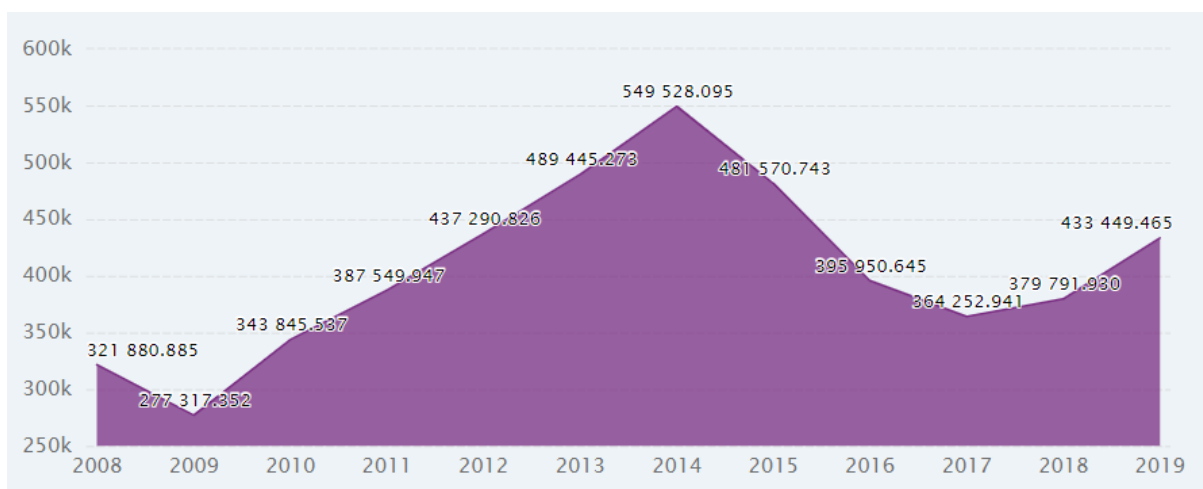


Figure 5.4: Annual Nigeria GNP in millions

Nigeria’s human development index increased from 0.467 to 0.534 between 2005 and 2018, an increase of 14.4 per cent (Conceição, 2019), placing the country among countries with low human development (158th of 189 countries and territories) (Human Development Report, 2019).

### 5.2.1 Poverty, inequality and unemployment trends

The National Bureau of Statistics (2012) report shows that 40 per cent, or 89 million people, lived below the poverty line of ₦140,000 (\$350) a year. This estimate is based on US\$1.0 per day.



Expenditure on food constitutes about 60 per cent of the income of an average household size of four people. On average, four of 10 individuals in Nigeria have a real per capita expenditure below N140,000 (\$350) per year (World Bank, 2020). Thus, households with a monthly income of ₦15,000 (\$37.5 per month) or less are living below the poverty line.

The minimum monthly wage in Nigeria is set at ₦30,000 (\$75) per month but this is yet to be implemented in all states of the federation. This large gap between the poverty line and the minimum wage has a direct influence on the affordability of housing and other material hardships or financial stress. Urban poverty transforms into housing poverty in urban areas (World Bank, 2016). This is despite huge earnings from oil and an abundance of other natural resources.

Inequalities have generally increased since the 1980s, as documented by the Organisation for Economic Cooperation and Development (2017) and others. More than two-thirds of the urban population are currently experiencing income inequality (UN Habitat, 2016). In addition to the drastic increase in inequality, jobs and income have become precarious, common property resources are declining and spending on fuel or water is increasing. There are gross inequalities in socioeconomic opportunities and services within urban areas.

There is a wide gap between the highest 20 per cent and the lowest 20 per cent of income earners in the country (National Bureau of Statistics, 2012). The unemployment rate has risen to 33.3 per cent, the highest in 10 years (National Bureau of Statistics, 2020). The unemployment rate jumped from 24 per cent in March 2011 to 33.3 per cent in the third quarter of 2020, meaning that one in three Nigerians who are willing and able to work had no jobs in the second quarter of 2020. This signifies that 23.2 million people are unable to find a job in urban areas. The challenge of unemployment varies according to region and subregion. The impacts of the economic crisis included the recession and the slump in oil, minerals and agricultural products, which led to less income and economic activity, declining returns to labour and lower productivity in the urban areas (World Bank, 2016).

Available data from the National Bureau of Statistics (2020) also show that the manufacturing employment fell by 15 per cent in 2020, a period during which the economically active labour force increased in the country's urban areas from 110 million people to 122 million people in the fourth quarter of 2020. The proportion of people working in the informal sector in the country as a whole by 2010 was about 68 per cent of the economically active population compared with 48 per cent in 1991 (UN Habitat, 2014). In 2013, industrial jobs represented 27 per cent of all urban employment in most populous cities, including Lagos, Kano, Port Harcourt and Warri. The proportion of those working in the service sector rose from 38 per cent to 44 per cent (National Bureau of Statistics, 2012).

The informal sector is the other significant employer over the period (World Bank, 2014). It is generally characterised by small-scale home-based entrepreneurs, and legally unrecognised income

earner activities (in construction work, factories, domestic services and farm labour, and employment in retail trades, hawking and food-sellers, where employment levels fluctuate as a result of their temporary nature). About 55 per cent of the economic output derives from the informal sector and 80 per cent of the labour force is employed in the informal sector.

Thus, individuals in the labour force who cannot obtain well-paid, formal employment have several options; if they are migrants, they may return to rural areas to engage in subsistence agriculture or informal income-earning activities. In some cases, they can attempt to obtain support from family members and friends overseas or in towns and cities. As most informal households are originally from rural areas, they have very limited social networks in cities. This makes it unlikely that when they face sudden financial difficulties, or when they seek employment, they will find support from family or friends (see Chapter 9). Partly as a counterpart to the decline in formal sector employment, more and more people are finding jobs in the burgeoning informal sector. This is reflected in the continued growth of informal settlements, increases in the size of open-air markets and a virtual explosion of small trades and service industries in every corner of the urban area.

### 5.2.2 Housing conditions and urban poverty

In light of these factors, we see that the housing situation in Nigeria has socioeconomic as well as institutional dimensions. Poverty has a direct impact on the housing conditions of the poor. Unemployed informal residents are trapped into poverty by an increase in rent, or by changes such as serious disease and chronic illness (Lain *et al.*, 2022). Migration and informal settlements are strongly linked, as labour demand in cities and the resulting rural–urban migration creates a need to accommodate more people. This increase in the population has created a situation that can hardly match related housing services and infrastructures, both for those in existing housing and for the increasing numbers of new renters among urban poor.

Most urban poor residents are concentrated in informal settlements (mainly intended for the urban poor who have no legal status) (Huchzermeyer, 2011; Tipple and Alemayehu, 2014; Satterthwaite *et al.*, 2020). The main shortfalls they experience are in access to water, sanitation and electricity (gas) and lack of space per person. The problems of durable structures and secure tenure will be discussed in a later chapter. These dwellings are prime targets of property-led redevelopment or urban beautification programmes (Onyebueke *et al.*, 2020).

The government's efforts in terms of resources, capabilities and initiatives are completely inadequate to meet these challenges.

### 5.3 The changing housing policy context in Nigeria

There are three conventional housing supply systems: the public sector (government at local, regional, and national levels), private developers and civil society (NGOs and CBOs). The public sector targets

the low-income group. While the Federal Ministry of Works and Housing offers incentives to other groups to provide housing for low-income groups these have not yielded any benefits or made a noticeable improvement. The private sector (the institutions, firms, and individuals active in various housing and delivery systems) aims to generate profits on the investment of their resources. This section will give a clearer picture of how housing policy in Nigeria has changed over time, roles played by the state, the private sector and civil society in relation to market functions and the magnitude of the challenges in housing policy in each stage of the process.

### 5.3.1 Modernisation and urban growth: the colonial era

The first approach to housing the low-income group was shaped by the modernisation thesis as manifested in the quest for urban development. These policies were modest, and lacked any attempt to tackle housing problems on a national scale (Olotuah and Bobadoye, 2009a). The recorded history of formal interventions into the housing sector in Nigeria dates back to the colonial era (the Cantonment Proclamation in 1904 and Land Ordinance No. 9 of 1914), after the outbreak of the bubonic plague of 1928 in Lagos, then the federal capital. This necessitated the establishment of the Lagos Executive Development Board. From early 1940, government's attention has been drawn to the need for a concerted and systematic national housing policy, leading to the Nigerian Town and Country Planning Ordinance No. 4 of 1946.

In 1955, revived concern for slum clearance brought the central Lagos slum clearance scheme into effect (Olotuah and Bobadoye, 2009a). Initially, housing policy took the form of health laws and promoting healthy communities. Public sector interventions in the colonial era were largely limited to the provision of staff housing units in government residential areas in regional capitals. This led to the segregation of European quarters from the Native areas for public health and sociological reasons.

In a post-independent era the primary policy approach to guide development was the Ten-Year plan. This long-term housing policy was in place until the era of the first NHP. The NHP aimed to foster economic growth as the key to solving the housing shortage (Festus and Amos, 2015). This plan contained several sectoral policies, which were the basis of the annual development of public housing programmes and project appraisal in core urban areas and to build new public housing for low-income workers.

The Ten-Year Plan Development and Welfare emphasised that steps should be taken to ensure the provision of amenities and the housing improvement for the low-income group in the country (Gbadegesin, 2017). Household living conditions were given attention at the same time as providing workers with staff housing schemes, thus contributing to establishing a welfare state.

After independence, the National Development Plan was initiated and was committed to a welfare economy, largely due to the extreme poverty and inequality in the country. Although this state-led

development led to growth in other sectors, the benefits were inequitable. The houses built by government were designed predominately for the few and the high-income group. The low-income residents were not well housed in formal localities and were often pushed to informal settlements (Olotuah and Bobadoye, 2009a). Although government undertook the responsibility of providing public housing in the early years, the programmes were notably unsuccessful and outputs did not meet the projected demand (Waziri and Roosli, 2013).

At the same time, in 1956, the Nigerian Building Society was established to provide loans to investors with a capital base of ₦150 million (US\$375,000) and increase investors capacity and effectiveness. The overall policy and performance of the financial sector affects housing sector performance through its effect on mortgage market and on the availability of credit for construction. This underpins the preference in state housing policies for the use of modern materials and imported technology in place of the traditional building types, leading to the creation of the African staff housing fund in the same year to finance the housing needs of indigenous public servants and encouraging urban homeownership.

Another important innovation in the modernisation era was the Regional Housing Corporation, formed in 1959 to provide planning schemes and national housing schemes for low-income households. The emergence of state-owned housing corporations was an extension of the logic of modernisation and houses were built by designated government agencies at both federal and state levels. The architecture, size and technology of construction of these housing was, in most cases, influenced by the interests of the private contractors undertaking these projects. In this housing programme, completed dwellings were allocated to the public at subsidised prices:

*The investors were not told how, when and where to invest in housing. They were left to their own devices, and lacking guidance through the national plan, decided upon what seemed the most lucrative course. Houses were built for the high income and the middle and lower-income groups were left to help themselves as well as they could be building illegally on the outskirts of urban areas. (Interview R1, Ekurinum, M, 19/10/2019)*

In the late 1960s to mid-1970s, the housing policy aimed at the provision of staff quarters for expatriates and the indigenous staff of parastatals. It also saw an interventionist role for the state as the engine of development while operating as a tool of power and political control (Okpala, 1992). By the late 1970s, under the influence of the World Bank, national governments understood housing problems as infrastructural problems (see details in Chapter 3). The Third National Development Policy was vigorously pursued in two distinct types of government-owned housing: government residential areas and staff housing for workers. Two to four bedroomed, semi-detached and terraced dwellings were built around the country. The government residential areas were allocated to civil

servants and government employees or to specific grades and category of staff at a small, fixed rent, which was deducted monthly from their salaries. The policy intervention at that period includes:

- the promulgation of legislation to maintain construction standards, plan housing areas and provide sanitation
- provision of housing subsidy and rent control land reform through the promulgation of the Land Use Decree of 1978 (Waziri and Roosli, 2013).

About 25 per cent of civil servants/expatriates were provided with accommodation through this type of housing (Talba, 2004). The other type of government-owned housing was provided to lower-income and middle-income workers and civil servants by government corporations and parastatals in pursuit of affordable housing for their employees near their places of work. This policy also involved selling all government-owned housing to the highest bidder by public auction.

Under this policy, every single civil servant in the Federal civil service was to be provided with formal rented accommodation with a payment of between 50 per cent and 75 per cent of their annual basic salary as an accommodation allowance (Talba, 2004). However, this era did not achieve the desired result in housing provision for government workers even with the introduction of the second National Development Plan 1970–1974 (Festus and Amos, 2015). Although there was clear political commitment and policy support in the first and second National Development Plan for housing urban informal residents, this plan failed to provide enough housing to meet the demand (Olayiwola *et al.*, 2005).

### 5.3.2 Redistributive effort: public employees' housing and sites and services schemes

The country experienced an unprecedented tide of urban growth in 1970s, which reconfigured the urban form and led to new urban challenges. Public housing was limited, elitist and largely in the form of middle-class housing estates for government functionaries (Aribigbola, 2008). In the third National Development Plan, the government stated that 'it is part of its social responsibility to participate actively in the provision of housing for all income groups and will therefore intervene on a large scale in this sector during the plan period' (Federal Government of Nigeria, 1975, p.308). The aim was to increase housing supply and bring relief to low-income groups who were the worst affected by the acute shortages at the time.

The formulation of the National Council on Housing in 1971 and the establishment of the Federal Housing Authority improved housing delivery. The Federal Housing Authority was charged with providing housing to meet the growing need using public agencies.

In 1975, the Federal Ministry of Housing and Urban Development, which later became the Federal Ministry of Works and Housing, was created to initiate and coordinate housing policies and programmes. The thinking that lay behind this urged self-help ownership by recognising informal

settlements, providing site and services schemes and upgrading squatter housing. It reasoned that if people have access to water, security of tenure, a sewerage connection and access to transport networks, then with little state assistance they could build their own homes incrementally (Gilbert, 2014).

The stage was set for establishing a more effective and comprehensive system with a clearer vision of providing housing in urban areas. One of the major objectives of the plan was to handle the huge demand for housing and reduce the proliferation of informal settlements. Sites and services schemes were designed to make housing and community services affordable and accessible for the urban poor. Individual households were expected to undertake the construction themselves, with scarcely any financial help from the authorities. The critical elements of the development effort were to ensure the efficient use of existing productive capacities in the shortest possible time by raising investment levels and reallocating investment to potentially productive sectors. The government provided land, the institutional framework and counterpart funding to make about 24,500 plots available in the states of Bauchi, Benue, Gongola, Imo, Niger, Ogun and Ondo and Lagos (Iweka and Adebayo, 2010).

The original target of 54,000 units was amended to 202,000 units per year in 1976, with Lagos, the then federal capital, allocated 46,000 units and the remaining 156,000 in different parts of the country (Olayiwola *et al.*, 2005). However, only 19–20 per cent of the intended dwelling units (8500) were built in Lagos, and only 13 per cent (20,000 units) of the proposed 152,000 units were constructed in the rest of the country by the end of the plan period. The programmes were miserable failures, with a less than 50 per cent target completion rate and tremendous collusion between contractors and government officials in squandering resources allocated for the projects:

*Huge financial resources were invested into projects with 100 per cent budget implementation without meaningful achievement from the ministries and officials responsible for the projects. Even the contractors at the time were not accountable and some of the projects were abandoned halfway. (Interview R12, Ekurinum, M, 44 12/09/2019)*

The vast majority of these projects were uncoordinated, small in scale compared with the demand, and often did not reach the targeted low-income beneficiaries. In many cases, projects were delivered in a piecemeal state with no windows, or doors. The general quality of work was very poor, and projects were located in peripheral areas without adequate access to transport links. Worse still, corruption, political pressures and official indecision mean that thousands of houses remained to be allocated, with more than a five-year delay in allocation.

In some cases, the cost of the units and favouritism in allocation mean that practically no low-income person could afford or ever hope to obtain such units (Ogunshakin and Olayiwola, 1992; Ebekoziem *et*

*al.*, 2021). It became increasingly clear that site and services schemes were not benefitting the poor urban residents. A review of these projects concludes that these schemes were generally too costly for the low-income households. Poor people were not asked to participate in policymaking. Moreover, there were legal and bureaucratic bottlenecks in the Land Use Act and the efforts to make urban land accessible were inadequate. Both the new and the old infrastructure projects were easily manipulated by politicians and high-level officials by soliciting bribes and reducing the resources normally available to urban authorities to improve basic services for the poor.

### 5.3.3 Growth-based approach: the military era

The military era witnessed further interventions in housing policies and delivery using a growth-based approach that prioritised investment by private entrepreneurs with the support of public sector participation. This was facilitated by the promulgation of the Mortgage Institutions Decree No 53 of 1989 aimed at realising the specific objectives of the NHP. Furthermore, General Babangida's economic liberalisation policy supported the participation of the private sector in housing delivery. The goal was to restructure the standards and financing mechanism of housing for low-income groups living in informal settlements along with making infrastructure improvements.

Government agencies were also tasked with the responsibility of providing suitable land, with utilities and services. Alongside this restructuring process, the government intended to introduce a resettlement programme for the urban poor who were displaced during this volatile time. Both the federal and state governments brought the issue of housing under national focus with the formation of the National Council on Housing. Between 1986 and 1991 the government spent about ₦85 million (US\$212,500) in providing about 20,000 serviced plots in 20 states under a government-assisted housing programme (Ajanlekoko, 2001). The Federal Ministry of Lands, Housing and Urban Development was created to ensure delivery of the programme and improve the living conditions of poor residents. Its responsibilities were to formulate policy, set standards for the sector, establish building and safety standards, create favourable legal and economic frameworks and support the efforts of state governments to achieve national housing goals (Ogunshakin and Olayiwola, 1992; Ikejiofor, 1999; Ogu, 1999). During this period the projects continued at a minimal scale, and houses were built and given to beneficiaries on a rent to buy basis or with shared equity ownership.

Nevertheless, the programme was plagued by administrative bottlenecks, making it difficult to operationalise housing delivery (Ogu and Ogbuozobe, 2001). This growth-based approach during the military era was a far cry from the concept of equity as the participation of the urban poor in decision-making and provision of housing was clearly absent. Few units were built by the government, only a fortunate few household benefitted and most eligible households received no benefit at all, demonstrating horizontal inequity at a significant scale, and resulting in 'raiding', which is an active form of filtering where high-income households take over dwellings intended for low-income

households. To this point, none of the previous public housing programmes had achieved up to 50 per cent of their target.

All previous public housing delivery strategies have failed to address the housing needs of low-income people (Mba, 1992; Ikejiofor, 1999; Ibem *et al.*, 2011; Makinde, 2014). Some scholars claim that this failure is the result of weak institutional framework, excessive politicisation and elite corruption that led to fraudulent practices during the implementation of the programme (Ogunshakin and Olayiwola, 1992; Ikejiofor, 1999; Olayiwola *et al.*, 2005; Ibem, 2010). Others have stressed the role of inept contractors in charge of the projects, which led to the mismanagement of public resources, together with poor project supervision due to the inadequacy and inefficiency of the technical staff at the building sites (Agbola, 1990; Agbola and Agunbiade, 2009).

Other reasons for this failure include the unstable macroeconomic environment and the high costs of completing projects (Makinde, 2014); targeting the right beneficiaries and sharp housing allocation practices that limited the possibility that such housing would reach the targeted group (Oni-Jimoh *et al.*, 2018; Fakere, 2020). There were also challenges arising from the poor, indiscriminate and uncoordinated location of housing projects, such as siting the housing in isolated areas far from existing viable communities (Mba, 1992; Onibokun and Faniran, 2013).

The institutional framework of the housing policy to date is not pro-poor and sustainable (Ebekoziem *et al.*, 2019). For instance, the National Housing Programme failed because of its weak institutional framework, which was linked to corruption. The World Bank estimates corruption results in global losses of hundreds of billions of dollars per year. Where corruption occurs, public sector money is wasted and taxpayers fail to get value for money (DFID, 2008). Respondents believed that officials did not serve the citizens' interests and that civil servants were not professional enough. While some participants say they understand the difficulties the authorities face, others believe that corruption is present at every institutional level:

*I often go to the local government headquarters for land documentation for my clients. The functioning of officials depends largely on the people who work there, and on their mood. There is no programme of social protection for the unemployed and other infrastructure. We only read in the news what has been plan and budgeted for not what is done for us (Interview, R13, Mbukpa, M, 36, 20/09/2019).*

Decisions about which construction projects should be selected using taxpayers' money may be skewed by corruption rather than taken in the interest of those for whom the projects were created. In the absence of appropriate accountability and transparency, housing provision and service delivery for the low-income group resulted in dissatisfied beneficiaries.



#### 5.3.4 The enabling approach: the return to civilian rule

Since the return to civilian rule in May 1999, the government has indicated their intention to embark on housing programmes and for making public policies to integrate slums into the wider city, widening the scope of housing interventions. The very small scale of public housing also raises questions whether it is a valid alternative housing option and what contribution it makes to housing provision, because it requires huge capital that neither the government nor the public sector can afford. A neoliberal approach was adopted as the key tool for providing housing to the urban low-income group. The government using the enabling approach decided to stop building public housing and move towards enabling markets to work. The decade of the 2000s provided an interesting awakening and the sudden rediscovery of housing supply with the involvement of the state, the private sector and private individuals.

Before the return to civilian rule, an ambitious housing policy was launched by the then military government with the slogan 'Housing for All by the Year 2000' (Madaki and Ogunrayewa, 1999). Nigerian Vision 20: 2020 (2010, p. 50) states that '10 million new houses to the national housing stock should be added by building an average of one million new homes every year in the urban centres'. The plan also encouraged public-private partnerships in public housing and together with sectoral perspectives and infrastructural improvements. This was meant to make housing accessible to all segment of the society, to accelerate housing production in urban areas, develop institutional and legal frameworks to facilitate housing and implement effective housing programmes.

According to this policy, the priority target groups would be the disadvantaged, the impoverished and the homeless poor. In the year 2002 the Housing and Urban Development Policy was formulated. The main objectives of this were to ensure that the provision of housing units was based on realistic standards which the low-income group could afford to encourage every household to own their own house through the provision of more credit or funding

to give priority to housing programmes designed to benefit the low-income group.

It was estimated that 700,000 housing units were needed each year if the housing deficit was to be cancelled, of which about 60 per cent were to be built in urban centres. The 1992 policy aimed to keep in line with the enabling objective of the UNCHS. The 2000-2004 policy focused on issues in the Land Use Act 1978 and the promulgation of new laws in the country. These include the Urban and Regional Planning Act (Decree No. 88 of 1992); the Federal Mortgage Bank of Nigeria Act (Decree No. 82 of 1993) and the National Urban Development Policy of 1997. The NHP was meant to correct discrepancies in the Land Use Act 1978, as well as to allow land investment and ownership to operate in a free-market economy and make land available in suitable locations and at affordable prices for various target groups, especially for poor people.

Chapter 3 of the NHP aimed to making building plots available at the right time, in the right place and at reasonable prices for people willing to build (Waziri and Roosli, 2013). The proposed amendment includes using land use registries in local government areas to improve the registration system and manage data, to amend the land compensation law to reflect the present-day economic value of the land and the quick payment of compensation, and to review the composition of the local government land and allocation committee to include relevant professionals. Other amendments include the provision of guidelines for fixing ground rent and the separation of the Land Use Decree from the Constitution. The housing policy also laid down a standardised form of settlement intervention.

These reforms led to the establishment of the National Physical Development Plans, the Urban Poverty Eradication Programme (1995), the National Urban Development Policy, and the Environmental Improvement for Urban Slums and the National Slum Development Programme. The National Housing Fund and the Building Materials Producers Association of Nigeria were established to make a material difference to the lives of those who are most often excluded and to facilitate critical engagement between communities and the government. These policies explicitly recognise the interdependence of growth, poverty reduction and urban development in ensuring access to adequate and affordable housing. For example, the National Slum Development Programme is an exchange programme created to share experiences, alternatives and solutions between informally housed communities and national and international organisations, with the intention of preventing evictions, stopping harassment and seeking alternative land for the benefit of the urban poor.

#### 5.3.5 Private housing sector

Although the government of Nigeria, over the years, has embarked on a variety of housing policies, especially for the low-income segments of the population, the fourth-year plan shows the intention of the state to support market-based solutions for housing provision. The failure of the public sector has let full responsibility for housing provision fall upon the private sector which remains dominant in Nigerian housing development.

Private sector approaches have evolved over the years. Earlier programmes in the 1980s focused on providing financial and support services to individual businesses, often with an implicit or explicit subsidy. While this led to some expectations of housing delivery, it did little to promote wider market development in either financial or support services. In the 1990s, as concerns about poverty reduction increased, the attention of private sector programmes shifted towards developing enterprises rather than providing housing in the country. The role that major private sector actors play in housing is through the efforts of individual owners, private, profit-oriented firms, NGOs, CBOs and cooperatives. The private sector is also made up of individuals, small-scale builders, banking and non-banking sectors, commercial estate developers and agencies, financial intermediaries, and industrial and commercial organisations that invest in the housing market with a view to making a profit. Their

core market function involves buying and selling services provided through market-driven and fee-based mechanisms and advocated through business associations and self-enforcement.

#### *Individual owners*

Given the low level of development of housing markets in the country, individual owner-occupiers and households constitute the dominant sub-sector within the private sector in the provision of urban housing for low-income groups, especially for those living in informal settlements. They are involved in small-scale housing construction, including urban residential housing. More than 70 per cent of the total urban housing stock, including both owner-occupied housing and rental housing, is provided by individual owners (Makinde, 2014). Individual owners also account for the bulk of the supply of rented housing. The type of housing provided in this way cuts across different income groups. For instance, in Calabar metropolis, over 75 per cent of the housing stock is built through individual initiatives. However, the inability of the housing market to cope with the increase in population by approved means meant that a large proportion of houses are constructed informally and without applying the official building codes and planning regulations.

#### *Private profit-oriented firms*

Private firms have a long-term interest in improving the efficiency of housing market operations and in ensuring that some public goods (such as infrastructure) are provided. Housing interventions generally take the form of collective actions, such as self-regulation by market participants (backed up by sanctions that may involve pressure on offenders), managed jointly by the Nigerian Chambers of Commerce and Industry and the Federal Mortgage Bank. The role and scale of private profit-oriented firms in housing provision within the country have also been growing, especially in recent years (Gbadegesin, 2017).

However, most of the large-scale activities of these housing developers have always tended to be concentrated in developing high-end, exclusive residential housing for the middle-income private housing market (Aribigbola, 2008). They are also involved in staff housing programmes in large urban areas like Lagos, Delta, Port Harcourt, Kano and Abuja for big multinational corporations and commercial banks in the country (Fakere, 2020). There are three categories of private developers; traditional large-scale construction firms, multinational corporations including major Nigerian banks and small and medium-scale property development firms. Banks and insurance companies make financial services available to low-income people.

Many of the construction companies have been based in the country for a long period that dates back to before Independence in 1960. They include G. Cappa, Julius Berger, Bouygues and Taylor Woodrow, HFP Engineering Nigeria Ltd, Alma Beach Estate Developers and Seagate Estate Developers. All are effective and successful development companies, which in 2010, had made

annual investments of US\$250 million in total. Their ranks are gradually increasing with new entrants. Other developers include regional housing organisations, which cover a wide geographical area.

### *5.3.2.3 NGOs and civil society*

There is growing support for the greater involvement of civil society in development and policymaking. NGOs have been key players in the delivery of state and local housing programmes in Nigeria. NGOs, depending on whether they are representative organisations (for instance, women's or youth groups) that strengthen their members' political influence or improve the terms of their access to particular markets, or service providers who are not subject to full commercial pressures. They have rising potential and importance of NGOs and civil society as development partners in Nigeria.

The contribution of the NGOs as significant actors in the housing process has increased significantly during the last two decades. This role has been supported by the GHS. Nigeria has a varied collection of voluntary agencies under the NGO umbrella (for example, NGOs that provide credit and savings facilities for poor and vulnerable groups). Human rights violations such as evictions paved the way for NGOs' involvement in securing the housing right of the urban poor (key informant interview). The primary role of NGOs and CBOs is not only to complement the efforts of government, but also to assist vulnerable target groups in the development process and to provide needed support during and after crises. They do this by providing information on specific subjects, contributing to reducing transactional risks, and generating creative innovations in housing provision.

Although NGOs have barely emerged in Nigeria, especially in terms of participating in urban housing delivery, they are mostly concerned with urban–rural poverty alleviation programmes for cooperatives and microcredit, social care and rehabilitation, human and gender rights advocacy, capacity building and human resources development schemes (Kolo *et al.*, 2014; Ukoje and Kanu, 2014). NGOs may also play roles in management and providing infrastructure, procuring goods and services and providing health and education services. They advocate the provision of infrastructure and services using consumer and producer associations and providing information through the media.

NGOs and other civil society members have achieved limited success in establishing housing programmes for the urban poor because of their style of work and their limited role in Nigeria. Because donor resources are limited, these direct interventions either fail to meet the needs of the poor or generate a temporary and unsustainable supply of housing. In the worst cases, the supply of services becomes a form of patronage as well as of excluding private participants.

Many CBOs were formed in response to the lack of government intervention in formal housing finance. They play an important role in addressing the socioeconomic need of residents, including their housing problems and undertake a range of housing development functions, focusing on housing

but also working with informal residents and others to improve community welfare. CBOs can be an effective means of strengthening people's political voice and of improving their access to markets, for instance, through trades unions or group-based involvement with financial markets to reduce transactional costs and improve information flows. However, the vicious circle of disempowerment, isolation and social division means that this is no panacea.

#### *5.3.6.4 Cooperatives*

Cooperative housing is a very traditional means of providing housing in many rural areas. Housing cooperatives are formed in different ways depending on the socioeconomic organisation of settlements. The major challenge is how to transform it into a useful urban tool for housing delivery. Not much has been done towards creating a favourable environment for the growth of cooperative housing in the urban housing delivery framework in Nigeria.

Housing cooperatives have been formed either through community age grade or through professional associations and trade organisations such teachers' associations or guilds of executives, tailors or shoemakers. This allows the group to organise themselves and pool their resources and efforts into a formal or informal organisation, which can then negotiate on behalf of its members to acquire land from government or the private market. They operate across most of states in Nigeria and can range in size from a few members to several hundred. Since Independence, cooperatives have acquired land and renovated, or constructed housing units across the country, although their dependence on multiple funding sources to finance housing development is an ongoing challenge for all housing developers.

Just because private sector development is successful, it does not necessarily follow that poor people benefit. Private markets can exclude the poor, especially those who have no access to formal land. Social or economic barriers can exclude groups such as migrants, women and ethnic minorities from access to housing.

## **5.4 Calabar metropolis: the study area**

### **5.4.1 The original dwellings and geographical context**

Calabar metropolis is the capital of Cross River State, formally old Calabar Town and Port. The Efik branch of the Ibibio people settled in Calabar in the early 17th century. Calabar became a centre for trade between Europeans on the coast and Africans inland until the mid-19th century. After the waning of slave trade, its economy had become based on the export of palm oil, rubber and palm kernels. Until 1904 Calabar served as the capital of the Oil Rivers Protectorate (1885–1893), the Niger Coast Protectorate (1893–1900), and Southern Nigeria (1900–1906) until the British administrative headquarters were moved to Lagos. It remained an important port (for shipping cocoa, rubber, timber, natural gas, candlewax and palm produce).

In terms of housing, many residents grew up around villages, although these areas are informal settlements in planning terms, as development is controlled by the municipal authority. It consists of Calabar Municipality and Calabar South local government areas.

Geographically, Calabar metropolis lies within the limits of latitudes 4° 54' 00" North and 5° 04' 00" North and longitudes 8° 18' 00" East and 8° 24' 00" East. Calabar is on a low plain with few areas rising to 150m above sea level. It began with great promise, blessed with natural resources: limestone, iron ore, and bauxite; with a forest cover of nearly 35 per cent and several rivers linking it to the Atlantic Ocean. The city lies in a peninsula surrounded by the Calabar River, the Cross River Estuary, the Great Kwa River and the Bight of Benin. It has an area of 406 km<sup>2</sup> and a population of about a million people.

Calabar metropolis is a coastal area with a high rainfall associated with tropical rainforest regions. Hence, water is a significant topographical feature. Mbukpa and Ekurinum communities have direct access to water bodies. Atimbo has direct access to Calabar River. The water bodies are used for different purposes based on local circumstances. For instance, in Mbukpa, Calabar River is used for washing and fishing. Fishing forms part of these residents' livelihood strategies for food.

Calabar have two distinct seasons, which includes the wet season, usually with long rainy periods that start from the early April to the early October, and the dry season, which starts from late October to early April. It has many areas with swampy features because of the intensity of rainfall in the area. The elevation in the built-up area ranges from one metre in the south to 65m in the northern part of the city (Atu *et al.*, 2012b). The land surface slopes downwards towards the southern part of the Atlantic Ocean. A typical ecological problem such as unchecked constant flooding caused by the tidal flow of the coastal area is common. However, the soil is composed of coastal sand and is able to support buildings, road infrastructure and other physical developments.

#### 5.4.2 Population and development pattern

Over the years, Calabar metropolis has experienced significant population growth. The phenomenal growth is a consequence of many social and technological factors such as discovering and processing of crude oil 1960s and the development of industrial and commercial enterprises and the administrative positioning of the city in 1960–1975. The population of Calabar was 150,000 in 1960. In 1991 the population was 320,900, with a density of less than 1000 people per km<sup>2</sup>. In 2006, it was 370,200. Currently, the population of Calabar is estimated to be over one million while its population density is above 1,200 individuals per km<sup>2</sup> (Blueprint, 2021).

As the population size continues to increase from year to year so did the city, which greatly affects the pattern of land use and will affect it directly through the generation of housing demand. The National Bureau of Statistics (2020) calculates that the urban growth rate has increased from 2006 and 2010.

The current figures project an increase of about 3 per cent in 2019. It is projected that the population of Calabar will reach three million people in 2030.

#### 5.4.3 Demand for urban housing, land and provision of infrastructure

The increase in population growth indicates there is a very heavy housing demand on inner city and peripheral land. There is an increase in mean occupancy rates and more substandard houses are occupied around the core of the city. While behaviour cannot be seen as an accurate indicator of preference, the informal areas have remained in high density, with a high level of crowding, room sharing and sharing of community services such as water and electricity. Fewer than 30 per cent of households have no functioning indoor plumbing or toilets and many households cannot draw water from a tap, due to poor service delivery.

Calabar metropolis housing programmes are similar on the surface to those set up elsewhere in the country. However, the allocation of resources to housing is tied to allocations from the Federal Ministry of Works and Housing and the Federal Ministry of Finance. Dependence on federal allocations of finance dictates that states and local governments can have an only limited range of responsibilities and ways of solving their housing problems and providing infrastructure for low-income households. This has not kept pace with population growth. Inadequate infrastructure has significantly contributed to the current rate of underdevelopment in the urban area. In addition, apart from its contribution to spatial restructuring, a number of projects located on cheap land contribute to the proliferation of informal settlements. A third or more of the urban population are migrants without housing in formal settlements and hence they have no or limited rights of access to urban services or welfare. This results in a poorly developed environment and the high concentration of residents.

In sum, there is a major shortage of capacity in both the private and public sector to provide and maintain services to residential properties in Calabar. Most essential is the cost of housing or putting in place infrastructure and services, which is completely inadequate.

#### 5.4.4 The production of informal housing in Calabar metropolis

The housing system is divided into formal and informal provision. However, knowledge on informal housing provision in Calabar metropolis is still recent. The existence of informal settlements is a clear indication of the failure of the governments to provide adequate housing for the urban population. These settlements generally grow to become municipalities in their own right, housing hundreds of thousands of people and supporting the development of small-scale retail and services. Squatter settlements in Calabar occupy an area of 110 km<sup>2</sup>, of which poor migrant and low-income households have unofficially occupied about 60 per cent of the total area. It is estimated that informal settlements account for 75 per cent of the total housing areas in Calabar metropolis (Cross River Blueprint, 2019).

From this common starting point, squatter invasions make up the bulk of informal housing areas in Calabar metropolis due to the availability of large tracts of arable and community land. This may be attributed to the power of customary types of land ownership. Due to the low responses of the state to urban challenges, land subdivision is common and has become the dominant form of informal housing provision. Most of the supply over the last decades from informal sector supply through squatter invasions accounts for 60 per cent and above of the total informal supply. The original property owners and squatters tend to use a grid pattern, imitating government-subdivided areas, but they are compact and the streets are not well aligned. As is the case in most Nigerian cities, prospective owners find a small area of land and a small contractor who will build for them informally. The following actors are responsible for informal land developments or subdivision practices:

- Household and individual landowners, especially land speculators, who often sell a parcel of land to multiple buyers, who, in turn, hurriedly embark on development during the weekends without planning approval.
- Household and individuals whose land is acquired by government, with or sometimes without compensation, will secretly sell the same parcel on to innocent buyers.
- Some individuals and corporate developers may exceed the approved plot coverage and build informal accommodation to increase their annual proceeds from rent charges. Local authorities, which apply stringent building regulations in formal residential areas, ignored the quality of work in these settlements after being bribed by the builders.
- Corrupt building artisans and contractors (especially those who have working arrangements with indifferent planning officials) in a bid to increase the construction fees they will collect from their clients, corruptly influence building owners and profit-seeking developers either to over-build their plots, or to build without approval or contrary to what was approved.
- Planning officials sometimes encourage developers to embark on developments before getting planning approval, assuring them of official cover by shielding such developments from receiving contravention notices or grant approval to substandard development applications by falsifying site analysis and inspection reports. Lwasa (2010) refers to this as unofficial policy rules that individuals' follow, which are based on patronage, favours, and sometimes greed.

Most of the dwellings in Calabar metropolis are constructed informally using materials such as mud bricks, wooden frames and cement blocks, and are roofed with corrugated iron sheeting over wooden poles. Most of the housing consists of extensions and alterations to existing buildings. Eviction is common since most of the settlers depend on the patronage of local political leaders to secure their tenure. These settlements have no facilities, services or access to essential infrastructure and their residents are often excluded from participating in political decision making. They may also suffer from harassment by the police and other officials.



In addition, because many informal households have made illegal connections to infrastructural services (such as electricity or water) they are vulnerable to the sudden withdrawal of key services, and they may also be fined or punished for their illegal use of these services. Most of the basic living needs of residents are dependent on being part of the cash economy – making the urban poor vulnerable to vagaries of the market, such as inflation. In addition, their dependence on the cash economy frequently means that poor households are vulnerable to debt (especially where they cannot rely on informal networks for loans). Borrowing, normally at usurious rates, may lead to their long-term indebtedness, with disastrous results (Meikle *et al.*, 2001).

#### 5.4.5 Informal economy

In Calabar, certain groups suffer disproportionately from their informal status, particularly migrants, women, people with disabilities and children. Children, for instance, are particularly vulnerable and their mortality rates are exceptionally high in informal settlements (Blueprint, 2021). In certain informal settlements child mortality rates are twice as high as the national average. Life expectancy and infant mortality may affect housing demand though their effects on population growth. As expected, countries with a low income have low life expectancy. Life expectancy in Calabar metropolis is low, with a median life expectancy at birth is 50 years for females and 45 years for males (Nigeria Population Commission, 2019).

In respect to employment, poor women are often concentrated in low-wage, low-skilled and home-based jobs in the informal sector. There are significant numbers of people on non-agricultural informal employment. On average 70 per cent of non-agricultural employment in Calabar is in the informal sector. The proliferation of the informal economy and settlements affects women excessively, not only because they are generally poorer than men are, but also because they ‘lack decision-making opportunities and experience greater difficulty accessing resources and services tailored to their needs’ (Avis, 2016). They also face barriers to accessing health and other services, denying them the advantages associated with urban living.

#### 5.4.6 Social and commercial facilities

Education facilities (schools) from primary to tertiary levels are provided by both public (government) and private (individual, faith-based organisations and corporate entities) entities. Therefore, schools are either referred to as public or private, depending on their owners. The provision and maintenance of public primary schools are supposed to be the responsibility of local governments while secondary and tertiary education is provided by both the state and the Federal government. However, because of the general underfunding of the local government system, primary school education is now also the responsibility of state governments. Thus public primary and secondary schools are managed by the state government through its agencies – the State Primary Education Board, the State Universal Basic

Education Board and the Technical Education Board. Private schools, particularly the better class of school, provide better education and maintain a more stable academic calendar than government-funded schools. However, they cost more than the government-funded schools, which have no tuition fees.

Public schools are often affected by industrial action, which is often associated with demands for better conditions of service, improved education facilities and increased budgetary allocations to education. At community level, there are many substandard private nursery and primary schools, and secondary schools with very poor facilities, mostly run by unqualified teachers. Government provision of infrastructure is often inadequate. Schools in low-income settlements often get little attention in terms of maintenance and funding from the government. The situation is worse in Mbukpa area than other settlements like Ekurinum. Some households or communities on their own can fund and provide some of the amenities they need. In some settlements there are no nursery schools at all.

The residents have access to all available schools within the municipality. However, the major challenges are associated with adequacy and quality infrastructure and services rendered. In Mbukpa, coupled with the poor quality of the local schools, the only public secondary school has been relocated to a relatively distant community (Anatigha) owing to the devastating effects of the 2017 flood in Mbukpa.

Primary healthcare facilities are supposed to be located close to peoples' homes and are expected to provide community healthcare. Unfortunately, they are not available or adequate in most settlements, particularly in Mbukpa. There are primary healthcare centres in Ikot Ansa and Atimbo and Ekurinum and health posts in Mbukpa and Ikot Ansa. These facilities refer difficult cases to the General Hospital in Calabar Road or to the University of Calabar Teaching Hospital. Most of the available public primary healthcare facilities are located within the premises of the local government secretariats. Thus, the residents of these communities, obtain health care at their respective local government headquarters or at private hospitals located in other communities. The sampled settlements also have daily markets where goods are bought and sold. They have access to larger markets in Calabar (Watt, Marian and Ika Oqua markets), although these markets are always in poor shape and not properly maintained.

## 5.5 Summary

This chapter has discussed the context of housing policy in Nigeria and Calabar metropolis. It discusses urbanisations trend and the social and economic growth that has played a pivotal role in the country's development, and this history of governance as it affects the livelihoods of poor households. Urban areas in Nigeria are characterised by the proliferation of informal settlements, poverty,

inequality and the challenges of providing job opportunities. The nature of Nigeria's economic structure, coupled with institutionalised structure and cities administrators, has intensified inequality. As a result, millions of people have been pushed into the urban informal sector where incomes are low, irregular and uncertain.

The latter part of this chapter discusses various development policies and some key features in terms of the government's institutional legacy of providing housing, before discussing the immediate origin and evolution of how these policies work. Before and after 1960, the country implemented housing policies and programmes to provide housing and to alleviate poverty according to the international housing policies and programmes. This continued in different dimensions until the present development approach was initiated. Public housing programmes, where they actually existed, simply could not meet the demand and were not affordable to low-income households. The general quality of formal housing was very poor, and projects were located in peripheral areas creating problems of access for the low-income group. In many cases, the unit cost and favouritism in allocation means that practically no low-income person can afford or ever hope to obtain such a unit. Moreover, given the legal and bureaucratic bottlenecks arising from the Land Use Decree, the effort to make urban land accessible was less than satisfactory. As a result, urban areas have continually resorted to self-help, with residents building their own houses or renting in informal settlements. Underpinning this is the need to recognise private sector housing solutions. Private sector housing is provided by individual, cooperatives, profit-oriented firms and NGOs. The early development and application of this policy is discussed in the third section.

In conclusion, this chapter reflects on the issues that affect housing provision and discusses the case study in terms of informal housing provision. It also includes institutional/policy issues that are fundamental including the problematic land management system (the legal system), problematic regulations and building codes, and the inefficient working of the public services. Additionally, the poor role of the state in public housing, the lacking financial system, and many others driving forces are discussed. More context-specific vulnerability analysis will be discussed in the next chapter.

# CHAPTER SIX: PRACTICAL REALITIES AND TYPES OF VULNERABILITY

## 6.1 Introduction

This chapter discusses the types of vulnerability to which people are subject, including population, economic and resource trends; the shocks they face, such as conflict, economic health and natural shocks and seasonality, including seasonal fluctuations in prices, production, health and employment opportunities. The previous chapter described some of the trends found in Nigeria and Calabar metropolis. Based on DFID's SLF, we see that shocks can destroy assets directly or force people to abandon or prematurely dispose of them to cope with adversity. However, not all trends are negative or make people more vulnerable. We now clarify the types of vulnerability that are of particular importance to household livelihoods in Calabar metropolis.

## 6.2 Trends

### 6.2.1 Population, economic and governance trends

As household increases in size through the addition of children or other dependants or reduces when the children leave to marry and form their own households, needs and demands for space and other housing goods will change. Whereas a newly married couple may require only a single room, by the time they have more children and an elderly mother-in-law in residence, they will need additional space and several separate rooms. This enormous increase amounts to unprecedented levels of crowding. This increase at household level entails an increase in the concentration of the human population in a limited area, increasing strains on infrastructural services, homelessness and other related problems (Rakodi, 2014).

Housing quality and its environment play an important role in the health condition of the occupants. Decaying physical infrastructure such as roads, health facilities, transportation, telecommunications, electricity and water supply, have long compounded the housing problem and vulnerability. Contracts for the repair and rehabilitation of most existing facilities and for constructing new ones have created opportunities for the self-enrichment for public officials, contractors and consultants. As one of the stakeholders in Ekurinum commented:

*Every year a vast amount of money is budgeted for various projects and construction work in the country. Lump sums of monies have been borrowed and invested in projects, but the money is never used for what it is meant for. These moneys end up in*

*the pockets of government officials who can easily connive with contractors to get a share from the contract money. (Interview R12, Ekurinum, M, 44, 16/09/2018)*

This behaviour undermines the formal duties of public officials who are intent on private or status gain. A large proportion of the funds meant for infrastructure and social services development, housing provision, and welfare ends up in the hands of a few individuals. This is perpetuated through the lack of accountability, misuse of office and diversion of public funds:

*Corruption have become a norm among civil servants, public officials and elected officials and even religious leaders; it has eaten deep into every one of them. I do not know the adjective to qualify this, but I think they are swimming in the wealth of their corrupt practices. People are greedy; they want to get rich overnight. We all know how corruption has affected development focused on bettering the lives of poor citizens in this country in the past six decades. The past government wasted the available resources meant for infrastructure and in providing services. Money budgeted for infrastructure year in and year out ends up in their pockets (bank account), and is sometimes transferred to foreign banks. If they had channelled this into providing the infrastructure needed, or invested in agriculture, we would have used the gain to do many things. (Interview R4, Ikot Ansa, M, 62, 12/10/2018)*

The country's abundant human and natural resources are yet to be adequately harnessed to combat the poverty of ordinary citizens. Calabar metropolis lacks capacity for effective governance that addresses the issues of corruption and mobilisation of human and material resources for sustainable development is traced to leadership failure. In addition to this is the macro-scale uncertainty generated by the economic and political situation. These trends often result in livelihood shocks for the urban poor household. Thus, it is certainly not difficult to imagine the challenges faced by poor households in informal settlements.

## 6.2 Shocks

This section presents an array of the shocks the low-income households experience. Shocks involve uncertainty and hinder sustainable livelihood. The households were asked whether they or any member of their households have experienced or anticipated any of the shocks listed in the household survey. Each household head chose more than one option. The results are presented in Table 6.1. This shows that 65 per cent of households have experience environmental degradation and ill health shocks. About 70 per cent of the sample population in Mbukpa have experienced health shocks compared with 51 per cent in Ekurinum. Many people in the sampled area have experienced other livelihood-related shocks like flooding (58%) and loss of property; such as Mbukpa (69%) and Ikot

Ansa (67%). In addition, in Atimbo and Ikot Ansa 45 per cent and 50 per cent of households have experienced loss of life and property, compared with Mbukpa (51%) and Ekurinum (35%).

Table 6.1: Percentage of households experiencing livelihood shocks by settlement

	Mbukpa	Atimbo	Ekurinum	Ikot Ansa	Total
Environmental degradation and ill health shocks	70	66	51	71	65
Natural shocks, flooding	69	69	28	67	58
Loss of life and property	51	59	35	51	51
Homelessness and loss of social networks	62	45	32	50	47
Threat of eviction or actual eviction	65	57	24	30	44
Loss of jobs/unemployment	40	48	24	35	36
Violence/crime	42	40	17	39	35

### 6.2.1 Environmental degradation and ill health shocks

Human activities and the environment are interrelated because we act within the environment, with either positive or negative effects. Men and women working in informal sector enterprises normally have no protection like suitable clothing or masks and are vulnerable to accidents in the workplace and to health hazards associated with unsafe working environments and practices. Poor living environments often endanger the lives and health of the urban poor, especially where they must live and work in substandard and marginal areas. This creates further vulnerability, as ill health undermines one of the assets of the urban poor – their human capital assets.

As a result of rapid environmental degradation few damaging forms of work have been replaced by sweeping transformations of productive technology. Sarkodie (2018) notes that the increase in economic growth has an effect on the environment, so that that the more that urban areas increase in economic productivity, the more the environment deteriorates due to the increasing demand for natural resources. For instance, agriculture requires pesticides that pollute the atmosphere or enter drainage systems and sewers via run-off. Other polluting activities include burning fossil fuels, emissions from power stations and exhaust fumes.

Pollution and flooding can seriously threaten the health of residents and workers whose life expectancy is already low. Causes of morbidity include malaria, febrile convulsion, diarrhoea and measles amongst the under-fives, with hypertension, typhoid fever and stroke being common amongst adults. Some are lifestyle diseases such as diabetes and HIV (which is now under control through anti-viral medication). Others are preventable through vaccination, such as TB, yellow fever, pneumonia, measles, typhoid and cholera. However, many of these preventative drugs are not available to the poor because of the lack of clinics in their settlements.

Low-income urban households live in life-threatening conditions with limited access to infrastructure and services such as clean water, sanitation and drainage. They are vulnerable to high levels of pollution because of increases in toxic materials dumped in the streets and water and residential congestion. Polluted drinking water or water polluted by chemicals produces waterborne diseases. Tipple (2005a) confirms that poor people in urban areas are affected by ill health, because they are likely to live and work in dangerous environments and they experience serious challenges accessing sanitation and health care.

In the four survey settlements, 34 per cent of household heads faced various health problems. These health problems erode household's income and labour, as well as the time they have available to work. Altogether 5.5 per cent of men and 10 per cent of women were unable to perform their usual activities due to life-limiting illnesses. On average, households spent ₦5500 (\$13.7) per year on treatment. A Pearson's *t*-test shows a low correlation  $r = 0.007$  between health and vulnerability due to environmental degradation.

Table 6.2: Percentage of households with health problems

	Gender of household head		Total n = 424
	Male n = 278	Female n = 147	
Health problems			
None	28.2	39.4	34
Types of ill-health			
Malaria	43	49	46
Typhoid	29	37	33
Internal illness	5.1	7.1	6.1
Hormonal problems	4.8	4.9	4.8
Asthma	2.7	5.8	4.7
Physical disability	3.2	2.7	2.4
Diarrhoea	2.0	3.1	2.5
Others	0.9	1.1	1.0

The low correlation between environmental degradation and ill health could be due to the effect of other external factors. This costs households both money and working hours. The high cost of treatment for illness is a major cause of indebtedness for the urban poor, and income loss through illness can be a major shock to the household economy. Illness also affects the productivity of households. According to a householder in Atimbo:

*Within the last two years, I have been moving from one hospital to the other. I can no longer go to work as I used to because of ill health. Thank God for my brother who lives in Lagos and has been helping with money for medical help. Almost all the money I have saved has been spent in the hospital. (Interview R9, Atimbo, M, 31, 19/11/2018)*

Another government worker says that last wages went on treatment for his wife:

*I am a clerical staff member. I am working with the local government. I have been in this role for the past 15 years, and we do not receive regular salaries. It has been 15 years since I joined the civil service, sometimes we stay for three to four months before salaries are paid. We are in August now; May, June and July salaries in particular have not been paid. I can't get medication if I am sick. The last salary I received went into my wife's treatment. One can imagine how the men and women in this state survive (Interview R15, Ekurinum, M, 50, 12/11/2018).*

This suggests that their health could have been improved with medical care, which they could not afford.

As indicated in Table 6.2, more than two-thirds of households in all sample settlements said one or more of their household members has experienced human health shocks as a result of environmental degradation. This may be reflected by the fact that the health advantages of urban living are reduced for older generations from about the age of 50 onwards (National Population Commission and ICF International, 2014).

Table 6.3 shows that the source of medical treatment in the sample households is the health centre which is used by 55 per cent of households for medical treatment. In Ekurinum and Ikot Ansa 72 and 62 per cent of households using primary health centres for medical treatment, in comparison with Mbukpa and Atimbo (37% and 46% of households, respectively).

Table 6.3: Source of medical treatment (%)

		Mbukpa n = 112	Atimbo n = 108	Ekurinu m n = 95	Ikot Ansa n = 109	Total n = 424
Source of treatment	Health centre	36.8	45.9	71.8	62.0	54.7
	General hospital	16.1	32.4	52.6	44.	35.6
	Private hospital	5.4	2.8	2.1	8.3	4.7
	University teaching hospital	3.6	1.9	5.3	-	2.6
	Traditional doctor	0.9	0.9	3.2	1.8	1.7
	Others	2.7	-	-	-	0.7

A trader in Mbukpa exemplifiers how these expenses are met and questions how people access health facilities:



*The health centre is available, but we cannot have access to it if we do not have the money to cover the cost. When my daughter was sick three months ago, I had to travel in the night to the general hospital with her. I was lucky that my neighbour has a bike [motorcycle] to enable us to travel that night. It is not that the quality of services and the cost of treatment in these hospitals are better. (Interview R8, F, 40, 13/11/2018)*

Using a motorcycle as an ambulance shows the lengths people have to go to to obtain health care in emergencies. In addition, the cost of treatment means that access to health services differs for household members, depending on their control over household budgets. As a result, poor people tend to be taken to hospital only when the disease is far advanced. In addition to their precarious living conditions, households in the study area who are affected by ill health are likely to have lower incomes and are more vulnerable to other livelihoods shocks.

#### 6.2.2 Natural shocks: vulnerability to flood risks

Housing stocks are more likely to be vulnerable to the effect of climate change and disaster, according to the context (Angel, 2015). The growing population in cities is changing the context of disaster risk and development processes. Substandard urban settlements contribute to the vicious cycle of poverty. Crowded development reduces the overall area of permeable ground which can absorb rain and other surface water. The increased volume and speed of rainwater run-off can cause significant damage to buildings, roads and open spaces. In 2012 alone, more than seven million people in Nigeria were affected by disasters due to flooding, land erosion and collapsing dwellings, and about four million people were displaced, with about 92,000 killed and 16 million suffering from adverse impacts of climate change (Echendu, 2020).

According to Adedeji *et al.* (2012), the impacts of flooding in terms of housing, human, material and production loss are high and unprecedented. Their post-needs assessment (2012 report shows that about one million houses were wholly or partially destroyed in the most affected states. Total housing losses were put at US\$17 billion. The degree and nature of flooding in Calabar metropolis is such that the real figures for displacements, fatalities and losses cannot be truly determined. In June 2015, flooding caused extensive damage and potentially wrecked livelihoods when the Calabar River burst its banks and caused extensive damage to the farms and property of communities. The frequency and severity of recent floods has been disastrous and has had diverse consequences. The flooding was aggravated by waterlogged ground conditions following very wet weather. According to an eyewitness and a resident of Mbukpa:

*Severe flooding hit the city of Calabar this week, washing away buildings and vehicles. Many people were killed, and more are missing. Officials from SEMA [State Emergency Management Agency] and police were deployed to help residents, and hundreds of people have been evacuated from their homes. (Interview R10, Mbukpa M, 34, 12/12/2018)*

Many of the short-term problems affecting the livelihood of the urban poor following such storms include damage to housing and critical infrastructure, such as damage to power lines, impassable roads, and bridges that were unsafe to cross (see Figure 6.1). These problems continued even after the floods water dispersed and many experienced difficulties as rocks, debris, stones and gravel were deposited on farmland and highways. As a result many residents who reside along the banks had to migrate to a nearby community.



Figure 6.1: Flood overruns community: submerged cars and houses unit in Ikot Ansa.

The impact of flood hazards in all the case study settlements are multifaceted but interconnected and cut across a wide range of residents' livelihood assets. The most devastating impact is the damage to their physical and human assets which is great in informal settlements. The high intensity of land use in these areas, unless it is accompanied by sophisticated engineering, leads invariably to the acceleration of land degradation and pollution. One key informant in Ikot Ansa who was affected by the flood noted:

*There is no proper drainage system for individual houses or for the whole settlement to remove waste and rainwater. Any time we see the clouds changing, we completely know that we are in for another sorrowful journey. Our farmland, houses and shops*

*will be washed away and the contaminated floodwater will flow into our homes since the ground is already waterlogged. Sometimes we need to wait for a very long time for the government to respond. (Interview R9, Ikot Ansa, M, 33, 21/11/2019).*

Soil contamination affects children in particular, as parasites can easily infect them through ingested dirt or through the feet. Because of crowding any hazardous spill originating from one dwelling is likely to affect the quality of life in other dwellings or even in neighbouring settlements. Indeed, it is critical that such damage is accounted for in both its direct and financial impact on individuals and households' livelihood, as well as the wider economic impact it has on the infrastructure, utilities and health. The economic consequences of ill health resulting from the spread of disease or damage to dwellings can be difficult for the poor to meet and require additional expenditure on medications and loss of productivity. The lack of housing insurance is one obvious issue which makes low-income households particularly vulnerable. Few low-income households insure their homes, partly because it is too expensive but also because many believe the government has a moral responsibility to meet these costs. This situation reduces the incentive of owners to insure their private property.

### 6.2.3 Damage to infrastructure and utilities

While urban poverty reinforces the risk of residents' vulnerability to natural hazards, disasters make their already precarious condition worse; and makes it hard to plan and develop Calabar metropolis. The level of residents' participation in programme design is slow. As a result, some facilities have been poorly maintained after they were completed by the state government. Disasters lead to unexpected outcomes in informal settlements (see Figure 6.2). According to a resident in Ikot Ansa:

*I do not think people of Calabar should expect lights [i.e., electric power] in the next six months. The level of damage by this evening's windstorm and rain is unprecedented. Some of the major high-tension poles have been uprooted, together with most of our decorative roadside trees. Let me quickly commend the Honourable Commissioner for Environment, who has been working with his men on the ground, regardless of the heavy downpour of rain, to control the situation while trying to clear the road for vehicular movements. (Interview R12, Ikot Ansa, F, 53, 20/09/2019)*



Figure 6.2: Disaster as a result of rainstorm in Calabar.

As for water, it is clear that most of the households in the affected districts were dependent on individual or common wells, boreholes or water vendors to obtain water. Estimates from a survey of floods indicate that at least 2,000 wells were affected by salt-water intrusion and 2500 by the high incidence of disease outbreaks. Another 5,000 were abandoned (Nigerian Meteorological Agency, 2019). The Intergovernmental Panel on Climate (2014) projections suggest that warming scenarios risk having devastating effects on crop production and food security.

Storms have a devastating impact on the education and health sectors. Sixteen public schools, two universities and three vocational/industrial training centres were completely or partially damaged by the flood. Those directly affected included about 8,000 students, 330 teachers and 50 principals (Cross River Ministry of Quality Education, 2020). The impact led to the disruption of academic activities, with some community schools relocated to nearby villages. There was also considerable damage to the health sector. For instance, four health institutions (the University of Calabar Teaching Hospital and many district hospitals and health clinics) were partially or completely damaged (UNDP, 2018). Considering the loss of property in many households, especially of the main breadwinner, and the extensive damage to homes, workplaces, other valuables and vital infrastructure in the area, households are likely to become more and more vulnerable to poverty.

Households may take precautions to reduce the probability of a risky event or mitigate its impact by building up their savings or obtaining assistance from a state protection programme. Sadly, in Calabar metropolis, savings and insurance are not available to low-income households when they are affected by natural shocks. According to a respondent in Ekurinum:

*We have been impacted several times by flooding and it seems every year, my family is just waiting for another disaster. It is not my fault that we don't have another place to go. Last year, we had a meeting, and my two children and I decided we should put our resources together to get a house, since we don't have insurance or savings. This did not work because we have other needs that always come first and will take up the savings we have (FG1, Ekurinum, F, 43, 11/11/2018).*

Another respondent in Atimbo stated:

*We will keep trying. The price of economically affordable housing is about 5 million naira (\$12,000). We are both above 50 years of age. We are no longer as young as those in their 20s. Later, we will not be able to pay off the loans. In any case, the bank will not approve our application for a loan. Ordinary people [of our age] are not willing to carry this burden any more. Nobody would like to incur debts just to buy a house. We no longer hope for government to help out (Interview R3, M, 51, 20/10/2019).*

#### 6.2.5 Loss of life and property

Disasters make many households homeless every year, some for a short period but others for a more protracted time. Disasters have a direct relationship with vulnerabilities by destroying livelihoods. The impacts of disasters on human assets are characterised by the loss of human life, damage to property and social networks. Loss of life and property does not only bring psychological and emotional pain to households but also lead to economic and financial vulnerability. Table 6.2 shows that Atimbo was one of the worst-affected settlements and reported the highest loss of life and property (59%) of all residents, while Mbukpa and Ikot Ansa reported 5 per cent each. However, the situation in Ikot Ansa is not an isolated event: it is evidence of an ongoing threat facing communities in Calabar metropolis. In Atimbo, a respondent whose tenant lost a child who fell into a gully in front of her house, said:

*It was raining heavily that night, a heavy storm in August 2017 when the incident took place. It was by God grace that not all the people living here did not die. The house collapsed and took the life of my tenants' small girl. A very promising girl. Nobody from government has yet approached us to learn what is going on here. (Interview R11, Atimbo, F, 62, 12/11/2018)*

Another resident in Atimbo remarked:

*I have lived here since 1970, and this has never happened before. When they started the construction of the road leading to our site, plenty of rainwater started coming towards this side. We do not have drains to control the volume of water. That is why it keeps eroding. (Interview R35, Atimbo, M, 60, 17/11/2018)*

Another respondent who lives 50 minutes away from Ikot Ene-Obong on the outskirts of Ikot Ansa explained how he had ploughed his long years of savings into building a two-bedroom bungalow. He said he never imagined he would have to struggle to save his home from an expanding gully:

*My house has already been condemned. I do not have anywhere to stay. If I want to rent a new house (2–3 bedroomed bungalow) outside Ikot Ansa that can accommodate my entire family, the landlord will ask for one to two years rent in advance – about ₦200,000–300,000 (US\$500–750) – in addition to other sums. (Interview R7, Ikot Ansa, M, 37, 15/09/2018)*

Of the four original rooms in Kalu's house, only three remain. The house cost him about 5 million naira (US\$12,500). The house is now suspended on the edge of a gully in his backyard. The entire building could give way at any moment.

#### 6.2.4 Loss of social networks

Of those living these informal settlements, a significant proportion of the sample (49%) had lost their houses and all their valuables as a result of these storms. Most had to stay in temporary accommodation in government schools, churches and mosques. A small proportion also stayed with relatives and friends in unaffected areas (26%). Of the displaced people who stayed in temporary accommodation, most were there for more than six months before they moved back to their homes. Large households with many girls and women were particularly challenged as they need separate rooms and privacy.

It is evident from the interviews with respondents that most of them had to switch to temporary accommodation several times until they could finally return to their homes, as the sites were overcrowded and lacked adequate water for washing, bathing and toilet facilities and for drinking, and the available spaces were insufficient to accommodate large numbers of displaced people. Moreover, households constantly struggled with uncertainty, as they did not get sufficient information from government officers as to where their next shelter would be, for how long they would be there or whether they would have to live there until they could go back to their houses. Most of the displaced household heads could not look for work for at least the first three months, and some for more than six months after being displaced. They needed time to deal with the trauma after losing some or all of

their family members, close relatives, homes and valuables. On a positive note, they experienced few problems in physically surviving following the flooding because of the food, clothes, money and other forms of assistance they received from the government and local NGOs. A respondent living in Atimbo described his experience during his stay in temporary camps:

*We lost all our property soon after the heavy rain that took place in April. Most families went to the temporary camp organised by the church close to our house and we stayed there for two months as my house was completely damaged. There were more than 300 affected houses on this side of the town but only 50 or so householders were accepted by the church. At least for the first few weeks, we experienced great difficulties as all the displaced people had to rely on the two available toilets and there was no proper refuse collection. We received cooked food and bottled water from various individuals and local organisations during the first few days. Later, some of us volunteered to cook for all the people living in the church. The SEMA officer who was responsible for the area came to see us only four weeks after the incident and then started coordinating the relief groups and local government officials. He asked us to move to another camp situated close to the old camp, after staying for months in the church. More than 30 or more families were in the new camp, and each family got a separate tent to live in. Life was as difficult as when we were in the church. We lived there for another five months before moving back to our house. Life in the camp was hard as there was no electricity. We used candles in the first few days and later kerosene oil lamps were used during the night. We cooked using kerosene cookers donated by the NGO. We had to depend on common taps and toilets. My children were infected with skin diseases from the camp; the toilet and bath were not frequently cleaned. Living in the camp during the day was difficult. We had to there with all the difficulties, as there was no other place for us to go and most of our relatives who lived close to our house were also badly affected. (Interview 14, Atimbo, M, 45, 13/10/2019)*

Another interviewee who is a spare-part dealer and a former camp leader living in Mbukpa says:

*My two daughters, wife and I stayed for at least one week in the camp situated close to our house. We then moved back into the camp next to the garment factory which had been constructed by a non-governmental organisation and lived there for more than one and a half years before moving into Mbukpa. The local government officials asked us to settle in camps situated outside the Goodluck Jonathan bypass. We*

*refused to move, as there was no other place to move to at the time, and there was inadequate water, sanitation and electricity in the place they asked us to move to and it was difficult for us to get any external aid living far away from the city. (Interview R11, Mbukpa, M, 14/09/2018)*

#### 6.2.5 Man-made shocks: forced evictions and the threat of forced eviction

Security of tenure is the right of all individuals and groups to effective protection by the state against forced eviction (Durand-Lasserve and Royston, 2002). Security of tenure is becoming increasingly precarious in Calabar metropolis, as evidenced by continuing mass evictions and the clearance of informal settlements. Displacement can be triggered by forced evictions, poor developmental projects, conflicts and the goal to beautify the city. UN General Comment No. 7 defines the term ‘forced eviction’ as: ‘the permanent or temporary removal against their will of individuals, families or communities from the homes and land which they occupy, without the provision of, and access to, appropriate forms of legal or other protection’ (UN-Habitat, 2007b). More significantly, forcible eviction violates several of the human rights listed in international declarations, including the right to adequate housing and an adequate standard of living.

According to the COHRE (2006), over 18 million people are displaced annually. The lack of tenure security in squatter settlements usually coincides with a risk of eviction. Occupants of inadequate housing are not only under threat of eviction but are vulnerable to all types of disaster. They are not only psychologically weak, but the situation also discourages them from maintaining or improving their substandard dwellings (Onyebueke *et al.*, 2020). Their struggle to get tenure and avoid eviction in the face of government hostility has created competing and conflicting interests in Calabar metropolis. Forced evictions are common in the governance of informal housing markets. The government, which has the power to own, manage and expropriate land, makes land available only to the highest bidders (Interview R28, Ikot Ansa, M, 40, 20/10/2019).

Therefore, informal settlements have mushroomed all over cheap but underserviced land to accommodate people who cannot afford formal land and housing. Sometimes residents press the government to provide public utilities or recognise their settlements. If they do not succeed, the government may decide to move them to another location or demolish their dwellings. External actors and local planning authorities have regularly used violence to evict squatters in order to pave the way for redevelopment. Demolition is still the main response to informal settlements by local planning authorities that offer no compensation or alternative land for building (Walker *et al.*, 2018). Householders living in areas where the owners have no legal land ownership tend to be more vulnerable to forced removal than those who merely breach the regulations. In all four localities, governments were seen to be intolerant of informal settlements.



The land procedure presents challenges. Poor households cannot afford the high costs of taking a legal case and are typically not well connected politically to lobby for formal urban land. Moreover, the long-standing cultural preference for self-help housing and the lack of formal housing development have accelerated informal occupation of land in these settlements. On many occasions, informal dwellings are demolished to redevelop more expensive housing:

*Two weeks ago, they came with bulldozers to demolish what they classify as illegal structures. Some groups of individuals went ahead to extort money from traders with the promise of allocating shops to them along the roads. I was reliably informed that the prospective traders paid rent three years in advance to the agent. The Commissioner for Environment, alongside the Mayor of Calabar, Effefiong Eke, were among the people that came to demolish the structures (Interview R28, Ikot Ansa, M, 40, 20/10/2019).*

Another respondent who lives very close to the market said:

*I have just been reliably informed that another group of individuals has started collecting money from traders at Ikot-Effa with the promise of allocating shops to them in the places which are supposed to be used by vehicles going to different destinations across the state capital. What is really wrong? Who are these agents? (Interview R10, Ekurinum, F, 41, 20/10/2019)*

The local government aims to beautify the city through urban development projects. It also needs land for high-value projects and faces pressure from high-income areas to increase property values in peripheral areas. However, this is not peculiar to Calabar metropolis; it is common in many Nigerian cities (Onyebueke *et al.*, 2020). Kamete (2013) notes that not every aspiration to modernising the city is bad, but the urban poor are largely excluded from the housing provided due to their lack of title to the land. The urban poor, who mostly rely on informal housing, often become objects of planning and development control through forced evictions, which are usually alarming events that destroy people's productive assets and livelihood opportunities. In an interview a stakeholder remarked:

*Forced eviction has many harmful consequences for the affected people [informal households] ... the way it is carried out by the local planning authority, which should protect the poor people and their interests has become rather harmful. They are generally violent and discriminatory, usually affecting people who have neither the money nor the power to defend themselves. (Interview R32, Ikot Ansa, F, 46, 12/12/2018)*

Irrespective of the causes or contexts, as seen in Calabar metropolis, informal settlements, the displaced residents nearly always suffer from ‘stress-bundles’ or ‘cocktails of multiple hazards’, consisting of massive losses (including, economic, socio-cultural and physical), psychological and health burdens (Zetter and Deikun, 2010), as well as resumption of livelihoods, family ties, and communities.

Large-scale demolition and the forced eviction of urban dwellers to prevent the proliferation of informal settlements may be seen as prevention, in that it reduces the numbers of substandard houses, or common causes in such demolition is for planning and urban development, large scale infrastructure projects or as result of economic forces. However, the informal households that are displaced in these demolitions double up with other low-income households or create new slums as a result. The transfer of informal settlements to new areas often leads to the breakdown of the existing community. In the survey settlements, people live in the constant threat of eviction. Many of these evictions are carried out without legal notice or without following due process. Interviewee explained how forced eviction and demolition took place in their settlements. According to one interviewee in Ikot Ansa:

*My house was demolished by the Task Force on Environment and Special Offences. I can remember the day when the bulldozers arrived as if it was yesterday. It was on Tuesday morning. Gunshots were fired toward my house, and a bullet hit my son immediately... My son works as an injector repairer but can no longer work. When the task force came to commence the demolition of our house, I went to beg the leader to allow us to move our things out, to which he agreed. As soon as he left, the operators said we should stop packing our things and deprived us of access to our property. I begged them to give me time; instead, they arrested me and locked me up in their van with one other person. Before I moved into this neighbourhood, I paid some money – ₦160, 000 (\$320) – to buy this land from the community when we moved in here in 1994. I am sure others paid the same too. The government provided water and connected lights to this area. We thought we are safe from their usual lawlessness, but we were not. When the demolition was over, we had nowhere to go. I told my wife we had to start afresh and look for somewhere else to live, but we do not have anywhere else to go. That is why you still see us here. (Interview R9, Ikot Ansa, M, 36, 11/10/2019)*

This interviewee said it gave him much pain to see that the buildings had finally been demolished. However, he was afraid to provide details due to fear of victimisation. He added:

*Before they came to raid this place and locked us up, I told my family not to mind them because we had seen the same thing from the time of Donald Duke [the former governor], and after some time, they would allow us to stay. But this time, they demolished the place. This is the first time we have seen this happen ... we can now say that it is time for us to move finally to another place. It is not going to be easy for us.*

Another interviewee, who also sells food items opposite the house at night, said:

*Although my business is affected, I can categorically say that all of us around here are helpless. Life has been hell. We cannot afford to leave this place, not when we do not have anywhere to go. We hoped that they would approach this matter better. The Demolition Control Bill allows the task force to demolish a building only after they have provided an alternative. It is insensitive and painful for them to demolish the roof over our heads when they have not provided an alternative place for us. Even if the structure is illegal, the municipal authority had done its job. Development control should not have allowed the land to be sold for this purpose in the first place. Because they have stepped over their rights and have allowed us to build, they have by law ceded the land to us. If we must leave the land, they have to provide an alternative. If we knew that the Demolition Control Bill would not be applied, we would have created or found a balance. The government should be desperate to find a solution for us without dislocating us from our community. Though they said the focus is not to disorganise us from friends and families, it adds value to Calabar. What value is this adding to us? (Interview R 14, Ikot Ansa, F, 34, 12/10/2018)*



Figure 6.3: Demolition of squatter housing in Ikot Ansa.

As in the case of Interviewee R9, the eviction and demolition of squatter housing under the broken or empty promises of providing alternatives has rendered many people homeless. Evictions can be viewed as a type of urban violence with lasting effects. They also deepen inequality and social conflicts, resulting in segregation and social.

Chapter 3 shows that the existing composition of urban areas, which incorporates ‘the structures (organisations, from layers of government through to the private sector in all its guises) and processes (policies, laws, regulations) which define people’s livelihood options’ means that low-income urban residents are susceptible to a wide range of stresses and shocks. The specific nature of these shocks and the capital assets they can use to cope with them vary from location to location. However, it is clear from this interview that interviewees R9 and R14 lack legal status and have nowhere to seek redress even though government regulations are supposed to protect residents against forced eviction. Initial promises to resettle a household in new housing may be exaggerated or downright false and pronouncements may be made without meaningful actions, when officials claim that although they would like to keep to their promises, the lack of financial incentives and political will make this impractical. An interview with an official points to a different attitude:

*We [officials] are trying to preserve our city. The building code has given us the power to rescue our cities. This is emphasised in the development control regulations. We are not here to pay money to illegal developers. Making a development without following the necessary procedures is no longer going to be allowed. (Interview R15, Ekurinum, F, 45, 12/11/2018)*

The government has given many reasons for these demolitions, including existing residents’ lack of legal tenure, the overriding nature of the public interest, the perilous conditions of settlements and the need to safeguard residents from impending danger. As another government official interviewee said:

*The intention of the government to expand the roads and the demolitions that follows serve the interest of the city before individual. Owners of informal housing, kiosks and containerised shops were given more than a year’s notice to quit. The notice to quit expired two weeks before we [the agency responsible for the demolition] went on site (Interview R38, Atimbo, M, 37, 10/09/2018).*

However, the unequal experience of displacement and demolition hints at the abuse of its public interest agenda (Onyebueke *et al.*, 2020). The Urban Development Control Regulation of 1999 designated for redeveloping all residential settlements with old or substandard buildings that were overcrowded, susceptible to fire or lacked a rational land-use plan. This meant that most of the poor people’s settlements are the target of demolition or redevelopment, with little or no thought to its

devastating impact on residents, both homeowners and tenants. Nevertheless, in some cases, the government implicitly recognised their duties by offering resettlement schemes with basic service and infrastructure. Political interference in the administration of every stage of the process, from the individuals whose land is expropriated, to the compensation paid, and to whom land is allocated, to delays in land allocation and a lack of consultation with intended beneficiaries, all are obstacles to resettlements schemes. These are striking examples of restricted access to land in Calabar metropolis.

Interview R 14's story also expresses the harsh reality that many households in informal settlements experience. The interview shows that municipal authorities raid houses in squatter settlements, close them down, but then, after the owners pay some money, reopen them. If no money is paid it is demolished completely, yet without providing alternative units. As regard the Ikot Ansa settlement, a community leader suggested public community involvement and land incentives through reforms:

*[G]overnment should rather promote land rights through the reform of the Land Use Act; facilitating the management of natural resources at the community level; and promoting the participation of stakeholders in the development of land policy. They should not compromise the means of survival of the poor and vulnerable people. The policy should ensure that the government is sensitive to the yearnings of the urban poor. They must enforce this right within the limits of the law (Interview R33, Ikot Ansa, M, 36, 11/10/2019).*

#### 6.2.6 Loss of job/unemployment, and underemployment

It has been established in a wide range of studies that unemployment and underemployment are detrimental to well-being and are likely to increase the share of the population falling into poverty. Indeed, as discussed in Chapter 5, urban areas have enjoyed steady economic growth over the years, but this has not translated into adequate job creation and employment opportunities. Non-inclusive economic growth has resulted in more top jobs for graduates and skilled technical people, but no trickle down to low-skilled blue-collar workers. The unemployment rate is progressively increasing and access to formal employment is becoming more difficult.

The rate of job creation is far below the rate at which the working age group is growing (National Bureau of Statistics, 2020), yet few new entrants are employed in wage-paying jobs. Unemployment is becoming endemic and is one of the major characteristics of urban young people in Nigeria. Annually, about 600,000 tertiary institution graduates and secondary school leavers are turned out throughout the country, without hope of jobs for a majority of them. This can be a huge social problem; young unemployed people can be restless and a source of civil unrest and political destabilisation. In addition to having inadequate job opportunities, many graduates have been described as unemployable in the labour market due to their poor learning outcomes. There is a

disconnection between what is learnt in schools and the skills required in the labour market (Okonjo-Iweala, 2013). The education system does not afford the young an opportunity to acquire the skills they require to compete successfully on the labour market. Knowing how to read and write, though it is necessary, is no longer sufficient to guarantee them access to a job. A stakeholder in Mbukpa said:

*Three of my children graduated from school and they are about to begin another childhood in this house due to unemployment. One finished from the University of Calabar, while the two are graduates of the University of Cross River. The one seated by my left graduated over three years ago. Since then, he has been looking for jobs and is yet to get one. One of them is even considering going back to school for a Master's programme, but how is he going to pay the fees after I have spent so much on their first degree? (Interview R29, Mbukpa, M, 26, 11/10/2019)*

Access to employment and skill training provides the opportunity for household members to improve the value of their human capital by acquiring useful skills. The problems faced by all informants in the sample settlements are probably the same as elsewhere in Nigeria; primarily, the danger of losing its young generations when they seek gainful employment elsewhere. According to one interviewee:

*What I need now is a job. Having a job is the most important thing to me now, not moving to another location. The income my family generates from farming is no longer sustaining us and other viable livelihoods are unable to guarantee a dignified livelihood (FG1, R17, Ekurinum, M, 26, 11/10/2019).*

This is an indication of the extra burden on the households. The young adults who ought to have formed independent lives or at least be financially responsible for themselves or their current households still depend on their parents for their daily survival. The issue here is partly jobs, but it is the cost of housing that makes it really difficult for young people to rent independently, much less buy. In the absence of adequate access to formal jobs and adequate formal training, access to vocational training is necessary for them to obtain an informal job. There are government vocational and skill acquisition centres that are designed to train youths and unemployed people. However, access to these centres is usually based on who you know or your position as a loyalist of the ruling political party:

*When the opportunities for skill or jobs are available they are reserved for less qualified, unskilled, and yet-to-be qualified applicants, while qualified applicants are denied employment for flimsy excuses. What an injustice. The employment rate is increasing every day. This is not without all the billions of naira spent in the last 10 years in the national budget for poverty alleviation programmes. We hope that one*

*day the effects of the unemployment crisis in the country will spare nobody, regardless of their social status (FG1 R16, Ikot Ansa, M, 27, 11/10/2019).*

However, during elections, people are lured to vote with incentives in the form of money, foodstuff and materials. Many see such gifts as the only direct benefit they can enjoy from political office-holders or aspirants. As noted in a focus group:

*The only time you see politicians here is during election time. They come around with money and food. This is to bribe the gullible people and politically vulnerable people for votes. After the election, you will not see them again until another election year (FG2, R24, Atimbo, M, 25, 12/10/2018).*

Another member stated:

*Whether we negotiate, or not; whether we vote, or not, someone will eventually win. Since they are all practically the same people standing in different political parties, it is better to negotiate to enable use stay in this land (FG1 R17, Ikot Ansa, M, 26, 11/10/2019).*

Unemployment poses serious challenges to the development of any nation. The high rate of unemployment overwhelming affects the poor, particularly the youth, who constitute the majority of the population. As observed, it is common to see idle youths during productive hours roaming around the streets, without engaging in any income-generating activities. As one young person said during a group discussion:

*What we keep hearing ever since this government came into power is empty promises. Every time you hear either that government has provided this numbers of jobs or government has provided certain jobs for unemployed youths. It is all lies and empty promises. Where are the jobs? There are no jobs anywhere. We do not have jobs. If we had jobs, you would not meet able-bodied young people like us in a group at this time of the day playing draughts or aimlessly sitting at the corner of the road. We want to work but there are no jobs (FG1 R18, Ikot Ansa, M, 29, 11/10/2018).*

This shows how the shocks intersects with a situation of existing vulnerability, exacerbating the impact of the shock. In the sample settlements the effects of unemployment and inadequate income are not limited to unemployed adults. Children are also vulnerable to inadequate income and unemployment. This affects the quality of the nutrition they need for their mental and physical development. The effects are experienced in every aspect of household livelihoods and by every member of the household.

### 6.2.7 Violence and crime

There is a strong link between unemployment and local conflict, violent crime, insecurity and poverty (Kessides, 1997; Okonjo-Iweala, 2013). As noted by Okonjo-Iweala (2013), local crime and violence have increased significantly as a result of widespread poverty and unemployment, the gradual decline of social values, the breakdown of family cohesiveness and conflicts over land. Economic hardship combined with a high unemployment rate, particularly among the youth, has been identified as a reason for the widespread violent crime and insecurity in the case study area. One respondent in a focus group in Atimbo said:

*Violence has taken centre stage in our socio-political system. It is not uncommon to see unemployed youths staking their lives and ambitions for their political godfathers simply because of the crumbs they receive, instead of [engaging in] pursuits for economic development (FG2, R23, Mbukpa, F, 27, 11/10/2018).*

### 6.3 Seasonality

Seasonal shifts in prices, employment opportunities and food availability are some of the greatest and most enduring sources of hardship for low-income households in the study area. In Calabar, the price of grain is relatively higher during the summer (June, July and August) and spring (October and November), but low in winter (December, January and February) and autumn (March, April and May). The overall rise in food prices has been dramatic, growing by nearly 30 per cent from 2010 to 2019. Food price and consumer goods can substantially impact on their affordability, and on consumers' hunger, malnutrition, and dietary quality. The food crisis has affected many households in Calabar metropolis and the instability of food prices affects the well-being of poorer urban households. Unstable food prices easily translate into supply shortages and hunger.

The seasonality of access to food and rising prices also affects households' income and calorific intake before the arrival of a new harvest in the market. Households were asked to name the months in which they did not have access to sufficient food to meet their needs: 63 per cent said it was during the summer and 37 per cent said it was during the spring. This is because agricultural production in the country is rain fed. Apart from a few farmers who use irrigation, most farmers produce crops and cereals during the winter, and food shortages are common in the summer (the rainy season). Urban poverty is more severe at different times of the year. This situation is made worse by political instability.

The reliance on rain-fed agriculture for some of their income puts consumers at the mercy of price fluctuations. The price of food has remained relatively high as many farmers in Mbukpa, Atimbo and



elsewhere find it increasingly difficult to cultivate land and have switched to fishing. Other crops like spices could be grown but they would not be as lucrative as cash crops like cotton, cocoa and tobacco, and fishing is also not a good substitute. One approach would be for them to reduce the costs of growing crops, and one of the major costs is seed, which they import each year from specialists along the western bank of the Calabar River; but this is not an easy option and access to credit is critical.

### 6.3.1 Seasonality of price and production

Households claimed the reasons for their financial and food shortages were rising food prices, inflation, low household income and limited household equipment. The composite food index rose by 15.5 per cent in July 2020 compared with 15.2 per cent in June 2020 (National Bureau of Statistics, 2020). These price rises disproportionately affecting residents' cost of living, as shown in the Consumer Price Index (CPI). The effects in terms of security, approximated by consumption, are more adverse in the seasonal model, which also reports higher prices. Price inflation can severely influence vulnerable households' access to food, particularly urban households and net buyers in rural areas (Food and Agriculture Organisation [FAO] (2021). Food security assessments conducted by the FAO (2021) found that the proportion of households consuming an adequate diet decreased from 64 per cent to 40 per cent between January 2009 and July 2019. This rise in the food index was caused by increases in the price of bread and cereals, potatoes, yam and other tubers, meat, fruits, oils and fats and fish, adversely affecting households with low asset levels, as well as casual workers (National Bureau of Statistics, 2020).

Likewise, the National Bureau of Statistics (2020) indicates that the consumer goods and services price increases from time to time in Nigeria, in general, and in Calabar, in particular, reaching 18.3 per cent in Nigeria in November 2020, the highest level in about three years. This is exacerbated by political instability and the SAP. The situation is compounded by localised deficits in production, coupled with the strong domestic demand to supply local factories in Calabar.

Another instance of seasonal fluctuation is in the residential construction section, as prices keep shifting on almost a daily basis due to demand. Demand for new housing fluctuates both seasonally and cyclically. With the housing market under stress, construction is reduced, leading to cyclical unemployment for construction workers (Interview R14, Mbukpa, M, 35, 27/09/2018). Seasonal fluctuations are known characteristics of housing markets in general and as well as in new residential construction markets. Small fluctuations in the demand for building stocks and work will have large consequences on the demand for building work created by the construction industry. There will be periods where households will need to reduce housing consumption to save for food.

## 6.4 Summary

This chapter has explored various type of vulnerability (trends, shock and seasonality) that affect the urban poor in informal settlements in Calabar metropolis. Although they are relatively predictable, they have an important influence on rates of economic returns and households' livelihood strategies. The information presented here demonstrates that poor urban households in Calabar metropolis experience an array of vulnerabilities. The inherent fragility of their livelihoods makes them unable to cope with stresses. It also makes them less able to influence their environment to reduce those stresses; as a result, they become increasingly vulnerable to livelihood shocks. Even when trends move in a positive direction, poor households are often not able to benefit because they lack assets and strong institutions working in their favour. Shocks, in the case of floods, ill-health storms and forced evictions can destroy assets directly. These shocks include environmental degradation and ill health (65%), natural shocks due to flooding (58%), damage and loss of property (51%). Other shocks include the threat of eviction or insecurity of tenure, resulting in forced evictions (44% of households are affected in sample settlements) loss of job and homelessness and loss of social networks.

Access to health facilities provides the opportunity for poor households to improve their human capital. However, in the four survey settlements, 34 per cent of household heads faced various health problems. A Pearson's *t*-test shows a low correlation ( $r = 0.007$ ) between health and vulnerability due to environmental degradation. This costs households both money and working days. The high cost of treatment for illness is a major cause of their indebtedness. The impacts of flood hazards in all the case study settlements are multifaceted but interconnected. The most noticeably devastating impact of flooding is the damage to physical and human assets. Government is intolerant of informal settlements. Atimbo was one of the worst-affected settlements and reported the highest number of loss of life and property (59%), while Mbukpa and Ikot Ansa reported 51 per cent each. In Ikot Ansa, up to nine gully erosion sites threaten to tear apart homes, marketplaces, tarred roads and schools.

Demolition is still the main response by the planning authority to informal settlements and they give residents no compensation or substitute land to build on. Many of these evictions are carried out without giving the required legal notice and without following due process. This does not only affect people's livelihood strategies and the future growth pattern; it also entails economic, social and environmental costs and the participation of the urban poor in the housing market. However, the manner in which force evictions are executed has remained a constant threat to the livelihood of the low-income household in Calabar metropolis.

The absence of a home for some low-income urban residents in all the surveyed settlement is an instrument of social exclusion that exacerbates their poverty. A significant proportion (49%) of the sample population lost their housing units and all their valuables as a result of these shocks. In this

situation, most had to stay in temporary accommodation. Of the displaced people placed in temporary accommodation, most remained in these places for more than six months before they moved back to their homes. These houses were mostly built on government land close to their former homes or new settlements until they permanently settled in their new housing. Large households with many girls and women were particularly challenged, as they need a greater degree of separation and privacy.

That the education system does not afford the youth an opportunity to acquire the skills they require to compete favourably in the labour market. Unemployment and employment insecurity resulting in inadequate income, poor environmental conditions resulting from poor housing conditions, overcrowding, inadequate access to safe water for drinking, poor sanitation, inadequate drainage and toilet facilities, violence and crime resulting in loss of livelihood assets, food insecurity and hunger. Eviction and homelessness can also increase the risk of insecurity and violence.

Seasonality includes fluctuations and increases in food prices, particularly during festive periods, in construction and building employment, in price and production, particularly during the rainy season. As pressures on productive resources grow, competition is likely to intensify, and less powerful groups find it harder to retain access to resources. Households were asked to identify the months in which they did not have sufficient food to meet their household needs: 63 per cent said it was during the summer and 37 per cent said it was during the spring. Seasonal shifts in prices, employment opportunities and the non-availability food are some of the greatest and most enduring sources of hardship for poor people in the study area.

# CHAPTER SEVEN: LIVELIHOOD ASSETS PORTFOLIO

## 7.0 Introduction

This chapter presents a livelihood assets portfolio of the sampled households' population and therefore addresses the second research question. An analysis of the asset's portfolio of households and their dwellings is often crucial to their attainment of housing goals and can shine a light on their living conditions and convey the extent or intensity of the housing problems, constraints and opportunities they face. The asset portfolio of households is primarily based on households surveyed and categorised using the adopted DFID SLF with additional supplementary evidence from interviews and is triangulated with findings in similar studies and documents from secondary sources. There are four capital livelihood assets (human, financial, social and natural capital). The fifth asset (physical capital) is presented in a separate chapter

## 7.1 Human capital

Both the quantity and quality, the labour resources available to households are listed as a human capital asset. They are important to fulfil the household's productive and reproductive tasks and are an indicator for evaluating vulnerability. It enables scholars to differentiate between economically active groups and those who are dependent and determines the needs of the population for housing and for quality service. The human capital asset consists of household demographic characteristics (age, gender and household size), education level and employment, and occupation status. Human capital asset is therefore necessary, but not sufficient, for the achievement of positive livelihood outcomes.

### 7.1.1 Household demographic characteristics

As Table 7.1 shows, the mean household size is 6.5 persons in the settlements, with a median of six people. According to the National Bureau of Statistics (2018), the national average household size of Calabar metropolises was 3.9 individuals in 2013. This is an increase of 2.6 individuals from the 2013 figures. There are variations in the distribution of household size across the four case study settlements. Mean household sizes in Atimbo are 6.5 (median of six), in Ekurinum and Ikot Ansa 5.8 and 6, respectively (median is six), and in Mbukpa the mean is 7.5 (median is eight). The interquartile range (IQR) of Mbukpa and Atimbo at 25 quartile and 75 quartiles are 7 and 8 and 5 and 8 individuals for each settlement, which demonstrate there is a concentration of large households in these settlements. It is unsurprising that household sizes in Mbukpa are large because of its large numbers of young children and migrants; the predominance of older children might be expected of households in which the head tends to be at least of middle age or in polygamous homes.

Table 7.1: Household size per settlement

	Mbukpa n = 112	Atimbo n = 108	Ekurinum n = 95	Ikot Ansa n = 110	Total n = 425
Mean	7.47	6.51	5.76	6.00	6.5
Median (IQR)	8 (7,8)	6 (5, 8)	6 (5, 7)	6 (5,7)	6 (5, 8)

Ikot Ansa samples have the highest proportion of large household size (32%) compared with Ekurinum (23%) household. In Mbukpa the proportion is 21 per cent and in Ekurinum it is 14 per cent of household (see Figure 7.1). The largest household size consists of 25 members, including friends, servants and relatives. Larger households are found to incorporate extra members from their relatives, extended family ties or friends. This is a common social custom in West Africa and may increase the average household size (Tipple *et al.*, 1999).

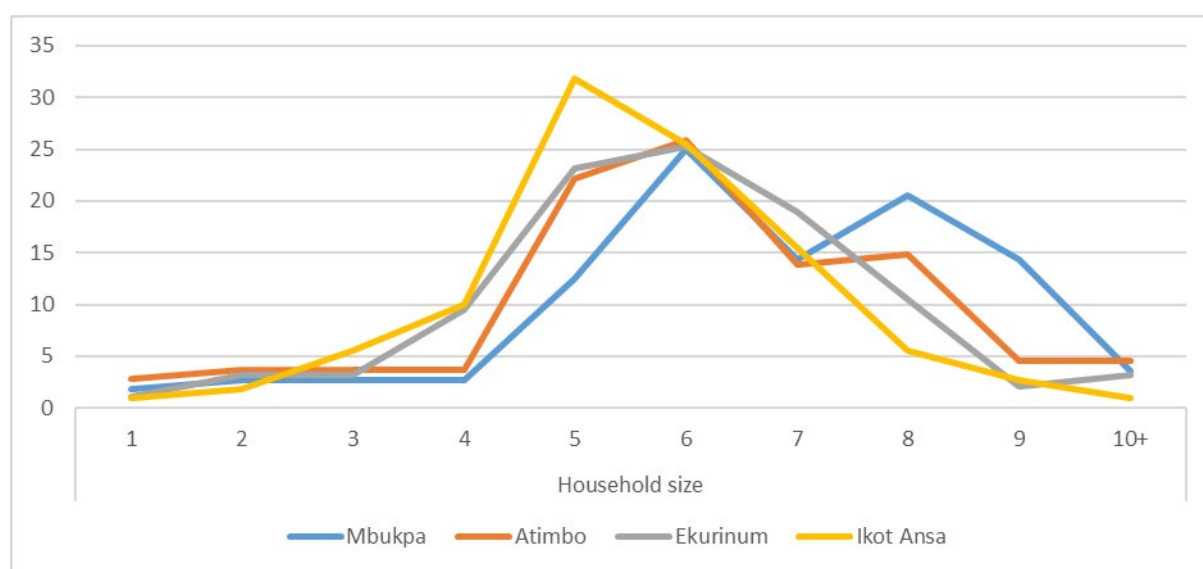


Figure 7.1: Respondents' household size (%).

However, the potential benefits of a large household include extra income, extra support and the social networks. In addition, the nonexistence of well-developed social security systems and low savings among households in informal settlements tends to increase fertility rates, so the parents may have economic support from their children when the parents are old. These are cultural issues and the rationale behind large household sizes. Moreover, the tradition of polygamy, where many people still believe that having as many wives as possible may increase the chance that they receive care from their children when they are old. However, in contemporary times having a lot of children and employing them in household production are likely to impede investment in human capital and other household assets. Therefore, the perceived benefits of children depend on cultural patterns, social organisation and economic forces.

## Dependency ratio

The dependency ratio is another useful indicator for assessing human capital. Table 7.2 shows that the mean household dependency ratio is 3.5, with more than half of households having two or more dependents. The mean size of the working group is 2.95 people per household and that of those actually working is 2.49. Since the mean household size is six, this implies that more than half the household members are dependents and do not directly earn income to support their respective households.

Table 7.2: Dependency ratio per household in sample settlements

Number of people	Household dependency ratio										Mean
	1.0–1.9	2.0–2.9	3.0–3.9	4.0–4.9	5.0–5.9	6.0–6.9	7.0–7.9	8.0–8.9	9.0–9.9	10 plus	
Working group	27.2	30.1	27.2	10.6	3.0	0.7	0.3	0.2	0.2	0.5	2.95
Actually working	1.8	67.0	22.5	6.6	1.2	0	0.3	0.2	0.2	0.2	2.49
Dependents	4.5	43.3	27.5	8.0	8.0	0.5	3.0	2.0	1.0	2.2	3.51

Although children are considered as an essential part of the household's workforce to generate incomes and as an insurance in old age, they are likely to impede investment in the household's human capital (for instance, in education and health), maintaining the low-income status of the household, and thereby creating or perpetuating a poverty trap.

### 7.1.2 Household structure

The age structure of the population provides important information about the existing supply and potential future demand for housing. Figure 7.2 shows that there are relatively significant proportions of older people, with 21 per cent of household heads aged between 51–60 years that make up more than one-quarter of the population. About 7 per cent of household heads are over 61 years of age (the official retirement age is 60 years for both men and women). Some scholars believe that as an individual's age increases their productivity decreases. This is particularly true in developing countries where savings and income of old people are low (Tipple *et al.*, 1997). The total proportion of household heads in the sample settlements aged between 25–30 years (19%) is also much higher than the national average. Household heads aged between 0–30 years often live in shared rental tenure due to an increase in temporary migrants workers moving into the survey settlements. Most household heads (27%) are aged between 31–40 years. This shows that the population is economically active and are within working age. Of these household heads, 45 per cent have one or more dependent children. The numbers of those aged between 25 and 30 years are significantly higher than that of the

household heads aged 61 years and above, presumably as a result of the increased migrations of working-age groups into the study area.

The mean age of household heads is 43 years, and the median is 42 years. The youngest household head is 25 years old and the oldest is 81 years old (see Table 7.3). The mean age of household heads in Mbukpa and Atimbo is 44 years, and in Ekurinum and Ikot Ansa it is 42 years.

Table 7.3: Mean and median age of household heads (years) by settlement

	Mbukpa n = 112	Atimbo n = 108	Ekurinum n = 95	Ikot Ansa n = 109	Total n = 424
Mean	44.29	44.03	42,09	41.69	43.06
Median (IQR)	44 (40, 49)	44 (35, 50)	42 (35, 50)	42 (38, 45)	43 (37, 47)
SD	7.939	10.521	8.660	6.524	8.568

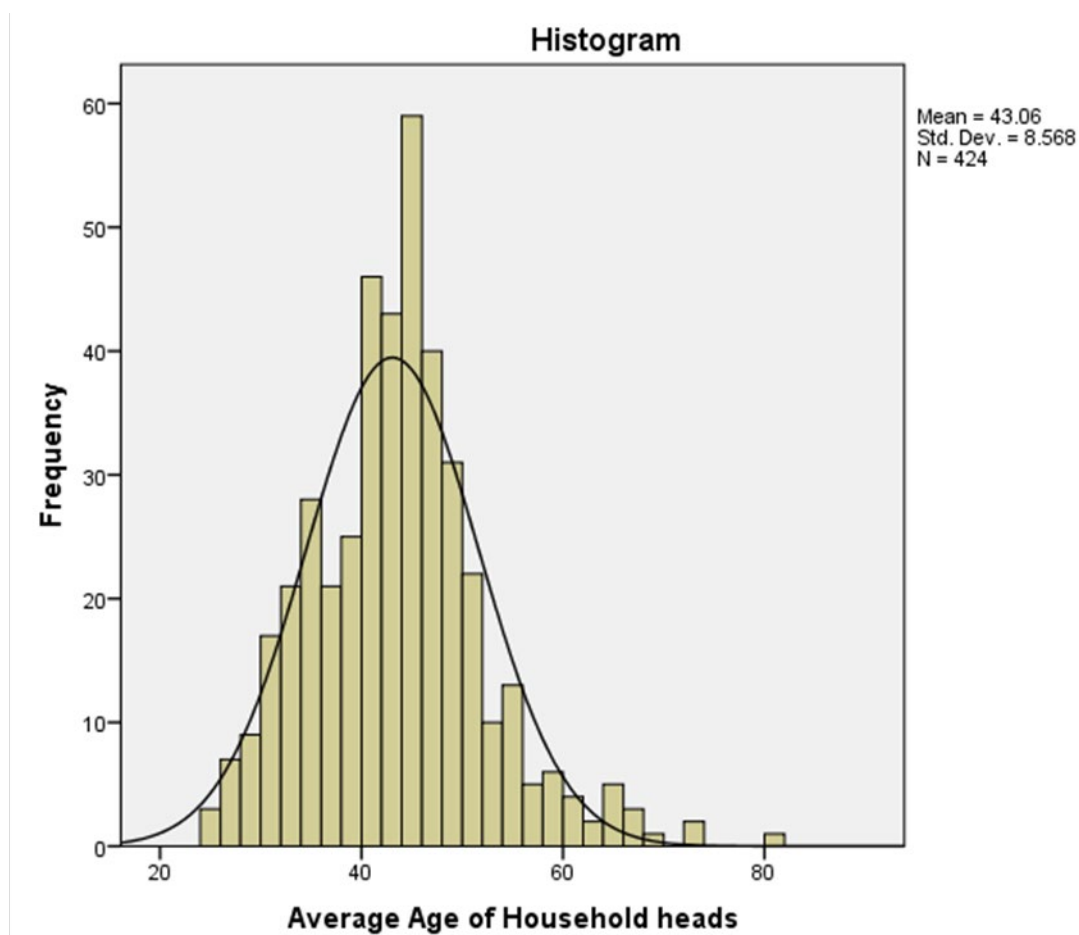


Figure 7.2: Average age of household heads

Household with a working population can have a positive impact on overall economic growth, creating a demographic dividend by raising standard of living, engaging in productive economic activities and creating jobs for the labour force, if appropriately harnessed. The only surprise in all

samples is the median age in Mbukpa is 44, compared with Ekurinum (42 years). This difference can be attributed to the fact that development in Mbukpa slum began earlier than in Ekurinum consolidated settlement.

Table 7.4 shows that 65 per cent of the household heads are male and 35 per cent of household heads are female. These figures differ from the earlier findings from the Nigerian Demographic and Health Survey (2018), which show that the gender of urban household heads was 50 per cent male and 50 per cent female.

Table 7.4: The gender of household heads by settlement

	Mbukpa n = 112	Atimbo n = 108	Ekurinum n = 95	Ikot Ansa n = 110	Total 425	Mean (SD)
Male	63.4	65.7	69.5	63.6	65.4	2.21 (0.864)
Female	36.6	34.3	30.5	36.4	34.6	2.13 (0.752)

The mean for male gender is 2.21 compared with female gender at 2.13 in the sample settlements. The high mean of the male gender is likely to be the result of the post-SAP movements of people to urban areas to look for jobs. Most adult migrants are men who move into the city without their families. Men are more likely to migrate from rural areas than women. They are often unmarried; in fact, one common motive for leaving the village is to earn sufficient to be able to marry. Of all heads of household, 70 per cent in Ekurinum, and 64 per cent in Ikot Ansa are male. Mbukpa has the highest proportion of female-headed household (37%). This could be attributed to an increase in widowhood separation or divorce in the settlement (see Table 7.5).

Table 7.5: Marital status of household heads by gender (%)

	Male n = 278	Female n = 147	Total n = 424
Married	69.1	73.0	70.0
Single	17.9	17.5	18.0
Widowed	5.1	4.1	4.7
Separated	5.8	2.7	4.7
Divorced	2.2	2.7	2.4

Households' marital status could be a major determinant of household status. The preference for housing quality and unit size within housing demand often increases when there is a change in marital status or an increase in the household's size.

Table 7.5 shows that 70 per cent of household heads in the sample are married. Typically, such households require large dwellings and long-term housing tenure. About 18 per cent of household heads are single and only 5 per cent are separated. In the absence of a male spouse, a woman then becomes the household head, where a little over 70 per cent of households are married.



Fewer than 2 per cent household heads are divorced. This is because culture frowns on couples divorcing or separating, especially for women, even when the marriage is not working. The bargaining power of divorced women in society is adversely affected. Hence, married couples may have access to benefits such as health care and insurance provided by partner’s employment but in the case of the sample settlements this is very unlikely.

Housing provision is also based on access to and control over land and property. Though women are allow to own a plot in these settlements, women may be discriminated against by the customary law practised in Calabar metropolis and cultural practices that discriminate against women in terms of the ownership or inheritances of assets, as well as their own lack of awareness of the right to ownership and to participate in decision-making processes (Festus and Amos, 2015). The gender of the head of households influences their security of tenure, property and inheritance rights. Gendered access to housing remains a problem and, despite many policies and laws proclaiming equality, in practice, one often sees discrimination against women-headed household.

### 7.1.3 Educational attainment

Educational attainment is an important characteristic of socioeconomic and human capital development. Education is a right and is the bedrock of development. Virtually all countries that have developed rapidly over the last few decades had strong education systems (Save the Children, 2021). The knowledge and skills gained through education determine the type of occupation one can pursue and sometimes the location and physical quality of one’s residential environment and the individual quality of housing units.

Table 7.6 shows that about 54 per cent of household heads have formal education while 42 per cent have no formal education of any kind including primary education. The highest percentage of household heads with no formal education is in Mbukpa (52%) compared with Ekurinum (36%). Ikot Ansa and Ekurinum have the highest percentage of household heads with formal education (56% and 60%, respectively) while in Mbukpa it is 43 per cent.

Table 7.6: Percentage of educational status of household heads by settlement

	Mbukpa n = 112	Atimbo n = 108	Ekurinum n = 94	Ikot Ansa n = 110	Total n = 424
Formal education	42.7	54.5	60.0	55.9	54
No formal education	52.0	41.0	36.0	41.0	42
Don’t want to say	5.4	2.8	4.2	4.5	4

A further disaggregation of the household heads with formal education into highest level of education in Table 7.7 shows that about half, 51 per cent of the total household heads in all sampled settlements

have primary school education. However, the quality of primary education is low and many cannot read or write. Relatively few (24%) of all households have completed secondary school education.

The educational level of household heads follows a similar trend in the four settlements, with some variations. 55 per cent and 63 per cent have completed primary school in Atimbo and Mbukpa, respectively. Household heads in Atimbo have comparable levels of education to the other three settlements, with 31 per cent having had at least secondary education. 35 per cent completed tertiary or higher education in Ekurinum. Household heads in Ikot Ansa have the highest level of education, as 36 per cent have been educated to tertiary level. Of the household heads surveyed, only 13 per cent completed tertiary education in Mbukpa. If educational opportunities are not made available, these people will continue to be forced into less skilled and less well-paid jobs.

Table 7.7: Educational level of household heads by settlement

	Mbukpa	Atimbo	Ekurinum	Ikot Ansa	Total
Primary/elementary	62.5	54.6	44.2	40.9	50.8
Secondary	24.1	30.6	21.1	23.6	24.9
Tertiary/higher	13.4	14.8	34.7	35.5	24.2

Over the years, school enrolment in Nigeria at both primary and secondary level has significantly improved. However, the proportion of this improvement is not the same across the country. According to the UNESCO Institute for Statistics (2015) report, 83 per cent of children enrolled in primary school Nigeria metropolis and 44 per cent enrolled in secondary school. However, records show there has been a decline in primary school enrolment among all survey settlements (Cross River Ministry of Quality Education, 2020).

Table 7.8 shows the education by gender across groups. A total of 66 per cent of boys attended school and 64 per cent obtained a primary school level of education compared with 35 per cent of girls. It was predictable that all sampled settlements showed low levels of female literacy, given social attitudes towards girls. This has also been attributed to various constraints such as child labour, distance to school, poor quality and low investment in girls' education, lack of special targeted strategies and interest from families to achieve equitable enrolment, low attendance and insufficient schools, poor equity, lack of inclusive approach and insecure shelter.

Table 7.8: Educational level of head of household, by gender (%)

	Primary/elementary	Secondary	Tertiary/ higher	Total
Male	64.6	69.3	70.4	65.6
Female	35.4	30.7	29.6	34.4

#### 7.1.4 Employment, occupation and location of workplace

Employment is the doorway out of poverty and an essential cornerstone of economic and social development. It determines the quality of housing household can afford. The National Bureau of Statistics (2020), like in most other countries, uses a variant of the ILO definition of unemployment. Unemployed people are actively looking for work but cannot find a job. Underemployment is when you work at least 20 hours on average but less than 40 hours a week. About half of the households in the study area are unemployed. In some households there are three or more people in the active labour force who have no jobs in the formal sector but survive by undertaking a variety of activities in the informal sector. It is reasonable to assume that a significant proportion of those who reported they were working were engaged in informal service sector because of the demand for goods produced in the informal sector.

Table 7.9 shows that about 37 per cent of the sample are unemployed or have been laid off. This is higher than the national average of 33.3 per cent (National Bureau of Statistics, 2020). 20 per cent of household heads in the sample are self-employed, a figure which probably shows their reliance on casual and petty occupations of a service nature. There is a lower proportion (8%) of household heads engaged in part-time paid work and daily work. The daily workers are employed in less skilled occupations in all the settlements surveyed are.

There is not much difference in the number of those unemployed or laid off in the four settlements surveyed. The surprise is that in Mbukpa 42 per cent of household heads are unemployed and in Ekurinum 32 per cent are unemployed. Another surprise is that in Mbukpa only 7.1 per cent of household heads are in full-time paid work while 14 per cent of them are in daily-waged labour. According to the household heads in Mbukpa they are unemployed either because there are no jobs at all or the jobs available pay too little to be viable.

Table 7.9: Employment status of household heads (percentage) per settlement

	Mbukpa n = 112	Atimbo n = 108	Ekurinum n = 95	Ikot Ansa n = 110	Total n = 425
Unemployed/laid off	42.0	38.0	31.6	35.5	37.0
Paid work (full time)	7.1	25.9	28.4	25.5	21.4
Self-employed	20.5	25.0	14.7	20.9	20.5
Paid work (part time)	10.7	2.8	13.7	7.3	8.5
Daily working	16.1	3.7	5.3	5.5	7.8
Taking care of family member	2.7	3.7	5.3	1.8	3.3
Retired/pensioner	0.9	0.9	1.1	3.6	1.6

Figure 6.3 shows the main occupation of the household heads. More than four-fifths of employment is in the informal sector (including artisanal, shoe repairs, selling groceries, vegetables and cooked food,

fishing and tailoring). This may reflect the general growth of the informal sector of Calabar. Further disaggregation of the main occupations of employed household heads in the four settlements shows that 95 per cent in Mbukpa and 83 per cent in Ikot Ansa have the highest number of household heads working in the informal sector. Ekurinum has the highest proportion household heads (24%) who said they worked in the formal sector. This could be due to the proximity of government institutions to the settlement (see Table 7.3).

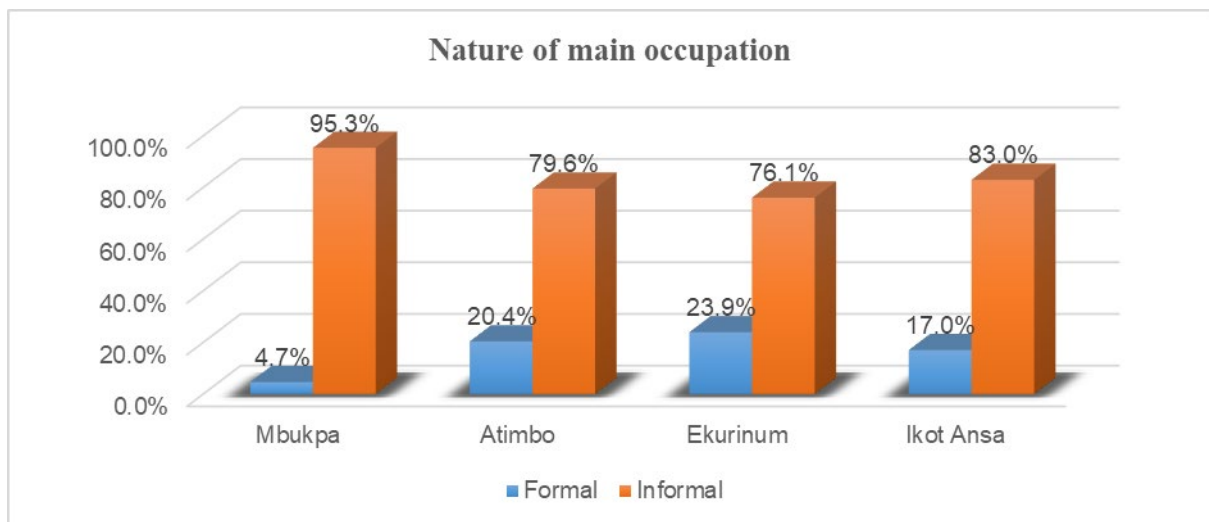


Figure 7.3: Percentage of type of occupation

Seven types of occupation were generated for classifying the occupational patterns of the household heads in employment. All workers were grouped according to the industry in which they were employed, according to the standard industrial classification of occupations and occupational groups.

Table 7.10 shows that the most common occupation is trading (48%). This includes running small grocery shops, street vendors and salespeople. Artisan and skilled construction workers make up only 12 per cent and 7 per cent, respectively, of the sample. A significant number (12%) of the total sample of household heads in all settlements are engaged in agriculture and allied sectors, most of whom are women. A variety of vegetables are produced and sold, including groundnuts, maize, sugar cane and tomatoes, meat and chickens. Other occupations include fishing, sellers of tobacco and scrap iron sellers (see Figure 7.4).

Table 7.10: Percentage of types of occupation of household heads

	Mbukpa	Atimbo	Ekurinum	Ikot Ansa	Total
Trading/sales worker	52.7	43.5	37.9	55.5	47.8
Artisan	2.7	23.1	22.1	2.7	12.2
Agriculture and allied sector workers	13.4	11.1	11.6	10.9	11.9
Civil service/technical related workers/administrative workers	10.5	11.1	11.6	7.3	10.1
Student/scholar	8.0	10	5.3	5.6	7.3
Skilled construction work	5.4	4.6	8.4	10.0	7.1
Others	6.3	0.9	4.2	3.6	3.8

There are considerable differences between Mbukpa and Ekurinum settlements. Trading was more prevalent in Mbukpa (53% versus 38%). There is a predominance of artisans in Atimbo (23%) and Ekurinum (22%), but only 3 per cent of workers in Ikot Ansa take artisanal jobs. Other occupations are well represented in all sample settlements, including charcoal burners, the food processing and beverage industry, welders and painters.

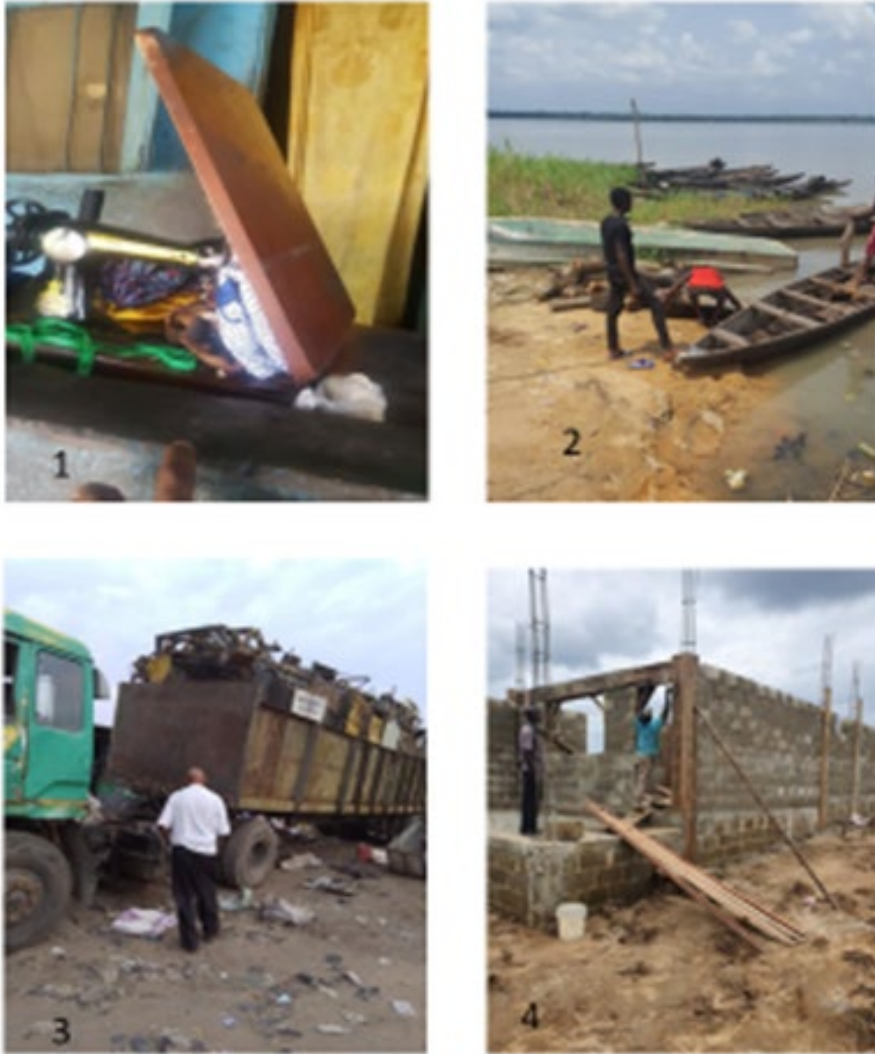


Figure 7.4: Small skilled and unskilled occupational groups in Calabar metropolis: 1. Left: A tailor sewing at home. 2. Right: fishermen. 3 Bottom left: Scrap metal sellers. 4 Bottom right: Construction workers.

The data show that there is a significant relationship between the primary income activity of household heads and place of work at Cramer's  $V = 0.544/ p < 0.000001$ ). For instance, a higher proportion of those who work in the agriculture and allied sector and trading/ sales workers work in Ikot Ansa compared to household heads who are engaged in skilled construction work.

One key issue determining the value of housing as an asset is its location. Table 7.11 shows that about half of the workers work between Less than 2km (less than 30 minutes' walk) from the CBD. Ekurinum has the highest number (59%) of residents living less than 2km from their place of work, followed by Mbukpa and Atimbo (55% and 49%, respectively). 33 per cent of households in Ekurinum reside 5–7 km from their place of work compared with 26 per cent in Ikot Ansa. This shows significant variation in the distance of travel. Atimbo and Ikot Ansa have the highest number of

households that travel more than 7km to work (21% and 22%) compared with only 4 per cent in Ekurinum. Therefore, those dependent on employment outside their home to generate income have no option but to commute daily to their place of work.

Table 7.11: Distance from work location (%) per settlement

Km	Mbukpa	Atimbo	Ekurinum	Ikot Ansa	Total
Less than 2	55.0	49.0	59.0	42.0	51.0
2–4	2.7	3.0	4.0	9.0	5.0
5–7	27.0	27.0	33.0	26.0	28.0
More than 7	16.0	21.0	4.0	22.0	16.0

Data collected on the mode of transport used for the journey to work in Table 7.12 show that about 33 per cent respondents walk to their workplace and about 22 per cent work at home. There is no significant difference in the number of households that walk to their place of work. However, the proportions of those working at home varies according to settlement (about 26% in Ikot Ansa compared with 16% in Ekurinum). Vehicle ownership is low at 5 per cent at present, but expected increase to 17 per cent in 2030, this need to be taken into account.

Table 7.12: Mode of transport to work (%) per settlement

	Mbukpa	Atimbo	Ekurinum	Ikot Ansa	Total n = 326
Walking	33.0	33.3	31.0	36.1	33.4
Working at home	22.5	26.0	16.0	25.0	22.1
Bus	11.7	14.1	16.9	16.9	14.7
Taxi	12.8	14.1	9.9	9.6	11.7
Bicycle	11.7	3.8	5.6	3.6	6.4
Own car	6.4	7.7	4.2	2.4	5.2
Other	4.3	1.3	2.8	3.6	3.1
Not stated	2.1	-	7.0	2.4	2.8
Friend's car	2.1	-	-	-	0.6

## 7.2 Financial capital

### 7.2.1 Household income and expenditure

A household's monthly income is one of the most important indicators of its economic status and its ability to spend on housing. Respondents' household income was assessed through a series of questions. They were asked to mention the approximate gross income of their household in a month. Households receive income from other family members, mostly adult children, although each share

cannot be calculated from the survey. Income earned by other members of the household was felt to be of relatively minor significance as it is often only a sporadic contribution, especially for the cost of housing and services. Additional income comes from various sources such as rent, petty business, commissions, trading or self-employment and remittances from abroad. Many of the households also let houses or rooms for additional income (see details in Chapter 9).

Table 7.13 shows that about half the sample households earn less than ₦20,000 (US\$50) per month. This is below the poverty line of US\$2 per day. Only 23 per cent of the sample households earn ₦20,000–₦40,000 (US\$50–100). Fewer than 3 per cent earn more than ₦100,000 (US\$250) and above. Households earning ₦40,000 (US\$100) or less per month are categorised as low income in this research. About 80 per cent of households earn less than ₦50,000 (US\$125) a month and a very few households in the sample have incomes below the absolute poverty threshold (a household of six would need an income of  $6 \times 30 \text{ days} \times \text{US\$2} = \text{US\$360} = \text{₦144000}$  per month to rise above the poverty). This has far-reaching effects in terms of providing shelter and other services.

Table 7.13: Households' monthly income (%) per settlement

₦	Mbukpa	Atimbo	Ekurinum	Ikot Ansa	Total
Less than 20,000	66.7	61.0	42.4	39.1	52.3
20,000–40,000	14.3	24.0	23.9	28.2	22.6
40,001–60,000	12.4	9.0	21.7	23.6	16.7
60,001–80,000	1.9	2.0	4.3	3.6	2.9
80,001–100,000	3.8	2.0	2.2	2.7	2.7
Greater than 100,000	1.0	2.0	5.4	2.7	2.7

Incomes in all surveyed households are generally low. More than 30 per cent household have no wages or salary income (see Table 6.9). SAPs have led to a fall in real wages, increased prices for goods and the loss of public sector jobs, together with a knock-on effect on the rest of the economy. This implies that in most cases measurable household income, when set against the acceptable living standard defined by the National Bureau of Statistics (2020) is insufficient to acquire housing and non-housing services.

In 2019 the Federal Government of Nigeria changed the salary structure of workers by increasing the minimum wage from ₦19,800 (US\$49) to ₦30,000 (US\$75) a month. At the time of this research, the policy was yet to be implemented in the study area. Most households thought that their income would remain at the same level or worsen, and some expected a slight decrease (interview with household). It is not likely to make a significant impact, especially when both the cost of living and inflation have increased in proportion and the number of the unemployed is steadily increasing. However, it is acknowledged (at least unofficially) to be insufficient for even bare subsistence of an average household of six individuals in Calabar metropolis.



Housing conditions are directly associated to the cost of housing and non-housing services. An attempt has been made to investigate the expenditure of households in this income bracket with respect to their ability to pay for housing services. Data on household incomes are almost impossible to collect. Experience has shown that questions on income and expenditure elicits incompatible data (Tipple, 2000, p.60). An individual in formal employment may be willing to reveal the bottom line on their pay cheque but not one in informal employment. They may not know what it is because it varies. Besides, while the records of earnings of principal household income-earners may be available from formal sources of employment, with a reasonable degree of accuracy; figures for additional income and income from other household members are difficult to collect in the informal sector. In some instances, the expenditure stated amounted to more than the income earned. The stated expenditure tends to be about twice the income, on average because households inflated their expenditure to stress their suffering (see Tipple *et al.*, 1999).

In addition to the usual problems of collecting income data is that the income, which appears as a whole sum, is very definite, while expenditure, contains many sub-heads and fractions. This seems to have resulted in a certain degree of discrepancy by households expressing their expenses to correspond to each component of the income. They found it almost impossible to determine their expenses in rigid statistical terms. In some cases where households had other extra sources of income, commonly home-based enterprises, seasonal earnings from property (rent) and remittance from overseas relatives; these also resulted in variations in their calculation of their income and expenses.

Household-related expenditures (including rent, food, water, education and electricity) represent a large share of total consumption in all samples. The poverty line threshold method has been used to estimate household expenditure due to the unavailability of a standard consolidated household budget database.

Table 7.14 shows that the mean monthly expenditure on rent of households in all sample settlements is ₦7871 (US\$18) and food is ₦7500 (US\$18.75), and that of children's education is ₦3830 (US\$9.5). The mean monthly expenditure on electricity is ₦2200 (US\$2.25) after paying for basic non-housing needs. At the same time, the median household incurs about ₦4000 (US\$10) of its income on food. These tiny amounts of money are still affordable by the sample households. The highest median monthly rent of ₦4000 and IQR of ₦13,000 at the third quartile is demanded in Ekurinum. When asked what sum they could afford to pay per month for rent, the low-income households (excluding the lowest) can afford a mean of ₦7,800 (US\$18) and a median of ₦4000 (US\$9) per month (n = 217). The rent to income ratio is a median of 12.3 per cent and a standard deviation of 8.2 per cent, suggesting that 217 household members pay between 10 per cent and 30 per cent of their income on rent. The rent to income ratio in Nigeria was 12 per cent with a median value of 18.5 per cent (GHS, 2010).

The combination of high housing costs and low household income suggests that a majority of the targeted population cannot afford to purchase an entry-level home supplied by the market. Since the vast majority of the households received incomes that were barely adequate to meet their most basic needs, they naturally wished to minimise the proportion of the income they spent on rent. Another realistic picture of affordable housing is the interaction between income, expenses and the cost of non-housing needs, which are determined by the household size. It would be reasonable to assume that any housing cost imposed on such households is likely to be paid at the expense of another commodity such as transport to work, health care or food.

Thus, the universal affordability percentage so beloved of policymakers (say, 30 per cent of income on housing) is dramatically inappropriate to those living close to the poverty line. A landless food vendor spends more than 60 per cent of their income in average monthly household costs of food and clothing constitutes, leaving little more than 20 per cent available to pay for housing and house rent, so that an adequate shelter is beyond their reach.

Table 7.14: Household monthly expenditure on rent, education, electricity and food ('000 ₦)

		Mbukpa	Atimbo	Ekurinum	Ikot Ansa	Total
Rent (n = 217)	Mean	6.5	7.1	11	7.7	7.8
	Median (IQR)	4 (3, 6)	5 (3, 6)	6 (4, 13)	3 (3, 5)	4 (3, 6)
Education (n = 300)	Mean	3.8	4.2	4.3	3.4	3.8
	Median (IQR)	2 (1, 3)	2 (1, 3)	3 (2, 4)	2 (1, 3)	2 (1, 3)
Electricity (gas) n = 425	Mean	2.3	2.1	2.9	1.8	2.3
	Median (IQR)	2 (1, 3)	2 (1, 3)	3 (2, 4)	2 (1, 2)	2 (1, 3)
Food (n = 425)	Mean	7.8	6.5	8.2	7.2	7.4
	Median (IQR)	4 (3, 6)	3 (3, 6)	4 (4, 11)	3 (3, 6)	3 (3, 6)

If the total cost of houses being built is divided by the number of living rooms they contain, the costs of house per room can be established. This variable is derived from the estimates of the ratio of the median market price of a house divided by median household income. The house prices to income ratio in Table 7.15 shows that households can afford between US\$18,000 at a house cost to income ratio of 3 rooms but up to US\$26,000 if they could manage a House Cost to Income Ratio of 5 rooms.

At house costs to income ratio of three, Ekurinum households could afford about US\$18,500 while those in Mbukpa and Atimbo can afford between US\$17,000 and 18,000. Raising the house costs to income ratio to five increases housing affordability to about US\$19,000 and 20,000 for all households surveyed. This indicates that at least 30 per cent of households cannot afford to own one newly build house, about 70 per cent of the households are unable to afford the least expensive market rental housing for ₦5 million (US\$12,500 per year). About 65 per cent of households cannot afford houses that cost between US\$17,000 and US\$18,000 per year (housebuilding or purchase). Only a meagre

(less than 8%) number of all households can afford homes supplied by the formal market, at an average starting price of ₦8 million (US\$20,000) and above.

Table 7.15: Cost of a newly built house using median household income (US\$) per settlement

	Mbukpa	Atimbo	Ekurinum	Ikot Ansa
2 bedrooms (3 rooms)	17,440	19,100	21,700	17,930
3 bedrooms (4 rooms)	18,210	19,450	22,020	19,000
4 bedrooms (5 rooms)	19,199	20,100	23,000	21,000

Virtually all households will be unable to afford payments on the least expensive dwelling advertised for sale on the open market of between ₦25 million to ₦40 million (US\$62,500 to US\$100,000) for a single story four-bedroom house of 400m<sup>2</sup> (see Figure 7.5)

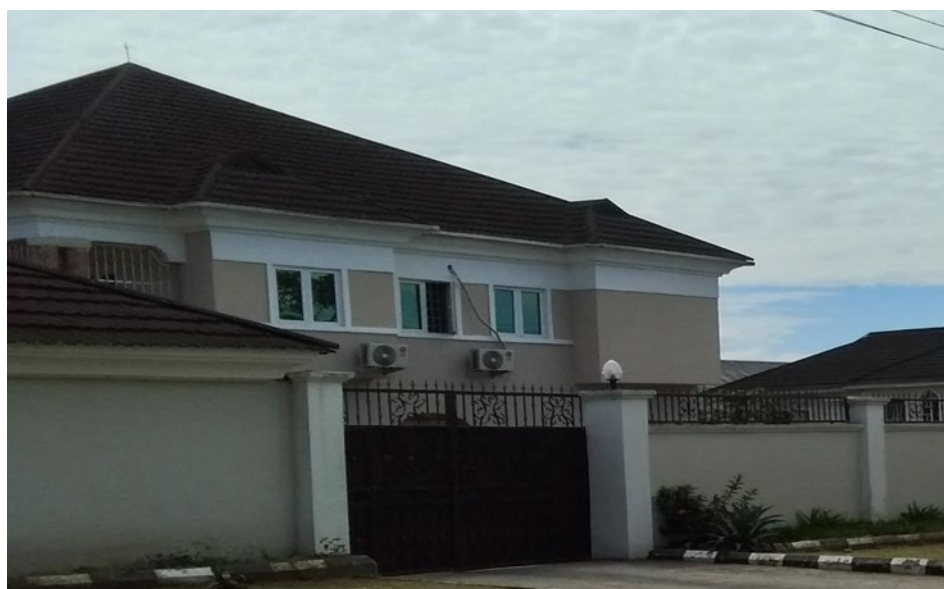


Figure 7.5: A typical double story four-bedroom house in Ekurinum

However, this is prohibitively expensive for low-income in the study area. There are considerable differences among the sampled settlements. The cost of houses in Ekurinum ranged from ₦5 million (US\$12,000) for a shack to ₦40 million (US\$100,000) for a cement block double-storey house in 2019. The cheapness of a shack house may be due to its structural quality, in contrast to the high-cost implications of steel reinforcement used in cement block construction.

Given the current minimum wage, a shack or an informally built dwelling will require about 45 per cent of an annual household income of ₦5 million (US\$12,500), which is only 10–30 per cent of the households may be able to afford. A household's ability to buy a house will also depends on the purchase cost (including land, infrastructure, building materials and labour) and its ability to obtain a mortgage and their available budget once non-housing costs are deducted.

The availability and supply of building materials and the use of construction techniques affect housing production costs and the overall housing supply. Costs of basic materials, as well as costs of construction, have been rising significantly in Calabar metropolis. 24 per cent of household heads who built their own houses spend between ₦1–1.5 million (US\$2,500–3750) on bricks, while 36 per cent spend between ₦1.5–2 million (US\$3,750–5,000) and 26 per cent spent ₦2 million (US\$5,000) and above also on bricks. The modal value of cement was below ₦500,000 (US\$1250). One bag of cement cost ₦3000 (US\$7.5) in 2019. Only 35 per cent of household heads who built their own houses spent below ₦1 million (US\$2500) on cement and 15 per cent spent between ₦100,001 (US\$250) and ₦150,000 (US\$375).

The amount spent on roofing material ranged from ₦500,000 to ₦2 million (US\$1250–5000). The modal amount spent was ₦1million–1.2 million (US\$2500–3000) (15%), but most households spent ₦2 million (US\$5000) and above. Other materials – windows, doors and frames – cost between ₦500,000 and 1.5 million (US\$1250–3750), and a total of 28 per cent of households spent less than ₦500,000 (US\$1250) on other building materials. 42 per cent spent between ₦1 million (US\$2500) and ₦2 million (US\$5000). The cost of land, site preparation and public utilities amounts to between ₦1.2 million and ₦5 million (US\$3000–12,500), depending on the contract price per dwelling and its space about buildings.

About 68 per cent of household heads who built their own houses employed a bricklayer and paid for labour. Carpenters were only employed by 45 per cent of the sample household. The majority at 55 per cent employed the help of friends and extended family relatives as labour. In between cases that paid for carpenters, 35 per cent paid between ₦0–500,000 (US\$0–1250) and 60 per cent paid ₦500,001–1 million (US\$1250–2500). Only 5 per cent paid ₦1million (US\$2500) and above. The price per m<sup>2</sup> (US\$17,500–20,000) agrees with figures given by the Ministry of Lands and Housing for the third quarter of 2015. Given all these factors, the multiple of annual income that owners spend on their house gives a good base for calculating future homeownership. Figure 7.6 puts together the data from households in the four sample settlements to show their various medians. It shows that, at a HC: Y of three, households can afford between US\$17,500 and \$18,500 as a capital cost for their housing, either to own or to rent for market rents. The median sums are considerably higher in Ekurinum and Ikot Ansa (see Figure 7.6). The exact relationships vary among the type of housing and its size and from one location to another.

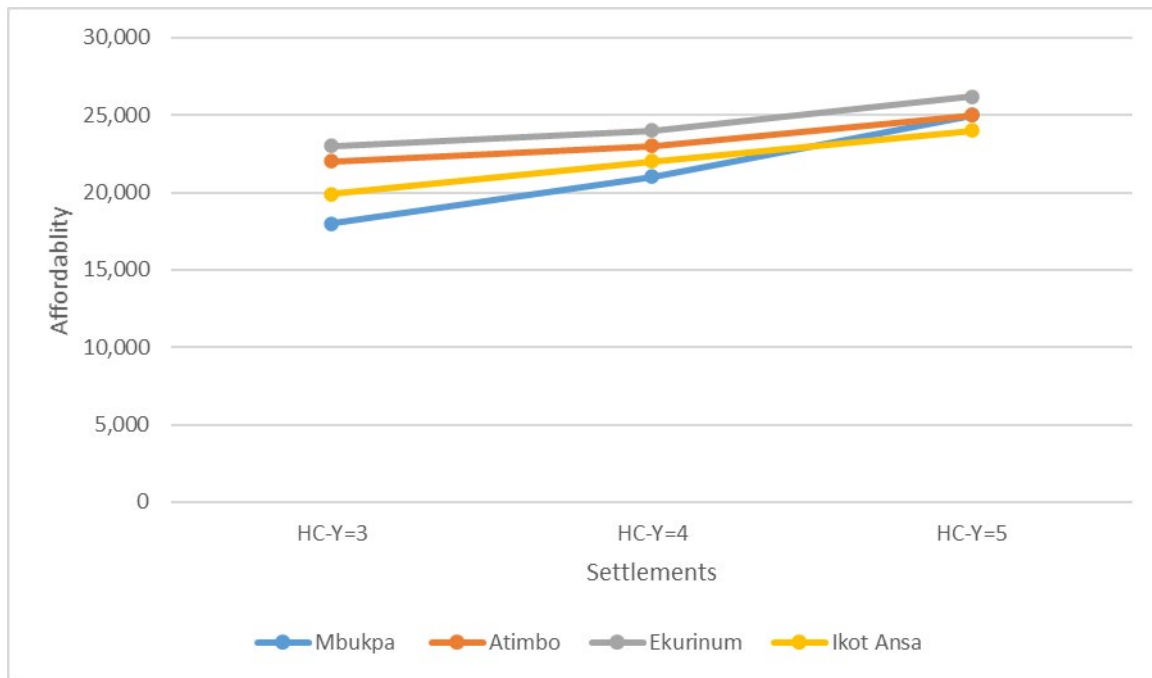


Figure 7.6: Affordability at house costs to income ratio of 3 to 5, based on full construction costs (in US\$)

### 7.2.2 Savings

Table 7.16 shows that most household heads (70%) indicate that they had difficulty saving. Relatively few people (30%) save money from their monthly income. It is more likely that the so-called savings differ only on periodic expenses for food, school fees and burial rights. Of all household heads that are able to save, 13 per cent save less than ₦10,000 and 7.5 per cent save ₦10,001–20,000 monthly. Only 8 per cent of all household heads save ₦20,001 and above monthly.

In Ekurinum 11 per cent of household heads save ₦20,001–30,000. Few household heads claimed that they had saved a considerable amount, although it is rarely saved for more than a month. Savings were seen as a way to finance immediate needs rather than accumulate capital. The maximum savings from two household heads were ₦110,000 and ₦115,000. The savings in one of these households was from a business and the other did not state his source of income and reason for saving. Although household heads who save must do so to buy a house, build or pay for housing, they do not give this as specific reason for saving money. These funds were often intended for funding businesses that then may finance housing. The householder who saves indicates that they do so for social security, such as covering periods of unemployment and children’s education, rather than simply acquisitiveness to purchase status symbols (such as clothes, cars, motorcycle, computers and smart phones).

Table 7.16: Percentage of household heads savings in a month per settlement

₦	Mbukpa n = 112	Atimbo n = 108	Ekurinum n = 95	Ikot Ansa n = 110	Total n = 425
None	71.4	84.3	53.7	71.8	70.8
Less than 10,000	10.7	8.3	16.8	17.3	13.2
10,001–20,000	6.3	4.6	12.6	7.3	7.5
20,001–30,000	8.0	0.9	11.6	1.8	5.4
Above 30,001	3.6	1.9	5.3	1.8	3.1

Previously most people saved added their saving to their income from either remittance or family support to buy houses or to build their own houses. When they did so, they had a substantial capital sum.

### 7.2.3 Access to credit

Table 7.17 shows that most household heads (74%) claim that they have difficulty in accessing credit facilities, especially from banks. This is associated with the irregular and inadequate income of the majority and the lack of financial services suitable for poor urban residents. Ekurinum has the lowest number of household heads (56%) that find it difficult to obtain credit facilities, compared with Mbukpa and Ikot Ansa 98% and 84%, respectively). In Ekurinum there is a loan and credit facility where special funds are budgeted by the government to assist residents. However, the householders complained that these funds targeted blue-collar employees only, and usually the fund ended up in the pockets of the government officials who are responsible for the disbursement of the funds.

Table 7.17: Percentage of household heads having difficulty in accessing credit facilities per settlement

	Mbukpa n = 112	Atimbo n = 108	Ekurinum n = 94	Ikot Ansa n = 110	Total n = 424
Difficulty in accessing credit facilities	82.1	72.2	56.4	84.5	74.5

Table 7.18 shows that formal sources of finance are only available to 28 per cent of all the sample household. In contrast, informal sources serve about 72 per cent in the form of social and non-conventional finance, which is not necessarily used only for home improvement. They include rotating savings and credit associations (ROSCAs), age grade associations, town unions, men's loan association, traditional money lenders and social club contributions. A ROSCA is a method of savings where members gather to contribute money that is allocated to a chosen member in every meeting (susu or akpe), which they collect at the end of the month or at a time agreed between the contributors and the collectors. Households contribute a standard amount on each market day or month and can access all or part of the fund in times of need. Most household interviewees said they had not considered applying for credit from a ROSCA or micro finance bank for housing improvement or other goods because they thought the interest rate was high.

Table 7.18: Household source of finance per settlement

Source of finance	Mbukpa	Atimbo	Ekurinum	Ikot Ansa	Total
Informal	80.0	73.3	66.0	78.3	71.8
Formal	20.0	26.7	34.0	21.7	28.2

According to the interviewees, having a debt exerted pressure on other household needs and presented a burden. Households have limited options to finance their housing needs, but also this support was not available even when they already had paid for land or housing using their own means. As a result, their priority for housing improvement was based on the individual or household income, including wage employment, non-farm businesses or sales of asset. However, when people lack regular employment or income, the house can become a vital element in the way they sustain or expand their businesses in exchange for their obligations to support weaker household members (see details in Chapter 9).

### 7.3 Social capital

As discussed in Chapter 4, social capital in the survey is measured through the availability of networks, including social networks, feelings of trust and safety and making use of information and communication.

#### 7.3.1 Social networks and association membership

Social networks in the urban area can be very complex and diverse and include much more than households, municipal councils and other service providers in the local and immediate environment. Thus, religious associations, community-related networks, NGOs and political networks are taken into consideration in this study. These networks allow households to be integrated into the community structure. They include their family safety nets, the possibility of learning new skills, solidarity and the ability to share knowledge and information on informal employment. Households willing to share their skills, experience and time with the community can withstand the material pressure they face in everyday life. For instance, while households may be cash poor they may be able to call on social networks embedded in their communities to respond to economic stress.

Table 7.19 shows that 42 per cent of household heads belong to a religious association and 19 per cent are members of cooperative, thrift or credit societies. These are significant networks of support within and between households that individuals or communities can call on. Only a small proportion of sampled households are members of CDCs (19.4%), youth-based organisations or voluntary services (14%). Further disaggregation of household heads according to settlements shows that Mbukpa has the highest (48%) and Ekurinum has the lowest (33.7%) proportion of household heads that belong to a religious association, while 29 per cent of household heads in Ekurinum belong to a co-operative and credit society, compared with 13 per cent in Mbukpa.

Table 7.19: Percentage of household head belonging to associations/organisations per settlement

	Mbukpa n = 109	Atimbo n = 108	Ekurinum n = 95	Ikot Ansa n = 110	Total n = 422
Religious association	48.6	42.6	33.7	41.8	41.9
Co-operative/thrift and credit society	12.8	18.5	29.5	16.4	19.0
Community development committee (CDC)	15.6	23.1	29.5	10.9	19.4
Youth organisation/voluntary service	17.4	9.3	5.3	23.6	14.2
Political party	5.5	6.5	2.1	7.3	5.5

### 7.3.2 The feeling of trust and safety

The feeling of trust is assessed through households' willingness to leave keys with their neighbours while they are away. All sampled households were asked whether they had children and whether they could leave them with their neighbours if they were away. Based on this, Table 7.20 shows that, 65 per cent were willing to leave their children with a neighbour and 62 per cent were willing to leave their keys ( $\chi^2$ , 19.192; df = 1; p < 0.0005).

Table 7.20: Willingness to leave keys and children with neighbours per settlement

Willingness to leave	Mbukpa n = 112	Atimbo n = 107	Ekurinum n = 94	Ikot Ansa n = 108	Total n = 421
... keys (yes)	75	84	68	52	65.3
... children (yes)	62	55	65	71	62.0

However, in an interview, a respondent cited the loss of trust between neighbours as the main reason for not leaving keys or children with them. This is for safety and security reasons, together with the increase in the number of rural migrants and a high level of insecurity in their settlements.

Figure 7.7 shows that half of household heads (50%) believe that crime and violence have increased a lot. On the other hand, about a quarter of the household heads feel that crime has decreased a lot (14%), and only 11 per cent feel that crime has decreased somewhat (11%). Inter-household mechanisms have been weakened by social and economic heterogeneity. A further disaggregation of all sample settlements shows that 35 per cent of household heads in Ekurinum believed that the crime levels had stayed about the same. The reason for this, cited by the community leader, is because a security gate was set up and community vigilantes were appointed.



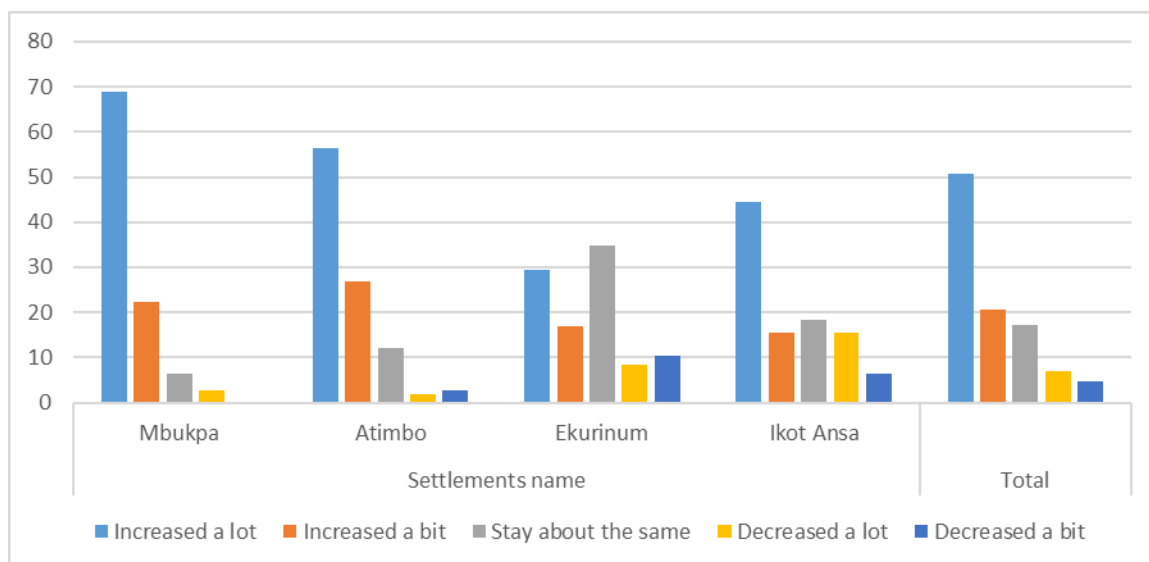


Figure 7.7: Attitudes to the occurrence of crime and violence (percentages)

Households tend to trust neighbours who have lived there for five years or longer and have relative, friends and older residents around them. These individuals are usually trusted with keys more than new migrants who have not spent more than a few years in the neighbourhood. The decline of trust has pushed some households beyond the point at which such reciprocity is possible. This explains why it is not uncommon for those who come into urban centres to live with relatives while looking for work and to be given set periods in which to find jobs before leaving to find their own accommodation.

The fear of crime and violence continues to be pervasive in urban areas and is one of the top everyday concerns of citizens. Increasing murders, street and public transport crime and the destruction of public property have all threatened personal safety and exacerbated fear as people become increasingly reluctant to leave their homes after dark. Increasing violence and crimes, that are perceived to be associated with the economic crisis, have eroded people's social capital.

### 7.3.3 Information and communication

Access to useful information is key to self-determination. A key aspect of social networks is access to information about opportunities – including in the casual labour market, as well as information about planned development, economic policies, employment and changes in government policy.

As seen in Table 7.21, over 70 per cent of household heads have no idea about employment and land policies, 25 per cent know something about them, and 5 per cent do not want to say if they do or don't. The proportion of those with no idea is highest in Atimbo and Mbukpa (75% and 84%, respectively) compared with Ekurinum and Ikot Ansa (68% and 53%, respectively).

Table 7.21: Percentage with access to information on employment and land policies, by settlement

	Mbukpa n = 112	Atimbo n = 107	Ekurinum n = 94	Ikot Ansa n = 108	Total n = 421
No idea	75.0	84.1	68.0	52.8	70.1
Have some idea	22.3	12.1	25.5	40.7	25.2
Don't want to say	2.7	3.7	6.4	6.5	4.8

Although their choice of response is affected by their own definition of their level of awareness, household interviews still show that their channels to learning about government policy that could affect their livelihoods are limited. In an interview with household head in Mbukpa they said:

*I have never heard of anyone we know who has benefited from or had important information on government land policy. I have heard of government sales of land in some places ... but we know nothing specific about it. Even if it is available, it will be available to very few people ... maybe the rich and privileged. It is irrelevant to us because of the controversies involved and the long process of documentation (Interview, R5, Mbukpa, M, 27, 18/10/2019).*

For information about up-to-date government housing and land policy, people rely on the local newspaper. Retired household members seem to rely more on published information from newspapers and in word-of-mouth information from relatives, friends and neighbours. The *Calabar Chronicle* is their first choice for such updates. Information from relatives, friends and neighbours are the second most important primary resources. Possession of a television is not common among households because of the cost, and use of a television to obtain information on the policy ranks third in frequency. Although television can bring household members information and new ideas, local publications, kin and friends, and the local newspaper are the two primary information resources. Most retired households feel their access to information had decreased after they had retired and gradually lost connections with colleagues.

## 7.4 Natural capital

Natural capital is the term used for the natural stocks from which resources flow and services useful for livelihoods are derived (for instance, land and water) (DFID, 1999). There is wide variation in the resources that make up natural capital in Calabar metropolis, from intangible resources such as the atmosphere and biodiversity to divisible assets used directly for production (for example, trees, land, open spaces and water bodies).

#### 7.4.1 Land use and ownership

Land is an important natural capital in Calabar metropolis. Direct access to the use of land is in some respect less significant, but security of tenure is a major issue. There is also reliance on land to building construction and growing of food for personal consumption and income generation, since some households work in agriculture and allied sectors. Part of this land may be used as an outdoor living place for cooking, leisure and washing and part for gardening and growing crops. Urban agriculture is a strategy used by many households to combat household insecurity and malnutrition and it has the potential to improve their income and enhance the urban environment (see Chapter 9), although density in settlements like Atimbo and Mbukpa is now so high that there is little space for a garden in the built-up area. Usually suburbs have a sports stadium, park, a golf course and areas of natural woodland, but this is not the case in these settlements. Most people in Atimbo have gardens outside the built-up area and where they grow a few crops like maize, cassava, plantains and leafy and non-leafy vegetables as well as a few trees for shade. A few of the people who grow popular crops like vegetables and pumpkins sell them:

*As farmers, we cultivate vegetables in vacant land near where they are selling land so that people can quickly get fresh food items. (Interview R30, Atimbo, F, 45, 17/10/2019)*

Another use to which the plot is put is to keep animals and birds. Dogs are kept as guards and for breeding, and cats are kept as pets and to control mice. Small animals are kept for meat and for extra income. Another aspect of land use is the establishment of rainy season gardens, which are usually outside the built-up area, on land surrounding residential housing. Rainy season gardens are a useful supplementary livelihood for almost 20 per cent of households in Calabar metropolis. Self-employed people often use their plots for storage and workshops. Thus, the small-scale land use pattern in Calabar metropolis is extremely complex and much detailed investigation is needed.

#### 7.4.2 Trees

Trees are an important natural capital asset in the study area for a number of reasons. They can be an important source of income, particularly for farmers, as they help maintain biodiversity by providing a range of habitats, give much welcome shade and protect the soil. Some of these advantages are directly linked to livelihood whereas others, such as their maintenance of biodiversity, are indirect. The main tree crops grown are mango, orange, guava, pawpaw, rubber palm, palm oil and these, rather than field crops, are planted around family compound. Oil palms are predominantly grown in Mbukpa and Atimbo and provide raw material for a range of local industries involved in cream and drink production. It is a significant cash crop in the local economy for cooking. Trees such as gmelina

and teak are grown for timber and firewood. Traditionally, as they relate to land ownership, trees can imply ownership of the land upon which they grow.

### 7.4.3 Open space

These assets are defined as buildings or land which is mainly uses for the social, well-being or recreational interests of the community. They include local parks and open green spaces, sports and leisure centres, playing fields, guild halls, village shops and open markets. Open spaces presently produce enormous environmental benefits which are currently undervalued and a could make far greater contribution to mitigating future climate change. Large areas if such spaces will be necessary if the urban area is to have a green and spacious appearance.

Results from the portfolio condition audits of open space in Figure 7.8 shows that 60 per cent of open space is in a poor condition and only 28.6 per cent is in a fair condition. Mbukpa and Atimbo have the highest number of open spaces in poor condition (62.5% and 77%, respectively). This demonstrates that the open space portfolio of assets is overall in a poor condition and unable to provide the service level expected by the end users.

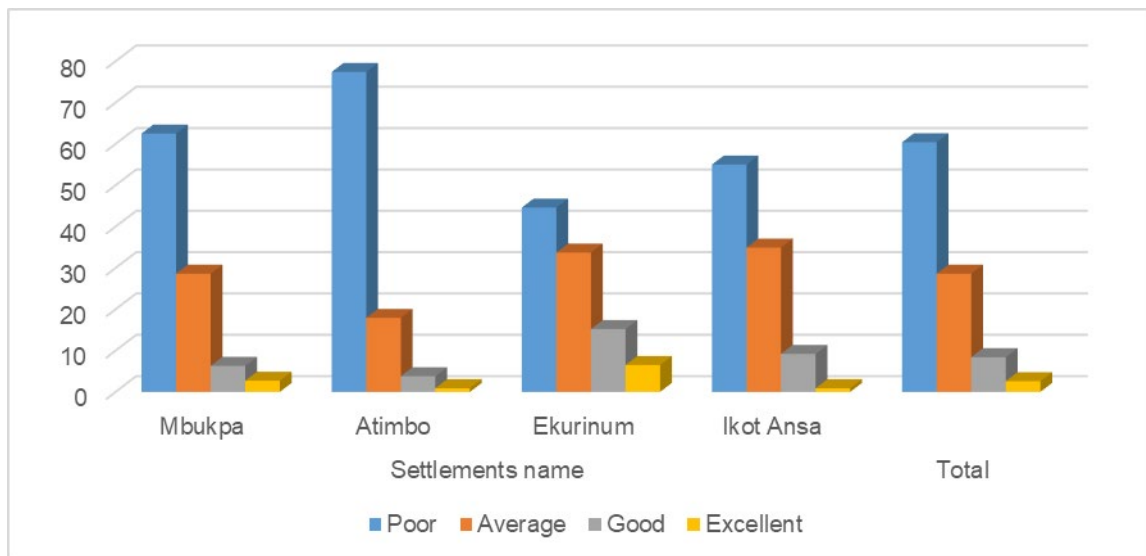


Figure 7.8: Condition of open space assets by settlement

These open spaces in poor condition will need to be upgraded or replaced. A small proportion of these assets, at 6.5 per cent are currently in excellent condition in Ekurinum due to its green nature.

## 7.5 Summary

This chapter analysed four capital assets portfolio of the households in Calabar metropolis. The results show there is a mean household size of six individuals with a median of five. The mean dependency rate is 3.5 individuals, with more than half of the households having two or more dependents. Most sample household heads (65%) are male. There is a significant proportion of female-headed

household of working age in Mbukpa. Household heads are aged a mean of 43 years with a standard deviation of 8.568 years. Most the household heads are married.

About 54 per cent of household heads have formal education. Of these, half completed primary and secondary school, and 22 per cent completed only primary education. The ability of households to manage their assets to take advantage of opportunities for economic activity is constrained, first by their level of education and skills and their household size, and second by economic drivers (income and occupation trends, unemployment and labour force participation). 37 per cent of household heads are unemployed or laid off. This is above the national average of 33.3 per cent. Most of the unemployed were looking for work. Human capital is therefore low in these settlements.

More than four-fifths of employment is in the informal sector. There is a strong, and statistically significant, relationship between the household head's primary income activity and their place of work. About half of the workers work between zero and 2 km (less than 30 minutes' walk) from the CBD. Mbukpa has the highest number of household heads living less than 2 km from their place of work and Atimbo and Ikot Ansa have the highest number of households travelling more than 4km to work.

The median monthly income in Calabar metropolis is ₦60, 000 (US\$150) per household. More than 70 per cent of the low-income households cannot afford the least expensive market rental housing. The capital cost of building non-rental housing ranged from ₦5 million for a shack to ₦40 million for a cement based single-storey house in 2019. The proportion of income actually spent on housing is highest for the poorest groups and then declines as income rises. Households generally have inadequate income to meet basic needs and have difficulty in saving. Only 30 per cent save money from their monthly income, 13 per cent save less than ₦10,000 and 7.5 per cent save between ₦10,001–20,000 monthly. Only 8 per cent save ₦20,001 and above monthly.

Most (74%) of the household heads say they always have difficulty in accessing credit because of their irregular and inadequate income and the lack of appropriate financial services.

Households' social capital was examined in terms of their social networking, social relations, trust of the community and use of information. About 42 per cent of household heads belonged to a religious association and 19.4 per cent belonged to a community development association. Only 14 per cent of household heads belong to a youth or voluntary organisation. In the four sampled settlements, 65 per cent of household heads were willing to leave their children and keys, respectively, with neighbours when they were away from home. This indicates that there are social networks and some degree of social capital among these settlements. Nearly 70 per cent the household heads had no idea about land policy and did not seek out information from officials that would affect their housing situation.

People in the study area have access to natural capital but not evenly distributed or of good quality. Audits of open space show that 60 per cent of open space is in poor condition and only 28.6 per cent is in average condition. Mbukpa and Atimbo have the highest number of poor open spaces. The investigation of natural capital assets in these settlements has pointed to a complex but accepted ownership management process, including the inclusion and sharing of natural resources, such as rivers, water bodies and open spaces. Using land for agriculture to cut down the household consumption is of particular importance to the livelihood strategies of the urban poor.

## CHAPTER EIGHT: HOUSING AS A PHYSICAL CAPITAL ASSET

### 8.0 Introduction

This section examines the physical capital assets of the household in informal settlements in Calabar metropolis. They consist of the basic infrastructure and goods needed to support livelihoods. This entails a focus on housing tenure and the physical build environment as well as privacy issues. The importance of physical capital assets in providing decent housing for all urban households has long been recognised. Housing entails much more than a structure that we call a dwelling. It is a source of identity and of status, together with the sense of belonging.

#### 8.1: House ownership and housing tenure

Table 8.1 shows that over half of the households are rent-paying tenants (59%). In general, households in their early life cycle live in rental accommodation. Rental tenure is characterised by the use of a tenement or single room house type. Owner-occupier households accommodated in multifamily housing constitute 35 per cent. Sometimes owner-occupiers let out one or more rooms to tenants. Only 7 per cent of houses in the study were family-owned.

A disaggregation of data shows that more of the households in Atimbo and Mbukpa (63% and 66%) are tenants than in Ekurinum and Ikot Ansa (46% and at 57%, respectively). Thus, there are more tenants in central than in peripheral settlements. There is a higher proportion (52%) of owner-occupied housing in Ekurinum than in Atimbo (25%). 2 per cent of houses in Ekurinum are family-owned compared with 11 per cent in Atimbo.

Table 8.1 Households by tenure (%) and settlement

	Mbukpa n = 112	Atimbo n = 108	Ekurinum n = 95	Ikot Ansa n = 110	Total n = 425
Owner of the house	25.9	25.0	51.6	38.2	34.6
Rented	66.1	63.9	46.3	57.3	58.8
Family owned	8.0	11.1	2.1	4.5	6.6

Renting ranges across a continuum of forms, from tenants living in formal housing with legally binding contracts with the owner (which is beyond the scope of this study) to those in squatter settlements and slums with only verbal contracts with the owner. Other tenure forms have a more ambiguous legal status, somewhere in between these two extremes.

Owner-occupier tenure is linked with self-help and incremental housing financed by the owner (Tipple *et al.*, 1999), who either builds it themselves or pays one or more small contractors to do so. It may also involve the use of family and relatives in the building process. Ownership usually starts with a small and moderately cheap structure that graduates through moving and improving processes to an ideal family home (see Chapter 7.2.2). Similarly, elderly occupants might move into smaller

accommodation in their old age. Improvements in housing conditions may be possible only when relevant investments are made into housing, not only in the very direct economic sense but in terms of meeting the needs of the households and providing habitable rooms for them.

According to Statista – The portal for statistics (2019), between two and four conventional dwellings per 1,000 people are constructed annually in Nigeria. The actual growth in housing stock (including all informal housing) is between 15 and 30 units per 1,000 people. Before deciding to buy or build, only 15 per cent of owner-occupant households received a windfall, such as an inheritance or a retirement benefit. Most of the housing is built without the assistance of formal financial institutions. Since low-income households in informal settlements have few ways of becoming owners, they mostly live in rental housing. A correlation was found between home ownership and total monthly income using grouped income data. A  $\chi^2$  test shows that the type of house ownership and total monthly household income are correlated at the 1 per cent significant level.

Renting is an indispensable part of housing provision in urban areas (Gilbert, 2016). Rental housing is often a form of occupancy dispersed across owner-occupied homes (for instance, in public housing schemes and private subdivisions within slums and informal settlements). In Calabar, this provides for the needs of many low-income households due to their particular circumstances and the advantages it provides. Renting housing, besides being viewed as a kind of tenure, is also a major income-generating strategy.

There are many reasons why households would rather rent than own a house. Households' lack of income to accumulate a down payment for land, access credit or keep up with monthly mortgage payments can also encourage growth in rental accommodations. These scenarios contribute to the predominance of renting in Calabar. However, some people rent because they have better access to jobs, schools and amenities in established settlements. Others rent because they value the flexibility it offers and does not commit to buying or building a new home. Renting is also attractive to new migrants who desire mobility to pursue work opportunities in different places and low-income residents who cannot access long term finance.

Renting arrangements also range from informal to formal renting. Informal renting, which is common among households in Calabar metropolis informal settlements offers tenants the most flexibility to negotiate payment options through a verbal agreement. There is no rental law mediating relationships between landlords and tenants in informal renting, particularly the conditions under which tenants can be evicted. The conditions of the tenancy are set out in individual tenancy agreements. This makes it attractive for those with irregular employment and income who cannot save money for a complete deposit or upfront payment of one to two years, as required by many landlords in the formal rental sector.



When people start renting, they sign a one, two- or three-years lease, then subsequently rent in months or a year at a time once the initial lease expires. There are no legal restrictions on longer leases. However, the pressure on many tenants to reach an agreement with landlords to get a roof over their head gives landlords essential bargaining power in informal renting. Informal rental arrangements can place tenants at a greater risk of eviction without receiving due notice or through unanticipated rent increases; or landlords can terminate leases with tenants giving a few days' notice. Rents can only be raised for new tenants, but landlords have ways of evicting families, claiming they need the dwelling for other purposes or that they want to sell the property. Landlords can evict tenants from their houses for any or no reason. There is evidence that landlords increasingly ask prospective tenants to use advance rental payments to renovate their house or advance the full construction capital:

*I moved in two weeks ago and renovated the entire apartment. Now my landlord, Segun Ali and his wife, are asking me to vacate their property within 15 days. They said this is because I am not married. They are not even talking of refunding me my rent money, plus the amount I spent on renovating the apartment. This is what I am going through right now, trying to evict me from a house that I spent all my savings to renovate. (FGI, R36, F, Ekurinum, 37, 10/09/2018)*

Landlord–tenant relationships in informal rental have also been perceived to be highly exploitative, leading to minimum security of tenure, poor living conditions and relatively high rents. In addition to the poor quality of the accommodation, rent affordability is a major challenge among the tenants. They share overcrowded apartments, mostly in one or two rooms, and endure dangerous physical conditions. Many find it so difficult to move to better housing in a less dangerous location, because they need to be close to their already established networks and income-generating opportunities. They are unable to afford the advance rents of between two to three years which they have to pay if they change accommodation. A respondent in Mbukpa said:

*You can now barely see a good mini flat for 250 thousand a year (US\$ 600) per yin Mbukpa to rent unless you are prepared to live so far away that you will mostly have to pay for it in stress and fare. They need to regulate rent prices in Calabar because these prices are ridiculous for the poor quality space in which people are struggling to live. You will see a house of 150 thousand that you will need to renovate from scratch or you are asked to pay 2–3 years advance rent. Imagine! Houses in Mbukpa going for as high as 200 thousand naira plus a year. These areas are not even secured nor worth it. Let us start from the extra we pay from 5–10 per cent legal fee outside these areas, and a caution fee on a house that is empty. (Interview, R34, Mbukpa, M, 41, 18/09/2018)*

Another tenant also explained how she paid extra to use a toilet after paying for a house:

*After you pay the rent, landlords will ask you to pay a toilet fee, buy drinks and other requirements before you can take full occupancy of your apartment. Most houses do not have toilets so if you are paying for a one-room apartment that does not have toilet of its own, then you must be ready to pay a separate fee for a toilet. (Interview, R37, Mbukpa, F, 36, 09/09/2018)*

The formal option, however, offers few legal protections for the safety and property of landlord and tenant. Formal rentals may require a deposit or large upfront payment. According to accommodation agents who have now set up in Calabar, advance payments are about two years rent or about ₦150,000 (US\$375) for a single room and between ₦500,000 and ₦750,000 (US\$1250–US\$1875) for self-contained accommodation. However, the length of house renting is usually dominated by informal renting arrangements, giving tenants flexibility in the way they raise the rent. Even though the amounts are not large in international terms, it is hard for low-income households to pay this amount every year.

Table 8.2 shows that 45 per cent of households rent from landlords. These households are made up of mostly external and internal migrants, individuals, employees and young partners. When landlords build better houses or move to other cities, instead of selling the unit, which is not feasible or unfavourable in some cases, the dwelling or part of the dwelling is rented out. Of the sampled households, 28 per cent rent from an occupier who is not the owner. Renters in this category are mostly students, long-term migrants and private individuals, employees or major employers. Only 4 per cent of households rent from the local authority. Much of the existing rental stock in this category comprises housing estates built by government ministries, local authorities and major industries for their workers and are rented out by the State Asset Management Agency at subsidised rates. Rental housing from the local authority is often the most dilapidated, as there is little incentive for renters and owners to improve it. Mbukpa and Atimbo have the highest number of households (53% and 50%) that rent from owner landlords.

Table 8.2: How households rent housing, by settlement

	Mbukpa n = 76	Atimbo n = 64	Ekurinum n = 48	Ikot Ansa n = 65	Total n = 243
From landlord (owner)	52.6	50.0	37.5	36.9	45.1
From occupier but not the owner	25.0	25.0	27.1	33.8	27.7
From private household	18.4	18.8	22.9	24.6	20.9
From local authority	1.3	3.1	12.5	3.1	4.3
From housing associations, including rent free	2.6	3.1		1.5	2.0

Households in private rental were found predominately in Ekurinum (23%) and Ikot Ansa (24.6%). This may be because renters move much more frequently than homeowners do. Moving is inconvenient and expensive. There is a high rate of sub-renting opportunities in Ikot Ansa, as some rent out part of their rooms or increase the sub-renting units. Although renting is consistent with the need for housing mobility, to benefit from job opportunities or adjust housing for the new household circumstance, financing rental housing by low-income households is either difficult or practically non-existent.

Family-owned or rent-free tenure constitutes about 12 per cent of household accommodation in Calabar (see Table 8.2). The family house is built around a central court that typically provides light and ventilation and circulation to the whole unit. These are built over one or two floors and are often built using an incremental approach. Room improvement and extensions are made when sufficient fund become available for the household through savings or remittance and are often done on a self-help basis (Tipple, 2000).

Although more storeys may be built in family-owned housing, single storey dwellings are compatible with the social, economic, cultural and climatic conditions of settlements. There are usually 10 and 20m<sup>2</sup> in size, consisting of rows of rooms ranged around three sides of a rectangular courtyard, with a kitchen, bathroom and toilet facilities on the fourth side of the compound apart from the bedroom cluster. Access to all rooms is provided through a central courtyard, which can be reached via a single door at the side or rear of the building. If you are related to the house owner or are part of their household you may get a rent-free tenancy. In the study area family-owned housing obtained through inheritance is rarely sold, although some rental stock may emerge from it. Instead of selling the unit, which is unfeasible or unfavourable, rooms are rented out to new and future tenants or let to vulnerable family members (see details on renting out rooms in Chapter 9.2.1). This is an essential social safety net for the household, protecting some of the poorest households and most vulnerable individuals from homelessness.

## 8.2 Housing conditions

### 8.2.1 Occupancy rates

Occupancy rates reflect the differences in the number of rooms available to owners as well as renters and their differing household sizes. This is a better indicator for measuring the quantity of the housing stock because it allows each household privacy of their own home. Though they differ quite markedly in the number of rooms occupied, occupancy rates between owners, renters and family own in generally only differ marginally. There is no doubt that renters are crowded, with a mean of more than three people per room and the median of four people (see Table 8.3), which represents significant overcrowding. The household indicator shows that Mbukpa and Atimbo settlements have higher

household room occupancy than other settlements. However, the mean occupancy rate in all sampled settlements is more than three people per room (well in excess of UN Habitat’s criterion of two per room).

Table 8.3: Household occupancy rates (individuals per room) per settlement

		Mbukpa	Atimbo	Ekurinum	Ikot Ansa
Owners	Mean	3.2	3.03	2.02	2.05
	Median (IQR)	3 (2, 4)	3 (2, 4)	2 (1, 3)	2 (1, 3)
Renters	Mean	4.17	3.9	3.3	3.9
	Median (IQR)	4 (2, 6)	3.5 (2, 5)	3 (2, 4)	3 (2.5, 5)
Family-owned	Mean	3.2	3.10	2.01	3.42
	Median (IQR)	3 (2, 4)	2.5 (2, 4)	1.6 (1, 2)	3 (2, 5)

One of the conventional indices of housing conditions is overcrowding. Household crowding, as a function of the number of residents and the size of the dwelling, is an important aspect of housing inequality among the urban poor because it hinders privacy and intimacy. It also makes the separation of different activities such as sleeping, cooking, studying and entertaining rather problematic, which may increase the likelihood of disordered living conditions. However, it is universally accepted that overcrowding is a common characteristic of slum settlements (Tipple and Willis, 1991). Households containing more people may also have more disordered living conditions simply because they present greater demands for repairs and extensions (see Chapter 9).

A dwelling is a structure or group of structures (rooms or buildings), separate or contiguous, occupied by the members of the household. Though this indicator is commonly used as a gross measure of overcrowding, it fails to account for household size. An individual’s experience of crowding depends not only on the size but also on the quality of space (when they are small, it results in overcrowding).

The census classifies housing units as either being occupied, shared, or vacant (NPC, 2006). However, many households live in multi-occupation housing which is designed to house several households. The sharing of services between households is a sign of overcrowding, though some are shared by two or more households that are related to the house owners. Because multi-occupied housing is related to the occupants’ financial limitations, large households may reside in dwellings with more problems or deficiencies. In each of the settlements, it was observed that there is a high proportion of habitable space to the total built-up area.

Table 8.4 indicates that low-income housing areas have low building density but high in-house crowding. The mean area of space available to each household is 26m<sup>2</sup>. Ikot Ansa has the largest mean habitable space use at 27.5m<sup>2</sup> per household, compared with 22m<sup>2</sup> in Mbukpa. The official acceptable mean built area per person is 35m<sup>2</sup> to 45m<sup>2</sup> per unit. These densities imply extremely small living spaces and congested environments. The average habitable area is very small when compared

with the official average standards for low-income households. Usually, this means that all rooms in a unit are counted as liveable, except those used for kitchens, storage, circulation and bath or toilet. Verandas are included unless partitions are used to enclose the open space. They are then regarded as transformed habitable rooms.

Table 8.4: Mean of rooms and housing occupancy, by settlement

	Mbukpa	Atimbo	Ekurinum	Ikot Ansa	Total
Mean area occupied by households (m <sup>2</sup> )	22	26	29	27.5	26
Percentage of households sharing a dwelling	75	72	67	69	71

Rooming apartments, commonly referred to as ‘face me, I face you’, of multiple households within a building dominate the surveyed housing areas. These buildings are usually designed as either multistorey housing or bungalows. They are built with rooms facing each other across narrow corridors (passage) without room for ventilation and light (see Figure 8.1).



Figure 8.1: Floor plan of a typical rooming apartment

Most houses have no kitchens and cooking is done in the corridor. The passages are shared among the various household for different purposes such as cooking, storage and seating areas. However, this arrangement reduces privacy and subjects households to poor living conditions. In most cases the houses are built without appropriate ventilation and adequate setbacks, with poor veranda, and some have sub-standard room sizes. In some cases, rooms lack natural lighting:

*The packed human masses in some settlements where houses crowded one against the other, the number of children one meets in the street and the presence of so many men gossiping in groups on the doorsteps or playing draughts [dominoes] in large numbers in the town hall indicates that these houses are crowded. (Interview, R4, Ikot Ansa, M, 62, 09/09/2018)*

Most households are well aware that they are crowded but care little to do anything about it. The houses are too small to allow a decent family life. However, the communal life encouraged by the compound may suit the poorer households as it improves the efficiency of their survival strategies, such as pooling financial resources or facilitating caregiving during childbirth and mutual assistance in times of need.

### 8.2.2 Rooms occupied by households

Rooms per person have generally decreased more than habitable space; a reflection of decrease in privacy. Figure 8.2 shows that about half of all sample households occupy only one room; only in Ekurinum does a minority household occupy one room. Between 25 per cent and 30 per cent of households in each settlement have two rooms but only 10 per cent have three. Figure 8.3 shows that in most of the settlements there are very few households with more than two rooms. Ekurinum, now extensively transformed with extensions, has the highest number of rooms per household. In Mbukpa and Atimbo, one to two rooms per household are normal. Thus, households are probably trading off their physical assets (housing space) for other assets.

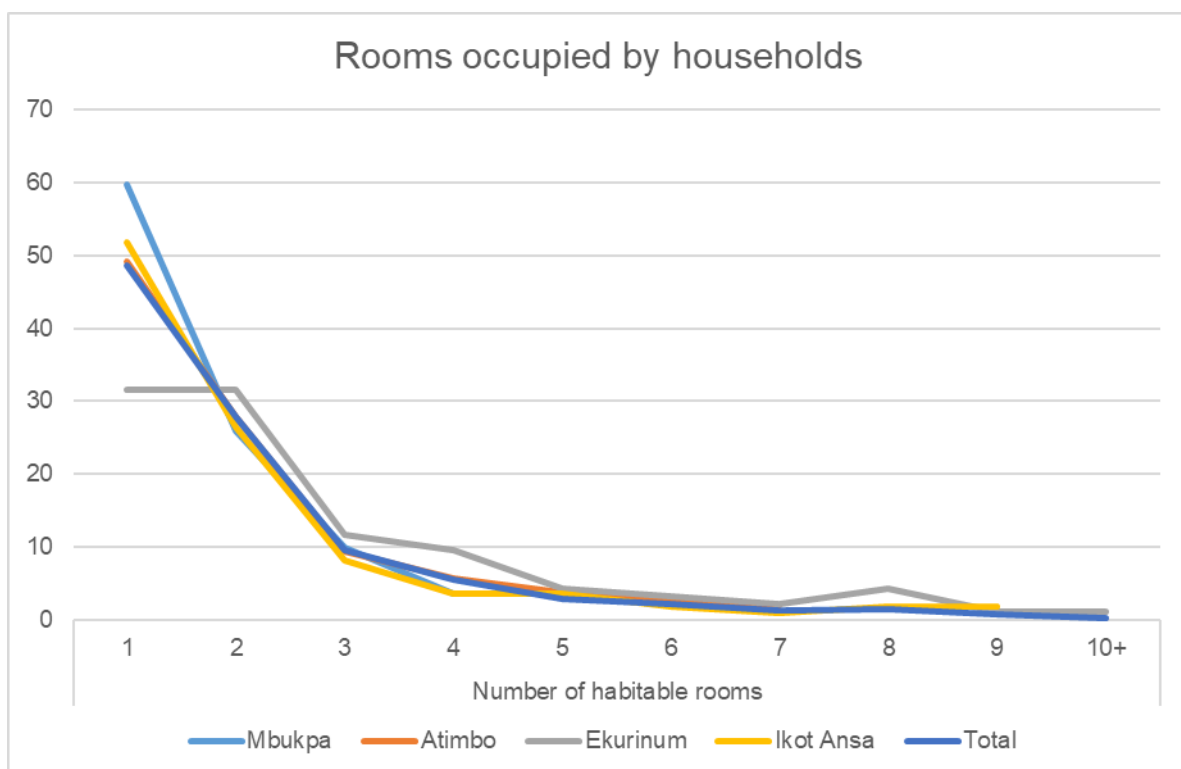


Figure 8.2: Number of rooms occupied by households

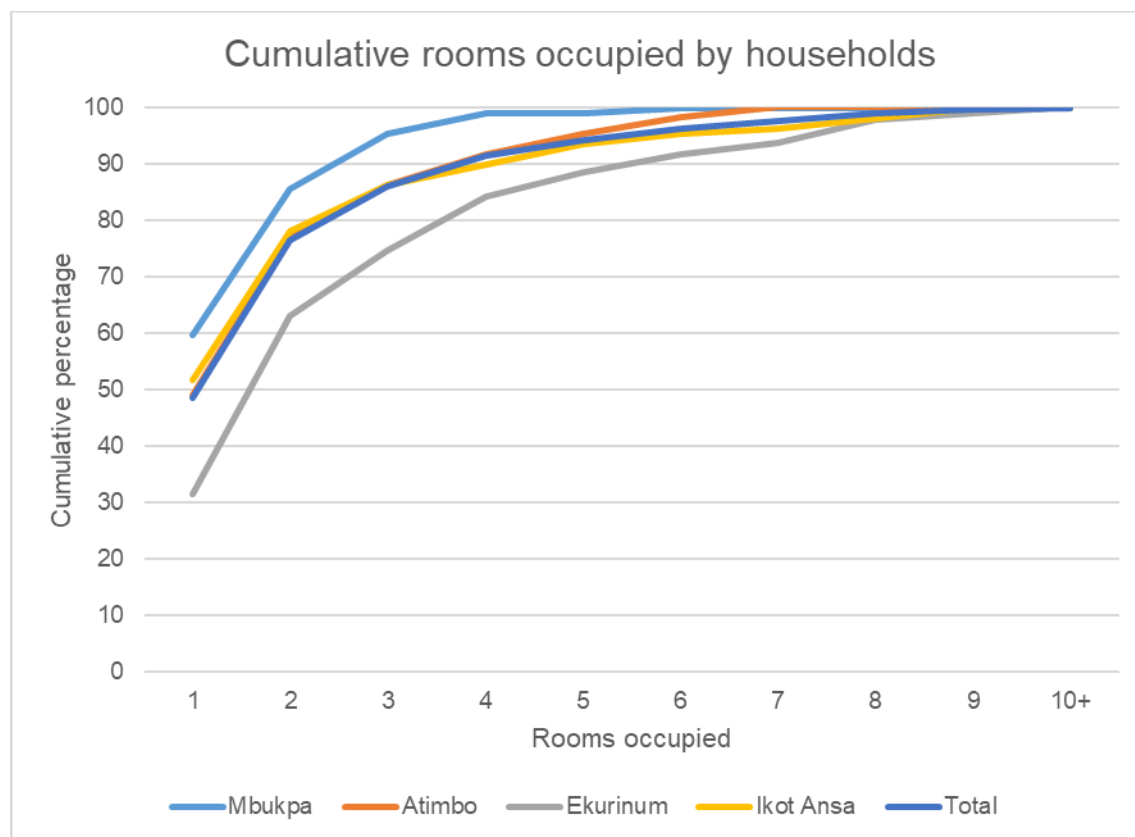


Figure 8.3: Cumulative rooms occupied by households

## 8.3 Building use and construction materials

### 8.3.1 Building use

Building use differs proportionately across the case study settlements. However, it can be seen from Table 8.5 that more than half of the households (60%) build specifically for residential purposes. The residential/commercial was the second highest sector (27%), followed by residential/service industry, with 3.3 per cent. This includes traditional houses that were originally constructed for residential purposes, and due to socioeconomic changes, the front rooms have been converted into commercial stores, giving way to mixed use within a single building.

Table 8.5: Types of building use, by settlement

	Mbukpa	Atimbo	Ekurinum	Ikot Ansa	Total
Strictly residential	70.5	57.4	45.3	67.0	60.6
Residential/commercial	20.5	32.4	29.5	27.5	27.4
Residential/service industry	1.8	2.8	7.4	1.8	3.3
Residential/institutional	2.7	2.8	5.3	1.8	3.1
Residential/manufacturing	2.7	2.8	5.3	0.9	2.8
Others	1.8	1.9	7.4	0.9	2.8

### 8.3.2 Construction materials (walls, roofs and floor).

The materials used to build the walls, roofs and floors depends on socioeconomic conditions, cultural background, availability and environmental factors. This determines the quality and the overall durability, privacy and safety of the occupant of the dwelling. The use of cement had increased since 2010 when the figure was 42 per cent, probably because this is what the builders are used to and it is readily obtainable National Population Commission and ICF International (2014), and while others used temporary materials, many used concrete blocks for walls and floors.

Table 8.6 shows cement block (sandcrete block) is the most common walling material and is used by 76 per cent of households, but the blocks are made of compressed sand (a mix of sand, water and cement), not wet-cured; and are deliberately sun-dried to speed the drying process, which significantly reduces their durability. Of the remainder, mud and cement is used in 9 per cent, and a mixture of stone and cement are used in 8 per cent. Indeed, using a cement and mud mix is common among residents in Mbukpa, where wooden moulds are used to produce sandcrete for walls compressed by a wood plank/ bamboo. In addition, no damp proof course is used, so water easily seeps up the walls from the ground.

Due to supply constraints, most housing is owned by self-build landlords. A good example if this is when poor households start by building one room in the plot in order to move into the house. The house is constructed of cement block with a mix of sun-dried bricks to produce a minimum thickness with a corrugated iron roof, one or two doors and one or two wooden windows. It has inside walls poorly poured plastered and painted, a concrete floor and the roof height at the eaves is 2.5m. No ceiling sheets are used. There are also decorative touches, plastered walls and painted frames. Most of these houses have rotten windows, cracked walls and leaky roofs.

Table 8.6: Percentage of building construction materials (wall and roof), by settlement

	Mbukpa	Atimbo	Ekurinum	Ikot Ansa	Total
Sandcrete block walls, roofing sheets	79.5	67.6	84.2	73.6	76.0
Mud and cement, roofing sheet and cement flooring	13.4	10.2	4.2	8.2	9.2
Stone/cement, roofing sheets	2.7	9.3	7.4	11.8	7.8
Mud or wood walls, wood/plank	3.6	7.4	3.2	4.5	4.7
Burnt bricks and roofing sheets	-	3.7	1.1	-	1.2
Other	0.9	1.9	-	1.8	1.2

Corrugated aluminium has replaced corrugated iron sheets as a roofing material popular in building construction. Wood is also used but it needs to be replaced more often due to climate conditions,



because of the dry climate with a short but heavy season. However, most existing houses are built with corrugated iron roofing sheets. Houses in Ekurinum and Ikot Ansa are mostly built of permanent materials, some to a good standard (such as cement blocks or bricks, sandcrete and mud stabilised by earth blocks or brick). Where there is a second floor; access to it is either by a narrow staircase or by a wooded ladder placed beside the wall in an eternal corridor.

The main materials used include earth, sand, dung, wooden planks, palm and bamboo, cement and carpets and ceramic tiles. About 55 per cent of the houses in Mbukpa are built using temporary materials (made of mud, or with wooden or bamboo walls, mud blocks with thatch or corrugated iron roofing). These factors have not only affected the housing quality and the environment, but to a great extent, the general pattern of the residential development. In Atimbo, houses are built of mixed mud and sandcrete with using mortar and with corrugated iron roofs. These houses are mostly single floor structures within a courtyard surrounded by gardens used for urban agriculture. Most of the buildings use inferior construction materials, mostly sandcrete covered with wattle and daub (see Figure 8.4). Traditional building materials and construction techniques are used, sometimes of low quality, owing to the decline in traditional expertise.



Figure 8.4: A typical house built with wood and mud in the study area

## 8.4 Infrastructure facilities and basic services as a physical asset

### 8.4.1 Access to water

Water sources and supply are important service for households in Calabar metropolis as a whole. The provision of improved water is a fundamental intervention and access to water is an important requirement of people's livelihood security with a directly productive purposes and role in increasing the productivity of labour, because of its impact on health or in combination with other capital assets. Improved water is protected from contamination through its construction because is iron piped. Without access to an adequate water supply, a household may be exposed to small-scale or open-source water vendors that may be unregulated and sell poor-quality water.

Table 8.7 shows that 39 per cent of households obtain their water supply from a shared tap and 29.6 per cent source water from borehole, while 30 per cent of households in Ekurinum have a private tap, compared with only 2 per cent in Mbukpa and 8 per cent in Atimbo. The substantial differences in this situation may be due to the improvement in the housing environment as a result of investment by the Cross River Water Board Limited (CRWBL). Only 2 per cent of households own a well in Atimbo.

Table 8.7: Source of water supply (%), by settlement

	Mbukpa	Atimbo	Ekurinum	Ikot Ansa	Total
Shared tap	50.9	37.0	18.9	46.4	39.1
Borehole	21.4	43.5	38.9	16.4	29.6
Neighbour's well	13.4	7.4	3.2	17.3	10.6
Private tap	1.8	8.3	30.5	3.6	10.4
Own well	5.4	1.9	5.3	10.0	5.6
Stream	1.8	-	1.1	2.7	1.4
Other	3.6	0.9	2.1	3.6	2.6
Don't want to say	1.8	0.9	-	-	0.7

Some households in Mbukpa and Atimbo obtained drinking water from shared taps, placed at a distance of between 150 m and 2 km from their home. Distance from water sources constrain people's productive capacity and therefore the human capital at their disposal. As a consequence, more time and effort have to be spent on meeting the household's basic needs, engaging in production and gaining access to the market. Comparing distances to water sources on Mbukpa and Atimbo to that of Ekurinum and Ikot Ansa, the later are better off than the former.

Distances to a water source in Ekurinum and Ikot Ansa were generally shorter than those in Mbukpa and Atimbo. This is because of the relatively small area covered and the proximity of a shared tap to almost every household in the settlement. Households may not own a well or borehole if they live in an area where the water level is too low; if their own well or borehole has dried up; or they cannot

drill within their settlements. The other category of water sources in all sample settlements are tankers and water vendors. People pay a water vendor to fill their tanks and buckets. Sometimes the water is supplied by a water system constructed by the residents themselves. A youth leader in Ekurinum said:

*The shortage of drinking water is a problem for us, especially in the dry season. It is common to see us constructing a drinking water source like borehole and well ourselves. Some people that cannot afford their own borehole employ the services of water vendors. Some people wait for hours for water vendors (maruwa) to bring them drinking water. If that happens, you can wait unto the night in the hope of getting drinking water from the vendor (FG2, R19, Ekurinum, M, 29, 12/09/2018).*

In addition to the occasional water shortage, a reduction in the flow of water causes people resort to unsafe sources that can almost erase the health benefits of access to safe water (see Figure 8.5). These also have significant health and livelihood consequences, particularly when household waste and sewage are not disposed on and animals are running about. At present, households, mostly women and girls, have to queue for water and carry it home.



Figure 8.5: Water pump installed by the water board

In an interview, a householder stressed that the scarcity of water was one of the top problems facing the community. He explained:

*Every newspaper in Calabar metropolis runs at least one photograph and a new item each week condemning another breakdown of water supply. Despite numerous appeals to the government for assistance, we continue to struggle to get water from the water board. (Interview, R23, Mbukpa, M, 55, 11/10/2018)*

Most people still access their water by filling jerry cans from the trucks of water vendors (*maruwa*) at the end of the road. About 40 such cans add up to a cubic metre, which the typical household of six members consumes about 1,000 such cans monthly, or 20m<sup>3</sup>. There was no substantial difference in the cost of water in the four sample settlements. The price of water varied with the income level of the settlement, starting from 50 jerry cans for US\$2 according to official rates. Nevertheless, in some settlements like Mbukpa and Atimbo, water is resold at between ₦20 and ₦50 per can. Some water vendors had to pay for their own private connections (see Figure 8.6). The households pay ten or more times more per litre to water vendors every month than they would if they had piped water (with less regularity and lower quality of services). This is much more than they would pay if they were served by the public sector. Thus, the water supply falls far below the levels required to satisfy minimum healthy living conditions and the supplies are thus prone to contamination. Households with limited assets and with limited physical access to reliable water sources are the commonly affected by health issues as a result.



Figure 8.6: Water supplied by truck (*maruwa*) in Atimbo

#### 8.4.2 Access to sanitation

Inadequate sanitation is a common characteristic of poor settlements. Diseases associated with poor water and sanitation still have considerable public health significance. Lack of sanitation is responsible for the squalid living conditions that make households vulnerable to contagious diseases

and poor households present the worst health indicators in terms of skin and respiratory diseases. In addition, a high concentration of people and complex infrastructure, as well as a limited access to services, is potentially responsible for devastating infections and disruptions to vital livelihood and it is difficult for households to meet the resulting health bills.

Bathroom and toilet facilities are the major needs in every home. Ideally, each household should have a toilet and bathing facilities for their personal use. However, Table 8.8 shows that over 72 per cent of households share a toilet and 73 per cent share a bathroom in all the sampled settlements. Mbukpa has the highest number of households that share a toilet, while Ekurinum has the lowest, at 48 per cent. Ekurinum and Ikot Ansa houses are the best serviced compared with Mbukpa and Atimbo, as bathing in the open either very earlier in the morning or late in the evening is very common.

Table 8.8: Percentage of sample with access to toilet and bathroom, per settlement

	Mbukpa	Atimbo	Ekurinum	Ikot Ansa	
Shared toilet (yes)	91.6	88.5	47.9	60.0	72
Shared bathroom (yes)	82.1	89.5	58.4	62.1	73

63 per cent of households use an outdoor toilet (Table 8.9). The highest number of people using one outdoor toilet are in Mbukpa and Atimbo (79% and 63%, respectively) compared with Ekurinum and Ikot Ansa (57% and 53%, respectively). The mean location of the indoor toilet is 2.7 persons, with a median of 2 persons and the mean number of those who use indoor toilets across the settlements is 2.31 persons.

Table 8.9: Location of toilet.

	Mbukpa	Atimbo	Ekurinum	Ikot Ansa	Total	Mean	Median
Indoors	21.4	37.4	43.2	47.3	37.0	2.77	3
Outdoors	78.6	62.6	56.8	52.7	63.0	2.31	2

The most common sanitary facility in all sample settlement is a pit latrine, used by 52 per cent (see Table 8.10). Of the sample households, 9 per cent do not have their own sanitary facility, usually due to the lack of external space. It is common for rubbish tips to be used as toilets by children by day and by some adults by night. This is similar to Tipple *et al.* (1999) housing supply sample in Ghana. At present some households who have no toilet use the surrounding bush or open space on the outskirts of the built-up area. This is commonly found in Mbukpa, where human excreta are thrown without restraint into the ditches along paths, which run into small streams. About 16 per cent use their neighbours' pit latrine – in shared accommodation this is usually the landlord's. Pit latrines were the form of sanitary facility commonly used by 65 per cent of households in Mbukpa settlement. About 19 per cent households in Ekurinum and 20 per cent in Ikot Ansa have water closet toilet facilities

installed but poor water supply limits their use. Pit latrines frequently collapse due to heavy rainfall. Human waste is dumped in creeks (aqua privy) by 2 per cent in Mbukpa compared with 6 per cent of households in Atimbo, amounting to 2 per cent of all the sample settlements.

Table 8.10: Type of sanitary facility, by settlement (%)

	Mbukpa n = 112	Atimbo n = 108	Ekurinum n = 95	Ikot Ansa n = 109	Total n = 424
None	10	11.1	5.3	10.9	9.5
Own pit latrine	65.5	45.4	51.6	44.5	51.8
Neighbour's pit latrine	14.5	18.5	14.7	16.4	16.1
Flush toilet	6.4	10.2	18.9	20.0	13.7
Bucket latrine	1.8	8.3	9.5	8.2	6.9
Aqua privy	1.8	6.5	-	-	2.1

The challenges in toilets and bathroom facilities are result from their inadequacy, poor quality and over-use. Figure 8.7 shows examples of poor sanitary facilities in the study area, indicating that the priority must be assigned to supplying this sector with sanitary facilities.



Figure 8.7: Toilets in some of the houses in the study area

#### 8.4.3 Access to refuse disposal

Refuse disposal has always been a problem in Calabar metropolis. Although the government has made some progress in waste management through the Calabar Urban Development Authority (CUDA), many informal settlements remain underserved. The reason for this is their unplanned nature and inaccessibility. Settlements like Mbukpa and Atimbo are impassable to waste management trucks. The trucks are parked at nearby major roads, while residents are expected to walk the distance to

dispose of their waste, even though they are charged for refuse disposal. Unsurprisingly, many residents consider this arrangement both inappropriate and inconvenient.

Consequently, refuse is disposed of indiscriminately in heaps around buildings, on the streets, in vacant spaces and in drains (see Figure 8.8). Some households have dug a hole in their gardens to bury the garbage, while some burn it on abandoned land, thus polluting the area with a stench and with no one to clean up after them. As an interviewee in Ikot Ansa said, ‘People throw the garbage into the streets or nearby open space within their dwellings’. This produces a chain reaction; indiscriminate waste disposal pollutes water and poses health problems, which in turn, result in high mortality rates for all ages. The labour force and its productivity thus suffer as a result of ill health.



Figure 8.8: Over-stretched waste collection points in the study area

#### 8.4.4 Wastewater drainage

None of these settlements have a regular or adequate drainage system. Simple drainage channels were under construction in some areas and were relatively complete in Ekurinum; however nearly all were in poor shape throughout the sampled settlements (see Figure 8.9). There are collapsed culverts, with blocked gutters laden with all sorts of waste products. Householders complain that domestic wastewater, including wastewater from toilets, kitchens and bathrooms, as well as run-off water, often flows freely on the footpaths and access roads. The water stagnates on the roads and in the dilapidated drainage channels, and when it can no longer flow the drains are blocked. For instance, Tony (49 years old) in Ikot Ansa settlement complained that the entrance to his house is flooded even after a short storm as there is no drainage system to remove the rainwater from his premises.

Some waste is deliberately thrown into drains to slow down run-off and check erosion, especially during the rainy session. On the one hand, this results in environmental (land and air) pollution and

human health problems. On the other hand, it increases households and communities' vulnerability to flooding hazards.



Figure 8.9: The condition of drainage across the study area (especially evident in Mbukpa)

#### 8.4.5 Access to electricity

Table 8.11 shows that 55 per cent of household in all sample settlements did not have access to electricity. Mbukpa has the highest proportion of households without access to an electrical connection. The lack of backward supply chains with agriculture (for instance, the local production of cotton yarn) and insufficient local infrastructure (such as the defective electricity supply in informal settlements) are major constraints on the production of this item.

Table 8.11: Percentage of sample with access to electricity, per settlement

	Mbukpa n = 112	Atimbo n = 109	Ekurinum n = 95	Ikot Ansa n = 109	Total n = 425
No	66.1	63.9	46.3	42.7	55.1

Most of households acknowledged by that the municipal authorities had made an effort to provide electricity. Some households who do not have access to any source of power utilise illegal means to connect up to the national grid. However, this can be a dangerous practice, exposing residents to live electricity wires and deaths due to electrocution:

*Last week we experienced another electrocution in the house down the road. This has become almost like a normal thing. Each time we hope that the power company will do something about it. It seems once an event happened the government or the power*



*company quickly forget and wait until it happens again (FG2, R23, Mbukpa, F, 27, 11/10/2018)*

Some informal households were able to connect their houses to electricity on a pre-paid basis to the local grids and services provided on an interim basis (see Figure 8.10). However, the introduction of pre-paid electricity charges about two years ago instead of the monthly paid bills imposes a burden on low-income households if they run out before their wages have been paid. Most urban poor routinely had to pay bribes (often representing a large proportion of their income) in order to obtain electricity or solve electricity service-related problems.



Figure 8.10: A, a generator (used for general and commercial activities); B, illegal electricity connection in Mbukpa; C, pre-paid electricity connection in a multi-occupied house

Interviews further revealed that it is possible to obtain an electricity connection to the dwelling only when householder or the community leaders can pay the company a certain amount of money. However, the bills were too expensive for most households to pay. All these electricity improvement schemes, based primarily on national grants, have been directly related to elementary profit-making calculations. Introducing these schemes meant that households or the settlements are voluntarily burdened with the additional expenditures required for housing investment and commitments to pay back the costs for electricity or for other types of energy used in the house. Calabar metropolis can help overcome such constraints and may stimulate the growth of enterprises by offering markets large enough to capture economies of scale and help reduce the production costs of infrastructure and facilitate access to markets.

## 8.5 The condition of access roads

Some of the roads criss-crossing the sampled settlements are untarred, and most consist of narrow footpaths, which occasionally represented 90 per cent of the circulation network. Some other roads are not tarred and are in bad state. Apart from the main roads, for instance, all internal road networks in all the settlements surveyed with the exception of Ekurinum were still underdeveloped, a situation that makes walking up and downhill hard for households who live on steep land. None of the unpaved roads were adequately accessible, especially during the rainy season and they lacked drainage and lighting. Residents employed various methods to construct roads and control erosion leading to their dwellings, including using vacant spaces, abandoned stones and laterite (see Figure 8.11). Many of their houses do not have access roads at all. In Ekurinum a few roads have been constructed by the Cross River state government and the UNDP. Paths are generally muddy and hard to walk on except during the dry winter season.



Figure 8.11: These photos show part of the access roads cut by erosion in Ikot Ansa

## 8.6 Summary

This chapter focused on the physical capital of low-income households in Calabar metropolis, in terms of tenure, the physical environment and privacy issues, building materials used, and infrastructural services. Over half of the households (59%) are rent-paying tenants and 35 per cent are owner-occupier's households in multifamily housing. Only 7 per cent of the houses are family-owned. A higher proportion of the households in Atimbo and Mbukpa are tenants than in Ekurinum and Ikot Ansa. This indicates that there are more tenants in the centrally located settlements than in the peripheral settlements. About three-quarters of the residents are tenants who live in rooms in multiple households.

Crowding, poor amenities, inadequate service and lack of management are indicators of poor physical capital. Mean and median levels of occupancy show an excess of three individuals per room and there are not enough rooms for sleeping and cooking, indicating the extent of crowding. In each of the settlements, it was observed that there is a high proportion of habitable space to total built-up area. The mean area of space available to each household was 26m<sup>2</sup>. Ikot Ansa has the largest mean habitable space use at 27.5m<sup>2</sup> per household, compared with 22m<sup>2</sup> in Mbukpa. The average habitable area is very small in light of the official recommendation of 40m<sup>2</sup> per person for low-income households. About half of the sample households occupy only one room; only in Ekurinum does a minority only occupy one room. Between 25 per cent and 30 per cent of households in each settlement have two rooms but 10 per cent or so have three. Ekurinum, now extensively transformed with extensions, has the highest number of rooms per household. In Mbukpa and Atimbo, one to two rooms are more normal.

More than half of the households (60%) build strictly for residential purposes, followed by residential/commercial use (27%). This includes traditional houses that were originally constructed for residential purposes, and were, converted into commercial stores at the front, leading to a mixed-use building. Cement block is the most common walling material and is used by 76 per cent of households. Building materials are mostly cement, mud, sand and stone (in some areas), for walls, and wooden beams with corrugated iron sheets for roofing. Mud brick is used for walls, although mainly in slum settlements and cements walls and shallow tile vaults with wooden beams are used for substantial buildings.

Suitable infrastructure is vital to boost housing standards and make people more productive. 39 per cent of the household obtain their water supply from a shared tap and 29 per cent use a borehole. 30 per cent of the households in Ekurinum have a private tap, compared with only 2 per cent in Mbukpa and 8 per cent in Atimbo. Drinking water is obtained by some households in Mbukpa and Atimbo from shared taps outside their homes. Over 72 per cent of households share a toilet and 73 per cent share a bathroom. Mbukpa has the highest percentage of households (91%) that share a toilet compared with Ekurinum at 48 per cent. 63 per cent of households use an outdoor toilet – commonly a pit latrine (52%). Refuse is disposed of indiscriminately around the settlements. There is no regular and adequate drainage system and 55 per cent in the sample settlements did not have access to electricity. Many of the houses do not have access roads, and where roads are available, they were mostly narrow and in poor conditions. The lack of, and inadequate access to, infrastructural services such as electricity, water and sanitation is a major concern. Without adequate access to infrastructure and service, human capital deteriorates and people spend long periods on non-productive activities. These findings show that there is an urgent need for government to improve the infrastructure as households continue to spend individually on their homes.

# CHAPTER NINE: HOUSEHOLD LIVELIHOOD STRATEGIES, OUTCOMES AND PIPs

## 9.1 Introduction

Chapter 6 discussed the types of vulnerability confronted by households and Chapter 7 analysed the assets portfolio of households in the study area. This chapter examines household livelihood strategies: how the household manages, mobilises resources and combines assets, with an emphasis on the existing strategies they adopt and their outcomes. The purpose of investigating coping strategies is to seek patterns that can be addressed in order to improve livelihood prospects. Furthermore, some fundamental context-related coping techniques in asset-building are identified, and selected case studies of households and their diverse approaches to mobilising resources and constraints that emerged are analysed. One of the principal differences in livelihood strategies is between coping strategies, which are short-term responses to a specific shock, and adaptive strategies, which are long-term changes in behaviour patterns as a result of a shock or stress or in an attempt to build asset bases. Both have implications for the composition of the asset's depletion or regeneration from which they are derived. This section discusses the various strategies that poor households in the study area have adopted, based on their limited livelihood capital assets and types of vulnerability.

## 9.2 Household adaptive strategy with physical capital: extension of spaces

The opportunity to extend space is determined by the availability of external space around the housing units. Table 9.1 shows the frequency with which extension work results in kitchens, flooring, verandas, bathrooms and toilets (either separately or in combination) from the sample of dwellings. Out of all the sampled households, 48 per cent have made no modifications. The most prevalent change was adding at least one room, which 12 per cent of the respondents have done. These modified units were made by adding a wall, fence and flooring. Adding rooms were the most popular type of improvement and was highly significant in improving the value of the accommodation. There were more and more widespread modifications in Atimbo and Ekurinum, where 23 per cent and 22 per cent of respondents, respectively, said they had extended their houses. Smaller dwellings were more likely to be extended than larger ones. However, all those who made modifications claimed that these were likely to reduce occupancy rates while maintaining access to their livelihood opportunities because they retained all the advantages of living in their preferred locations. Households with only a few rooms would be more likely to extend their homes than those with many rooms. About 13 per cent of households have plastered their walls and floors in Mbukpa. However, only 1 per cent have mended cracks and undertaken repairs in Atimbo (compared with 6% in Mbukpa). Extensions of walls and rooms have been used to add to the physical capital assets of housing in informal settlements.

Table 9.1: Extensions carried out by households (%), by settlement

	Mbukpa n = 112	Atimbo n = 108	Ekurinum n = 95	Ikot Ansa n = 110	Total n = 425
No modifications	52	43	37.9	55.5	47.8
House extension (adding at least one room)	2.7	23.1	22.1	2.7	12.2
Plastered the walls and flooring	13.4	11.1	11.6	10.9	11.9
Added new door frame or window	11.6	11.1	10.5	7.3	10.1
Improved toilet or bath	8.0	5.6	5.3	10	7.3
Improved roofing material	5.4	4.6	8.4	10.0	7.1
Mended cracks and repairs	6.3	0.9	4.2	3.6	3.8

These improvements may have been piecemeal and slow. The presence of additional adults in the household, often one's own grown children and their spouses, is a motivation to add rooms. Household who had no desire to improve their houses were asked why. The majority (49%) said it was because they were tenants. Tenants naturally felt that it was the house owner's duty to make repairs and improvements. They themselves would not gain anything by doing so. About 23 per cent did not have money for improvements and 9.5 per cent said they did not have space to extend.

In settlements like Mbukpa and Atimbo, density is very high, preventing residents from extending their houses. Only 7.3 per cent said their houses had already been extended. While this result from the desire to improve the appearance of houses, such work serves to protect the walls and lengthen the life span of the houses, and most such improvements are intended to provide additional rooms to rent to new migrants (see Table 9.2).

Table 9.2: Reasons given by households for not intending to make house improvements

	Frequency	%
Renting	113	48.7
No money	53	22.8
No space to extend the house	22	9.5
House already extended	17	7.3
Intention to move home	14	6.0
Waiting for public utilities to be provided before improvements	13	5.6
Total	232	100.0

The conversion of owner-occupied units demonstrates there is a strong demand for rented accommodation. Where housing is hardly ever bought or sold, as in most cases in Calabar metropolis, some rental stock emerges from owner-occupied housing. House owners not only extended but also rebuilt and made changes by blocking up a door or two inside the house and opening up one or two

entrance doors to adapt their houses for rental purposes. Alongside reducing living costs, if house owners own additional rental rooms, they can generate monthly incomes.

These alterations and improvements have increased the number of rooms, allowing other households to stay with the original house owners. A common method of extending a house is to construct a new house outside the old house's walls. The back walls of latrines were also considered to be a ready-made site for an extension. A resident in Ekurinum, says:

*Owing to limited rooms, I transformed the space close to our bedroom into a kitchen. Then I altered the available space in the house into the bedroom for my father and mother and extended the space behind the toilet, small dining room, and bedroom. I will let out one of the rooms for rent. This is a big thing for my family and me. (Interview R31, Mbukpa, F, 39, 11/10/2018)*

Extensions have also provided individuals with space for overlapping activities and enabled them to use space efficiently. In many cases they have allowed owners to rehabilitate their buildings and improve the infrastructure. For example, in Ekurinum, adding bathrooms, a veranda, kitchens and toilets outside the original building sometimes increases the useable space by 3m, which has greatly improved the supply of additional rooms but has decreased spaces for essential services. As a result, the next step is to recommend that officials support such transformations and that new housing developments or projects should incorporate such designs for greater flexibility, as Tipple (2000) suggests. A resident in Mbukpa, explained her reasons for her extensions:

*I built two additional rooms behind the wall of the only room that I was living in. My daughter lives in the living room and my mother lives in the other room. I am renting out the third room on the same floor. The place where my mother lives was the original room. I am also planning to add a courtyard and plaster the walls. This will be subject to approval from the local government planning authority. I don't know how long it will take. I was made redundant from the flour mill company in 2005 and have used the little money given to me by the company to add rooms to this house. Some of the construction work is carried out by my brother, who comes here to help. I am involved in fetching water and sand from the nearby stream for the construction. This is a new skill for me and helps to reduce the money I need to spend to complete the house. (Interview, R37, Mbukpa, F, 55, 15/10/2018)*

As households evolve, the drive to extend their dwellings increases. In R37's case, this depends on physical factors such as the need for space to accommodate the increase in her household size, her aspiration to homeownership, and her need to reduce the cost of construction. It could be added that

Interviewee R39's extension enabled her to provide accommodation to fill a real need. Another owner-builder in Ikot Ansa who rented out part of his house said:

*My wife and six children occupy the entire house, except the newly extended space. Had it not been for rent from that small space you are seeing, I would not have been able to complete the construction of the rooms to enable my second child to move into the third room. I used to finish part of the building every year, and now this rent is part of my personal upkeep money (for medication, paying of burial rights and so on) (Interview, R23, Ikot Ansa, M, 40, 11/10/2018).*

Although most of these extensions were done without official permission, most households expressed a high degree of satisfaction with them. Despite their strong desire to extend current dwellings by adding rooms, this is sometimes difficult because local planning rules make this use of external space illegal and undesirable. However, these illegal extensions may project an image of legitimacy and permanence in many ways. Extenders can ask for retrospective permission because they have made an improvement. Building against the back walls of latrines and adding high fences made from wood and corrugated iron sheets further strengthen this claim. As noted by an interviewee:

*Many of the extensions are carried out informally under the limitations, where approval from the local planning authority is difficult to achieve. Notwithstanding, if we [developers] add any structure to our building, we can ask or claim legitimacy over the land (Interview, R29, Mbukpa, M, 55, 22/09/2018).*

Despite these persistent tenure challenges in the study area, extensions have continued unabated and have transformed housing transactions.

#### 9.2.1 Renting out rooms

The household may substitute one asset for another, trading off the availability of physical capital by increasing inputs of financial capital. The incidence of people sub-renting space in houses in all settlements was moderate. However, in settlements like Mbukpa, since their income does not meet their basic subsistence needs, most landlords let, or tenants sublet rooms or create additional space attached to the property for rent.

This was possible only for the households who had more than one room, from which they could rent one or more rooms for additional income. Renting out rooms for profit is an important source of income for homeowners and renters, who want to sublet even though it may mean they are crowded or have to tolerate the activities of relative strangers who share some of their domestic space. Tipple (2000) describes very similar behaviour in his case study in Ghana. In addition, extensions are built to accommodate migrants and lodgers who pay rent to the house owner or main tenant. Though it is

commonly thought that renting is unprofitable, low-income households seem to find it convenient and profitable. An interviewee in Atimbo commented:

*This place is less than four kilometres from the University of Calabar; single rooms are attractive to students and new migrants. I initially rented two rooms and have divided the others into two with the permission of the landlord to let them out to new tenants. My rent is ₦75,000 (US\$187.5) per year for two rooms. I rented out one of the additional rooms for ₦50,000 (\$125) per year. I saved the money to enable me to send my children to school or for medical expenses (Interview, R40, Atimbo, M, 32, 11/10/2018).*

Here, physical capital (internal space) is traded off against human capital (education or health). Another householder said:

*I have been here for about 20 years. Some of the migrant tenants will stay here for some time before moving to accommodation that is more comfortable. Some of our neighbours rent out their rooms too. The landlord is not living in the same house. The disadvantages are the lack of maintenance and improvement of the house and the increased crime rate. I am afraid of what is happening right now. It is somewhat risky to surrender one's privacy just because of the additional money paid. I am doing it because I have financial needs, and I can earn additional income to enable me take care of my other needs. The rents are affordable to them (students and new migrants). (Interview, R29, Mbukpa, M, 55, 22/09/2018)*

As illustrated in the interview, even though space is very tight, renting out rooms is a common practice to improve their incomes in poor households. Income from rent is the main resource for Mr John, and it is his only source of saving for his children's education. Mr John represents many other households who experience a harsh time when they have to meet their basic needs. At the same time, their children's education is a family priority. Housing is the common asset such families can trade-off and it probably will yield them some income.

### 9.3 Household coping strategy with income-related stress

When monthly income is insufficient to meet regular domestic expenditure, the household comes under considerable stress. Respondents were asked how they stretched their incomes to finance their basic monthly expenses. Table 9.3 shows that 67 per cent of households reduced their expenses (by spending less). The second most frequently used strategy was borrowing from friends and relatives, which 53 per cent of respondents mentioned. A significant proportion (51%) sought help from community organisations (ROSCAs). Ekurinum has the highest proportion of respondents (69%) who mentioned borrowing from relatives and obtaining help from CBOs compared with the lowest in



Mbukpa (28%). Others include pawning their belongings, engaging in home-based enterprises, investing in children’s education and urban agriculture.

Table 9.3: Percentages of strategies used by households to meet their basic needs, by settlement

	Mbukpa	Atimbo	Ekurinum	Ikot Ansa	Total
Social groups and reducing expenses	75	71	55	65	67
Borrowing from relatives and friends	28	59	69	57	53
Seeking help from CBOs	35	59	61	51	51
Pawning belongings	62	45	32	50	47
Home-based enterprise	32	40	7	31	28
Urban agriculture	21	14	2	10	12

In addition to seeking help from organisations, some households sought to supplement their income from rendering different kinds of services to their friends, relatives and others in exchange for cash.

As seen in Table 9.3, 28 per cent of households worked in a home-based enterprise to meet their basic needs. This shift in income-earning activity mainly took place to change their asset management strategies and consumption decisions in the search for survival, security or improved well-being. Ken (60 years old), who is now a boat mechanic working from home, explains:

*I used to be a primary school teacher before I was made redundant. I am now a boat mechanic. My customers bring their boats to my house. Boat owners know me well because of my role in the community. So some can afford to travel a long distance just to find me. I usually earn ₦3000 (\$7.5) per week if they are many jobs. This is not as much as what I got from my previous work. It is, however, more comfortable for me because I work from home. I am indebted to the cooperative (ROSCA). Before I turned to this business, I sold my motorcycle to add money that I borrowed from ROSCA to enable me to buy the working tools. I am working very hard to pay back the debt (FG2, R25, Atimbo, M, 34, 11/10/2018).*

Changing jobs or the loss of the main income earner’s job is also not easy and can be unsuccessful if the main income earner has large debts or lacks skills in the new job. Borrowing from moneylenders is often at high interest and risky. Therefore, it is wise to continue with the primary income source while other household members attempt to find employment or become self-employed. In most cases, if these initiatives are unsuccessful, then at least the household can continue to survive on the primary income for some time.

### 9.3.1 Social groups and reducing expenses

Individuals who are willing to share with the community their skills, experience and time are more able to withstand the material pressures they face in their everyday lives. The households in all the

surveyed settlements are very cash poor (see Chapter 6), but some have remarkable resilience and resourcefulness and are embedded in the social setting of their communities. Moreover, social kinship networks built up in long-established communities has helped the poorest household livelihood strategy. According to a respondent in Ekurinum:

*I got a job with support from my old neighbours. When my mother heard about the employment advertisement from my neighbour who ran her grocery shop within the neighbourhood, we quickly contacted her for more details (Interview, R41, Ekurinum, F, 35, 29/10/2018).*

Another householder said that she chose Ikot Ansa because of its proximity to her children's school and the type of dwelling she could afford. However, the dwelling has serious problems and several facilities like the toilet, bathroom and kitchen were shared. Nevertheless, she managed to save to improve the house. Her grandmother suffers from high blood pressure, and they thought it was manageable to live there and they could afford to pay the rent. In the interviewee's words:

*It is better than moving back to Mbukpa where I spent almost all my money transporting my children to school every day. What about the time spent? It is not that the place is very comfortable for us. There are no toilets or bathrooms here. But there are two important benefits, the proximity to my children's school and the fact that I am learning hairdressing from my friend living down the street. I do not think I will move out from here (Ikot Ansa) soon. At least as time goes on, we will have our own house within this locality (Interview, R34, Mbukpa, M, 41, 11/10/2018).*

The location of their neighbourhood makes a significant contribution to the livelihoods of poor households. The location choice and supply of good quality housing have important social and economic consequences and opportunities for employment and income. The most common problem of the location of a dwelling is that it is located far from the resident's means of livelihood, and the high cost of transport is unaffordable for the affected households. Interviewee R34 thus trades her living quality to save the expense of education and transportation.

Interviewee R34's long-term plan was to save money to enable her to purchase her own land for housing. This is a typical method used by many households that forfeit their living conditions (physical capital) in the short term for their children's education (investment in human capital), with a long-term plan to acquire an asset (physical capital), which in many cases is the only hope for households to escape from poverty in the future. Interviewee R34's story clearly illustrates how people sustain their livelihoods by using their social networks. It also demonstrates how social capital (having friends from whom one can learn a skill) is vital for improving livelihoods. It can be seen from the above discussion that cutting costs on transportation and using social networks are the main

expenses-reduction strategies. Residents trade their physical, human and social capital for greater financial capital. The combination of social and physical assets offers additional support to households, such as promoting home-based enterprises, giving them the flexibility to extend their houses using their own labour and proximity to jobs, schools and markets through their locational choices:

Housing location and labour markets are critical in fostering and enhancing productivity and growth (Turok, 2014). Because housing is locational, it incorporates complicated interests around residents' proximity to major industries and employment. There is land speculation at all levels, from the large entrepreneur to the smallest squatter. Because land values are continually rising in Calabar, these rises incorporate large elements of monopoly rent, high income group will tend exploit it both for investment and their personal use. An interviewee explained:

*Before moving into Mbukpa, we use to live in a very small rented house. The plot was barely accessible due to the poor road network, but its size was big and sufficient to accommodate a spacious house that could satisfy the need of my family (Interview, R41, Ekurinum, F, 35, 29/10/2018).*

Housing is linked to infrastructure service, land and distances to employment and other urban activities. A clever choice of location can save household expenses on transportation and they can remain close to employment hubs (thus enhancing residents' human capital). However, a central location also makes their future tenure very precarious.

### 9.3.2 Home-based enterprises

Home-based economic activities are essential to the livelihoods of the poorest households, and their businesses rely on their neighbourhoods. Therefore, a key consideration for many low-income households is whether they can use the dwelling as a resource for generating an income and to obtain and improve housing. A few household members in the survey settlements are involved in home-based enterprises such as sewing, repairing, running grocery shops, selling firewood, making paper bags, keeping livestock and making curry powder. Small shops in dwellings are an almost universal phenomenon in Calabar. Commercial uses of dwellings are quite common in all the sampled settlements except Ikot Ansa (Table 9.4). Where houses are used for commercial purposes in Mbukpa and Atimbo, this usage occupies a larger share of the house than elsewhere (more than one-fifth at the median). Although they are most common in Mbukpa (in one in four houses), they occupy only 22 per cent of the space in these houses. Thus, although they may present quite a commercial aspect compared with the main residential areas and even allow for an incomplete classification of commercial and other uses, the areas are still overwhelmingly residential in terms of land use.

Only 33 houses had shops or commercial activities in a dedicated space. Indeed, the commercial uses reported in all the sample settlements include 30 shops (some plots had five in a row along a street frontage at the side of the house) and three small-scale factories. Two of them were bakeries and one was a water purification factory. A water factory provides water and wastewater service to residential and commercial sectors of the economy of the settlement, supplying bottled and sachet water, which is part of beverage production and belongs to the food sector.

In the Atimbo, 65 houses were used for commercial, manufacturing or other purposes; they occupy only 17 per cent of the space in those houses at the median, at 18 at the third quartile. The activity varies from hairdressing (usually hair plaiting) on a veranda to a large bread factory. In structure it may be a simple wooden shack or a small semi-detached bungalow. One such bungalow on a large plot contains a carpentry workshop, a building materials shop, a motorcycle mechanic and tyre sales outlet, a battery repairer, a motor spares shop, a football viewing centre and a dressmaker. There is also a church at one end of the street and a small primary school at the other end of the road leading into Mile 18 (Odukpani Junction).

In Ekurinum, 17 houses have retail outlets (mainly food shops selling soft drinks and a few household items). They occupy only 11 per cent of the space in those houses at 7 per cent in the third quartile. There are five workshops (for carpentry, motorcycle mechanic and general laundry services), two bars and a health clinic. One house has an office at the rear and a doctor's consulting room.

Table 9.4: Mean number of houses with home-based enterprises, by settlement

	Mbukpa	Atimbo	Ekurinum	Ikot Ansa
Mean of houses with commercial activities	22	17	11	20
Median (IQR)	21 (10, 41)	18 (6, 30)	7 (5, 12)	19 (8, 38)

In Ikot Ansa food is sold in houses and around the housing area. However, this activity occupies only 11 per cent of the space in these houses at the median and only 19 per cent at the third quartile. Thus, though the areas may present quite a commercial aspect to the main roads and even allow for an arrangement of commercial and other uses, the areas are still overwhelmingly residential in their land-use characteristics. Some income-earning activities do not require much upfront financial capital, and such premises may serve different functions, such as meeting places and recreational functions. Home-based enterprises allow low-income households to eke out a living and increase households' employment opportunities, especially for women. An interviewee supports this view.

Interviewee R42 and his family live in a house that had been newly reroofed, with the addition of one room and a separate toilet for her two girls. Their grandmother also lives with them. She and her family moved into Calabar in 1992 from a nearby local government area (Bakassi). This was after the ceding of the peninsula to Cameroon. The house originally had two rooms with about 10 × 12m of

space at the back. After some years, they added rooms at the back of the building and converted the front to a grocery shop, which the grandmother runs (see Figure 9.1). The new extension has a shower and kitchen space behind the building. The household of one of the adult children lives in one of the rooms. The grandmother lives with four other children in two of the newly added spaces. One of the children works for the federal government, and the others are studying at the university. The extension in the front of the house is used as a corner store. She sells food items like rice, beans and *garri* (locally processed cassava). Most of the customers are her neighbours and have lived there for a very long time:

*Extending my building has provided additional space for this retail shop. My daughter helps to see how we can make our daily living from the sales, and the farm produce from the little garden my last daughter is cultivating also provides additional income for us. Retail has been an important contribution to our livelihoods. Though we have minimal land, it enables us to supplement our food and income through sales of grain and livestock. The highest patronage I receive is from the church down the street. I am also a member, so people come in here to buy food items any time there is a church service or event. (Interview, R42, Ekurinum, M, 49, 29/10/2018)*



Figure 9.1: Home-based enterprises

In 2018, Interviewee R43 had an operation, which used up the profits from her little business. At that time, the provision of national health insurance to her daughter, who works with the Federal Government Ministry, had not yet been made. So she spent about ₦170, 000 (US\$425) on her treatment:

*I have spent all my savings in the hospital – even my little business capital was added to make up for what I paid. I cannot afford to continue my business in another location if they continue with the plan to relocate us from this place. My daughter is now helping to see how we [my family] can make our daily living and the farm produce from the little garden my last daughter is cultivating (Interview, R43, Ekurinum, F, 49, 29/10/2018).*

Her poor health is a strain on the household, and they have had to postpone her treatment as a livelihood strategy. They reduced their expenses to ensure there was enough to fund their income-generating activity. As observed from an interview with R43, the grocery shop was possible only because there was space to accommodate it, which they could use for additional income. Thus, the extension provides the ultimate environment for trading off resources between domestic and productive activities. However, within these limitations, an extension typically creates household accommodation together with opportunities for income-generating activities.

### 9.3.3 Urban agriculture

Urban agriculture is an income-diversification strategy for many households to cope with household insecurity and malnutrition. Urban agriculture can be undertaken on plots, open strips of land along roads, vacant land on large open spaces in or near the settlement or on balconies. It involves cultivating fruit and vegetables and the production of eggs, milk and meat from small animals for one's own consumption or sale. It was noted in Chapter 8 that the density is now so high in settlements like Atimbo and Mbukpa that there is little space for gardens within the built-up area. However, most people in Ekurinum have gardens outside the built-up area and grow a few crops and a few trees. Some grow popular crops like vegetables and pumpkins for sale.

One interviewee lives in a one-bedroom room house with his wife and four children. The respondent had migrated from a rural area to Calabar in search of a job. He had worked as a security guard for ten years before the company had made him redundant. A vacant plot of 35m<sup>2</sup> next door provides space for urban gardening. David says:

*I am cultivating vegetables on vacant land around my surrounding where they are easy to sell so that people can quickly get fresh food items (FG2, R19, Atimbo, M, 29, 29/10/2018).*

The plot is also used to keep animals and birds. Chickens, goats, ducks and pigs are kept for meat for extra income. Rainy season gardens are also useful supplementary source of livelihood for almost 5 per cent of households in the study area. Although production per household is often small, its overall contribution to the household economy is welcomed. It does more than providing an income for the

household because it helps to reduce food expenses and adds to the quality and amount of food consumed in the household. One interviewee, R (43 years) says:

*We moved into the city about six years ago. The plot is very small and both rooms open onto the backyard. My two daughters and son share a room. My wife and I live in the other room. My niece stays with us from time to time. Our house is unfurnished. It has been this way since we moved in here. My wife is a very keen gardener, growing fruit, vegetables such as okra, spinach and bitter leaf. Gardening has made an important contribution to our livelihoods. Though we have a very small plot, it enables us to supplement our food and income through the consumption and sometimes the sale of the product like grain and fruit (FG, R18, Ekurinum, M, 43, 10/09/2018).*

Another householder says:

*I cannot always depend on the government or NGOs, although moving from our former residence turned our lives upside down. I grow vegetables and fruit like my neighbours, to minimise expenses. However, capital is needed to start farming. The proceeds from the sales are most often used to pay debts or medical bills (FG, R15, Ikot Ansa, F, 34, 10/09/2018).*

R15 said she invested ₦5000 (\$10) in preparing the soil and buying seeds and fertiliser, for which she now gets a harvest worth ten times her initial investment per month. She sells part of it and uses the rest for household consumption. They aspire to expand their garden in the future by cultivating green chillies and tomatoes. To reduce her daily food costs, she acquired her initial knowledge of home gardening from a local government agricultural officer. She then spent her savings and spare time preparing the soil. Finally, she planted the vegetable and fruit plants and seeds she had received as gifts from friends or bought from the local market. Sometimes she exchanges her harvest of vegetables and fruits with her neighbours and even sells them, especially bananas and cocoyam, which gives her an additional income. Distress sales often result in financial loss for the household, who, for reasons of economic duress, must accept a lower price from the proceeds of an asset.

#### 9.3.4 Pawning belongings

Another important trend observed is that most households pawn belongings as a livelihood strategy. As seen in all sample settlements, 47 per cent said they sold their assets (including jewellery, livestock, furniture and electronics equipment) as coping strategies due to shocks:

*My name is Patricia; I am 50 years old and a trader. I sell fruits, yams and garri, and sometimes make roasted plantain in the evenings. My husband was a clerk with the*

*University of Calabar before he died in 2016. When I got married, we lived in a one-bedroomed house with four children. It was a very difficult time for us. Although it is better now, our privacy was restricted since my four children shared one room and my late husband and I the other room. A year later we moved to Mbukpa and lived there for 10 years before buying this land from a community member. Despite its location, I felt free and independent in it. Then the children were still young, and responsibilities were shared between my husband and me. Now, one of the girls is at university and two of my children (a girl and a boy) have written their senior secondary examination. When she was in her first year, I sold my jewellery to pay school fees for the girl at university (the jewellery was like a treasure to me). It was my traditional marriage gift from my late husband (with cultural implications). My last child has been withdrawn from school until the first girl is out of the university. Some of his mates are already two steps ahead of him (in junior secondary three). I am the one paying all the fees; I can't afford to pay all the children's school fees from this little business. The only option was to withdraw him. He is the one helping me in the business. We eat with the income from my sales and the profit is very low. In addition to the burdens I am carrying, I still have pressure from my husband's relatives over his benefits, which have not been paid by the university, and on the house. The good thing is that my husband did not give any detailed information [about his financial situation] to his extended family. For three years now, my children and I could have been battling with my husband's relatives over land that they could have claimed belonged to their family. As a widow with four children, I depend on this place for my business and living with my children. His benefits will take a very long time to come through and sometimes needs someone at the top to help push the file (Interview, R44, Mbukpa, F, 50, 29/10/2018).*

As seen from the interview, the deteriorating value of assets forces households to adopt risky livelihood strategies, which could expose them to more vulnerability. Furthermore, land inheritance practices discriminate against and exclude women, and withdrawing children from school can leave the household more vulnerable in the long term, so they remain in a vicious cycle of poverty.

It has been found that cheap accommodation in informal settlements acts as a reception centre for new urban migrants and eases their transition to urban life. Respondents explained that, as a result of the difficulties associated with living conditions, it is usually the young and energetic people who move away from home to seek employment or income source:

*The first time I came to Calabar from the village was in 1992 to look for work. I usually stay for few months before going back to the village [Oron]. During the rainy*



*season, I go back to the village to farm and come back again after the rain has stopped. When I got married, it became difficult to leave my wife and children behind. The extended family thing no longer exists – it is dying. So I decided to move them [my family] down to Calabar in 2002. The house is not actually in good condition and many amenities are lacking but we can afford the rent. It is better now we are together. I have a little job and we can manage, but we don't have enough space in the house to accommodate us and we walk a long distance to get water. We are eight people living in this house. The good thing is that we are better than off than in the village and the money raised can enable us meet some of our household needs. (FG, R18, Ekurinum, M, 43, 10/09/2018).*

Social exclusion is common issue among most migrant in their bid to cope with their financial difficulties. Another respondent who migrated to Calabar in 2005 explained:

*I am better off here than when I was in the village. After completing my secondary education, I wanted to remain in the village under the share-cropping land tenure system. But my parents disagreed and arranged for my travel to Calabar. I am not yet close to any of my neighbours and I don't have any relatives here. I am still looking for a job, sometimes to go about asking people is very difficult. Who will let me know when there is an employment opportunity? It would have been easy if I had lived here for some time (Interview, R28, Ekurinum, M, 40, 29/10/2018).*

Without formal education and having grown in poverty, this respondent had migrated to Calabar with the sole aim of looking for a job to meet the basic needs of his household and to make a livelihood. This respondent's social capital was low owing to the short time he has lived in Calabar and his relationship with his neighbours was not yet very close. This has obviously affected his livelihood as he obtains very limited information about employment.

#### 9.3.5 Investing in children's education

Mr Patrick (55 years old) is a daily-paid construction worker from Atimbo with a primary school education. Patrick is married with six children. In 2007, he and his family moved from a three-bedroomed rented house in a federal housing estate into a two-bedroomed house in Atimbo. The original house has been extended to the front and side for a toilet and garage. Having been assigned a corner plot, they have more land than average, allowing more space for an extension. Patrick earns a very small income from his daily-paid construction work but needed to decide whether they should add a room to accommodate new family members or use their scanty income to send the children to school. When asked, he said:

*I had planned to extend to accommodate my mother, who is here with us because of ill health, and other extended family relatives who have moved in. That plan has changed to make provision for my children's education. In the past, our parents sent us to school. Then they asked us to leave school because they could not meet the financial costs of education. Nowadays, we understand the value of education as it helps to obtain secure employment and links with development organisations outside this community. When someone is educated, or they are an educated member of the family, their living condition improves because you have someone in the family that can link up with people who provide infrastructure like water and also intervene in difficult situations. Also, if someone is looking for a job in the formal sector, there is a level of education you must achieve. Even though there are few formal jobs, there is high hope that something good can come from having a child with a higher degree. We are going to wait for more years before thinking of extending our house or building a new one. That is the sacrifice we can make for them (Interview, R29, Mbukpa, M, 55, 29/10/2018).*

Investment in education leads to better employment opportunities and educating a family member is seen as a form of social protection against future livelihood outcomes – a career rather than a job – and increases the amount of social networks with more influential people. Thus, investment in education is vital to economic growth, to accumulating necessary skills and to providing support from networks.

The researcher knows by experience that the cost and uncertainty of a level of education required to get a job brings instability to the household. This interview shows that an educated person is always needed to serve as a mediator in the development and support of the household. However, many households withdraw children from school to work and carry out household activities (like collecting firewood, fetching water and doing housework). Another respondent explained:

*I withdrew my children from school because I was finding it difficult to pay school fees for them. I am a civil servant with CUDA and have not been paid for the past year. My salary is ₦7500 [US18.57] a month. I have seven children (four girls and three boys). We thought we were going to continue with their education, knowing what it entails, but the cost was discouraging. My two boys go out for daily labour on a nearby site and sometimes come back with little money to support us. They are growing into adults. The girls help with the housework. We spend much time teaching our girls at home, pending when they can return to school. Even then, we still need to send them to a formal school. My last son wrote his first school exams last year but there was no money for him to continue. (Interview, R45, Atimbo, M, 60, 29/10/2018)*

It is crucial to acquire a good level of education (human capital) and at least pass Ordinary Level examinations to satisfy the minimum prerequisite for obtaining secure employment and controlling the future. For example, a respondent during a focus group said:

*It would help if I had an additional educational qualification. When I meet someone who could connect me to a job, they want to know if I have a degree or additional certificate. We are at the receiving end of everything; we battle with poor infrastructure, the children's education and poor health. (FG2, R20, Atimbo, F, 38, 12/10/2018)*

The education of children is a priority in the household. This is why parents invest in their children's education amidst dire economic difficulties. As a respondent, who is a motor mechanic living in Atimbo, explains:

*I did not have an opportunity for a better education; that is why I found myself in this situation. Before now, the fees for my two children at university used to be ₦25,000 (US\$62.5) a year, in addition to the bus fare of ₦200 (US\$0.5) per day. Every year, the fees keep increasing and there are many extra fees for new books, supervision fees and photocopying. I spent at least ₦75,000 (US\$187.5) this year for both of them. The fees are very expensive for me in light of my income, which is very small. That does not stop me from keeping them going. I don't want to discontinue their education even with the financial difficulty it entails. My wife and I are ready to sacrifice all our comfort (by living in poor rental accommodation) for their sake. With nine people living in this house, space is tight. We asked the landlord to extend the house to the rear with two extra sleeping rooms. We put that aside pursue this very important task before us. When the children finish studying and find a job we can start living again. (Interview, R35, Atimbo, M, 50, 19/09/2018)*

Households enrol their children in schools to secure their future by sacrificing their physical and social capital to pay for education (human capital) which is the only way they can escape from poverty. Mr John has to live in cheap rented accommodation and reduce his social activities (membership of a group often entails obligations) so that they can save money. The most significant expense they can save is on accommodation. Cheap rents are used to save money on other assets with long-term benefits. It can be concluded, in this context, that both bridging and bonding capital formation assets are essential to building physical capital in the long run. However, in the medium term, these households remain trapped in poverty. The poor health of Mr Patrick's mother and the family's high dependency ratio indicates they have poor human capital. Rakodi (1999) notes that the

strategy that such households can employ is very limited, owing to their limited assets and their particular life pattern.

### 9.3.6. Livelihood outcomes

Livelihood outcomes are the results of livelihoods strategies and PIPs and feed back into the types of vulnerability households face and their capital assets (see Figure 9.2).

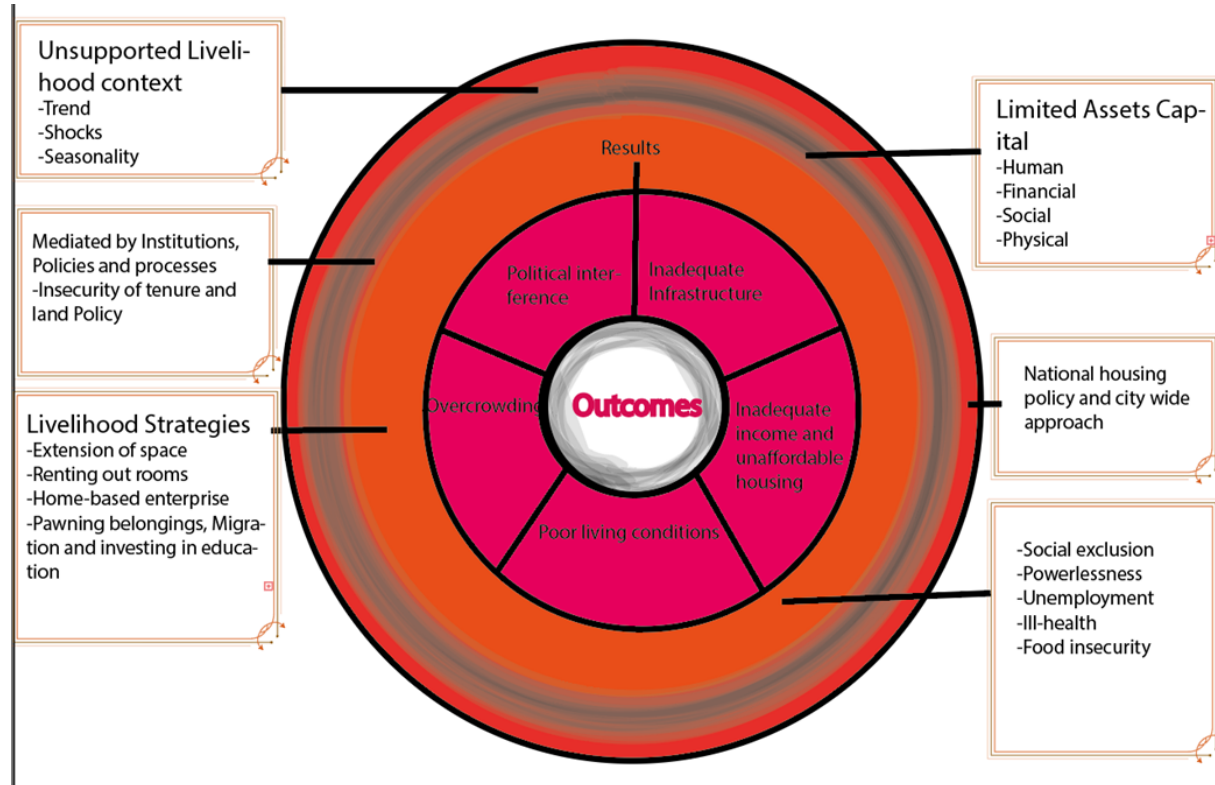


Figure 9.2: Livelihood outcomes of the residents of informal settlements in Calabar metropolis

Livelihood outcomes that increase vulnerability are not sustainable. For instance, withdrawing children from school has negative effects on a household's human capital. It is hard to make a simple judgement as to whether the livelihood outcomes are sustainable or not as there are always conflicts between them. Another example is that most households have chosen to live in cheap accommodation, which is overcrowded and of poor quality. However, while ill-health decreases human capital assets, the central location of their dwelling can save them expenses; and households can also secure finance for their children's education which will enhance their human capital in the long run. This decision involves the trade-off made by households themselves according to what assets they own, their priorities, and their desires for livelihood outcomes in the long term.

Expanding houses to create additional rooms for renting contributes to households' financial capital directly; cheap rents and a central location can save expenses on transportation and they can remain close to the location of employment, which makes an indirect contribution to their financial capital.

Living close to the workplace can save their time on transportation, so they may have more time to rest, which will enhance their human capital. Their social capital is stable if they live in a long-established community, and for some households, living close to neighbours who are the main customers of their home-based enterprise directly improves their financial capital. Moreover, all benefits to their financial capital will help them to invest in their children's education. However, if a household relocates to another place, they lose all the advantages of their existing tenure, which has negative effects on their capital assets.

## 9.4 Policies, Institutions, and Processes (PIPs)

PIPs shape the livelihoods of the urban poor (DFID, 1999). They operate at local, national and international level. Chapter 5 introduces the basic governance issues through a description of national and local government housing policies. Settlements are regulated by a series of different policies, laws, regulations and by-laws prepared with different aims. They effectively determine access to capital assets, livelihood strategies, decision-making bodies and sources of influence, the terms of exchange between different types of capital and returns to any given livelihood strategy. This section, therefore, examines the role of PIPs as they affect the livelihoods of poor people in these settlements. Their importance cannot be underestimated. The institutions identified are both informal and formal.

### 9.4.1 Informal institutions

Informal institutions are embedded social norms and practices, including customary rules and the rule of law in general and they are revealed through everyday practices, transactions and disputes. These institutions exert a powerful influence on the opportunities for livelihood activities and on access to housing. They work at various levels, as explained below.

#### *9.4.1.1 Institutions at household level*

These institutions draw upon existing networks of support for household members and kin. In turn, through relations of trust and reciprocity, they help renew or create new forms of capital asset for households and determine who can access, mobilise or control different types of capital (DFID, 1999). In the study area, households' social relationships may embody several advantages. Friends and relatives often help each other build or repair their houses:

*I have never been a manual worker but I installed a toilet seat in a new house for a relative, and then he came and helped me in the construction of my own house. I clearly remember in 2010 when there was a bad winter, we helped each other out and solved problems. (Interview, R42, Mbukpa, M, 52, 29/10/2018).*

In Chapter 7 it was noted that religious associations and cooperative or thrift and credit societies were popular in these settlements. These informal organisations engage in the direct delivery of services to

poor people. Informal residents diagnose and deal with their infrastructural problems (by creating access to clean water, sanitation, schools, food, clothing and health centres). In the absence of effective governance, households themselves support the poorest citizens with access to available resources. By drawing upon existing social capital, households develop accepted norms and practices that allow them to identify shared problems, gather information about these problems, and negotiate and intervene in them. However, the actual impact of these informal institutions depends on the support they draw from the environment in which they operate. An informant in Mbukpa notes:

*When we were planning to install the water stands, we agreed on a single project, although we had meetings with other members every seven days. Finally, we were able to reach a consensus about a water supply project (Interview, R5, Mbukpa, M, 27, 29/10/2018).*

The level of influence a household wields in making decisions on infrastructural provision varies and can be positively influenced by their political involvement and the degree of maturity and organisation of their communities. For this to happen, other elements must be present. This has implications on the bargaining power of households and the overall decisions made by communities in executing projects that are beneficial to the poorest households. Poor people struggle to improve their living conditions and reduce the threat of powerful interests who profit from political linkages and patronage. Hence, the households that benefit from such projects make up a small proportion since the organisations are weak.

The financial cost of being involved in social activity made residents withdraw from group activities (as association membership entails financial obligations). This is commonly seen in at the household level. The issues of inequality and political interference were identified during the process of political interventions. Moser (1998b) has noted that household members often do not have equal command over resources. As such, intra-household vulnerabilities often exist in the consumption and control of assets:

*We are at the bottom of the economic ladder. Given our financial situation, can you tell me who would like to lend money to me? So many people you see around here are in the same situation as us. (FG2, R21, Atimbo, M, 40, 12/10/2018).*

With their limited capacity to receive such financial and material help, most of them live in various degrees of precariousness. As observed from the field survey, this act may limit opportunistic behaviour for the weakest members of the community. For example, family members may claim that shared resources and reciprocity of support are a stake in a more collective relationship, resulting in conflicts of interest over assets.

#### *9.4.1.2 Institutions at the community level*

Community-level institution represents a very common means of associational life in the study area, and only 19 per cent of all households are members. These institutions vary, ranging from general committees dealing with a wide spectrum of issues such as conflicts, community mobilisation for development projects or women's programmes, or sub-committees dealing with special development projects such as a water and sanitation programme. All four sampled settlements have CDCs made up of residents who are selected or elected at community meetings (see Chapter 7.3.1). Most interviewees said that they turned to the head of their community committee when they had minor neighbourhood issues, such water or rubbish thrown into someone's doorway or recovering a debt (informant interview). However, there is little detailed information about association policies that are directly related to households' livelihoods.

**Mbukpa** informants gave no detailed information on the community's participation in decisions related to infrastructural interventions but they have a CDC that keeps the community informed on opportunities within the community. It was observed during the field survey that community representatives are supported by the community in development projects. For example, in a solar-powered borehole (water project), an assembly was held with about 300 participants to hear their needs and priorities. As a result, the community planned to build four water reservoirs with a capacity of 30.000m<sup>2</sup> and 5km of mains pipes for water reticulation. With support from the community leaders, chiefs and architects, the community monitored the project (interview with community leader). Initially, participation in decision-making over infrastructural interventions was not formalised. Only two solar-powered water reservoirs were completed and 2.5km of mains water reticulation (50% of the initial goal) were installed due to limited financial resources and political interference (Interview, R29, Mbukpa, M, 55, 29/10/2018). The degree of community influence over programmes was thus relatively limited.

In **Atimbo** settlement, the CDC was able to influence the design of interventions for roads and a drainage system to control flooding. A committee was established exclusively to support the projects and the community had received about ₦12 million in total (US\$30,000) in funding from the state government. Due to the pressure from community representatives, the scope of the intervention was expanded to include discussions on the water project. The programme fell short of its goal due to the exclusion of residents from the budget and planning decisions, together with the lack of skilled workers to carry it out as well as a change in the construction plan.

Another noticeable fact was that the other settlements also make community interventions in minor projects ranging from road rehabilitation to water, electricity and sanitation projects. In **Ekurinum** a community project involved the installation of 50km of macro-drainage systems of the Calabar River to control flooding. The drainage component was executed as part of the settlement upgrading programme. According to the focus group, there was a discussion of the role of community leaders in

community projects (FG, R18, Ekurinum, M, 43, 10/09/2018). The local council chair delegated a critical proportion of the council's most experienced staff to carry out important projects and issued new guidelines for communicating with the community. There was then an administrative change at the top of the department and new staff were put on the project. Many of them lacked the skills and the experience of the previous ones, having been seconded from other departments where they were unaccustomed to this kind of work. As a result, substantial changes were introduced in the project component. This extended the programme timeline to more than twice as long as it was planned. The department could not assure the continuity of the programme in terms of the objectives upon which it was designed. Keeping the same institutional structure but changing the people involved in decision-making led to this discontinuity. Due to a lack of participation in community's decision-making it was not easy to harmonise the priorities and timelines of various projects, and the focus of the programme became even more diluted.

Government agents were not able to set matters right as they, too, had a poor rapport with the households in the settlement (informant interview). Even if the rapport had been better, these institutions were designed to deliver central mandates rather than respond to the problems identified in the community. In **Ikot Ansa**, poor contact between the community leaders and the government resulted in interventions that failed to address infrastructure deficiencies:

*I will not participate in any project when I am not specifically involved in the planning process unless the traditional leader asks me to represent him when he is not available to participate in such a meeting. Which I don't think I would refuse because of my respect for him (Interview, R28, Ikot Ansa, M, 40, 29/10/2018).*

There has been insufficient monitoring and evaluation of projects, a lack of planning and management of projects and non-inclusion of community members in planning and executing these projects. There are other issues, including a lack of accountability and transparency, and a lack of organisational skills and networking. Networking offers the community committee the opportunity to engage with the municipal government and other informal communities to provide a mouthpiece for the poorest and most vulnerable households. The survey shows that not only is there a lack of coordination among the committees in the study area but there is little awareness of what goes on in other similar settlements. Therefore, all this calls for the government and community to make intensive efforts to enhance information exchange among households and form a solid alliance, especially at the settlement level. This is particularly important, given that most community projects and complaints receive little or no attention by government officials at various levels, particularly local government, as reported by most of the respondents (both community leaders and residents) who were interviewed.

As part of the collective power of household decisions, it is worth mentioning the participatory role those traditional leaders play in governance in the study area. Traditional leaders are not regarded as



independent government institutions, as was the case during the colonial era, but are equated with CBOs and their functions and responsibilities in local governance and land administration have been institutionalised. However, this does not mean that traditional leaders are truly representative of their communities. At the top of the structure of this institution is the chief (Utu-bong), but when the chief lives far from the community, the leader of a community committee is appointed to represent him. However, in situations when the leader of the community committee fails to handle those projects as directed by the community chief, he/she can then pass responsibility to the community committee members. Thus, the community leader handles matters at the committee level. Each community committee has direct access to residents. An interview with the community chief of Ikot Ansa showed that his authority is derived through the democratic governance structures from the state to the household level. The government appoints and pays the traditional heads of the community. Hence, they are answerable to the government and the community. They have little capacity to influence government policies and decisions about their settlements but they do have direct access to the structure of governance and community decision-making. For example, an informant in Ikot Ansa confirmed that the government must consult him (the traditional head) on behalf of the community on any proposed plan for a community project in their neighbourhood. Although the benefits generated by traditional leadership are minimal, this institution has become a bridge between informal households and government.

#### *9.4.1.3 Intervention by NGOs and CBOs*

The involvement of CBOs in housing and settlement interventions is essential, and the more they are involved in decision-making, the better. The NGOs provide infrastructure like water, sanitation, and streetlighting for the needy, and household goods (such as food, clothing and toiletries) for extremely poor households. They also provide training, promote the awareness of rights and mediate in conflicts. In addition, they organise small collective work groups to undertake regular repairs in the streets. It was noted that none of the sample households belonged to an NGO or CBO. However, they interact with NGOs and CBO groups during livelihood interventions and community projects (see Chapter 7). For instance, as noted by a key informant in Atimbo:

*In 2015 when there was heavy flooding the government evacuated a few families to a camp while many were abandoned because there was no more space. The NGOs helped to compile the list of the affected families and mediate with government officials on our behalf (Interview R35, Atimbo, M, 60, 17/11/2018).*

Another respondent said:

*From time to time we receive interventions from NGOs that help with mini-water projects and sanitation services. Although they do not cater for all our needs, I have seen people coming to our community to help in difficult times (Interview R14, Atimbo, M, 45, 13/10/2019).*

NGOs significantly influence the scale, scope and effectiveness of what informal institutions can do for poor urban residents. The international NGOs working in the study area include UNDP, USAID and the United Nations High Commissioner for Refugees. These NGOs are designed to reach all people regardless of their ethnic background, local origin or legal status. Services for poor households include economic support, education, health, housing, job training and rehabilitation services for people with disabilities (see Chapter 5). A key informant states:

*In 2005, an NGO set up a community development office to support community organisations. This provided loans for residents across the informal settlements and, especially in Ekurinum, small grants and technical support to community organisations to upgrade their homes and neighbourhoods and support micro-enterprises. It also supports community organisations to negotiate with local authorities, and to influence development planning, and on shared problems of housing and livelihoods, or to provide basic services (Interview R33, Mbukpa, M, 36, 13/10/2019).*

The community development office increasingly provided loans to these networks rather than to the community organisations that formed the networks, with the networks managing loans to member organisations. This decentralised the decision-making process so that it is closer to individuals and households:

*In 2010, the community development office was merged with the Rural Development Fund to form the Community Development Institute, and this institute is now implementing an ambitious programme supporting community-led upgrading for poor urban households. In 2015, the programme set a target to improve housing in poor neighbourhoods within Calabar. By December 2017, initiatives involving more than 12,500 households were underway. All these initiatives were part of urban development strategies in which residents and their networks were involved and which sought to ensure that all poor urban groups benefited (Interview, R8, Ikot Ansa, M, 51, Civil Servant, 10/09/2018).*

Although the municipal government is responsible for providing infrastructural services to poor urban residents, their role is limited by their financial capacity and poor governance structure so that this service does not reach all areas. There is also a huge gap between the provision of service and the demand. As a result, the services are not delivered.

#### 9.4.2 Formal institutions

Chapter 5 emphasised that the government has formulated and implemented several pro-poor development policies and programmes, which give housing provision a central role. One policy area that has the potential to building households' livelihood security and provide affordable housing is the NHP. The NHP is the foundation of earlier policies, and emphasises that government at all levels should provide housing, particularly for individuals in the informal sector, to ease their access to housing. It urged that the policy, which is the third to address the needs of urban poor residents, be finalised as soon as possible, to improve access to amenities.

The interviews show that the absence of an appropriate housing policy can be a major constraint to development. As a result, infrastructural services remain undelivered and housing markets do not function in the interest of the poor people. However, some of these policies have had a positive effect on housing programmes. For instance, in Ekurinum the size of the units, which policies originally set at a maximum of area of 33m<sup>2</sup> to 35m<sup>2</sup> per dwelling, increased to 45m<sup>2</sup> using local regulatory instruments. This demonstrates the power of the municipal government to negotiate and adapt housing policies.

The Physical Development Plan was based on broad statements, standards and guidelines for physical development activities. Other programmes include the state's Economic Empowerment and Development Strategy, which was designed to lay a solid foundation for sustainable wealth creation, poverty reduction and employment generation. These two programmes were intended to be key players in poverty reduction. There is currently no institutional arrangement for implementing the Physical Development Plan.

The municipal government is responsible for providing services (health, water and sewerage) for poor households and indeed, most informal settlements obtain at least partial municipal services. This partial introduction of services contributes towards households' security of tenure over time, as they are interpreted as an implicit official recognition of these areas, despite their status.

Nonetheless, field observation shows that the household level of participation in programme design and implementation is poorly managed. The governance system, coupled with institutional corruption, has rendered local governments incapable of undertaking their constitutional responsibilities effectively. In Mbukpa there was no municipal government commitment to developing and maintaining the already dilapidated infrastructure. Only two settlements (Ekurinum and Ikot Ansa) are linked to comprehensive piped water networks. The CRWBL is responsible for the treatment and supply of water, drainage and sanitation, which is vested in municipal administrations.

The Local Government Act of 1999 makes waste management the sole responsibility of the Ministry of Environment and Urban Development, which supervises the CUDA. However, it was found that

only sewerage systems, street sweeping and public parking were actually delivered. The maintenance of landscaping and cleaning of public places were undertaken on an ad hoc basis to show to occasional visitors, rather than a daily duty. The quality of service lacked transparency and as a result, some of the facilities like roads and drains were poorly maintained despite their completion by the government.

In line with this mandate, the National Urban Development Policy (NESP, 1999 and revised in 2010) stipulates the role and responsibilities of community development and municipal government (Waziri and Roosli, 2013). CUDA controls the few sewerage systems in existence. There is a proposal to revise its institutional structure in a public–private partnership scheme. In the case of Ekurinum, conflict between the municipal authority and the community led to an abdication of the commitment to clean out the channels and repair the water system.

However, according to interviews with officials at local government offices, the directives of the local chair have been flouted with impunity and with the connivance of some staff. This has contributed to the difficulties confronting the agency and its abysmal performance. In addition, the municipal government’s limited income (which was funded by providing services to residents), the lack of a budget to maintain the community infrastructure and failure of formal market have restricted its capacity to make any improvement to the physical environment.

#### 9.4.3 Security of tenure and land delivery

The importance of access to land and legal tenure makes them powerful political tools in the surveyed settlements. While both access to land and struggles to improvement the settlements significant, security of tenure is the major issue. Security of tenure is an issue partly due to the process by which land can be acquired under the Land Use Act of 1978 (which guarantees all citizens access to land) and partly because of the dual system of land tenure (official and traditional). Housing problems are historically rooted in the land question, which often deters households from full participation in formal transactions and regularisation programmes.

Individuals and organisations may apply for land to the Land Use and Allocation committee, which considers their applications and makes recommendations to the governor only where approved layouts exist. However, most informal areas have been occupied without going through an organised process of land acquisition. In an interview a key informant in the Ministry of Lands and Housing said:

*The dual system of land ownership is a big problem for individuals to acquire land in Calabar metropolis. Aside from the impediments to land, including high land speculation, the poor administration of land records and issues regarding certificates of occupancy to which the poor are vulnerable and cannot afford (Interview 10, Ekurinum, F, 41, 10/10/2019).*

The effects of these multiple land tenure regimes are manifold. They diminish the security of the land rights of informal residents and create an artificial delay in land acquisition. Many residents live in informal settlements without a legal title. If they have access to it, they tend to acquire plots informally on public land as squatters or buy a cheap piece of land in those areas because of their great need for housing. Most people have settled on the land without knowing who its legal owner is. Although some interviewees in the settlements surveyed believed that they knew the owner of the land on which the house was built, only a few of them were able to identify the current owner. A resident who is a tenant in Atimbo, notes:

*I moved here because of my husband. Even though I know the representative of the landowner, the man my husband always referred to as an assistant landlord, I am yet to meet the real owner (Interview R2, Atimbo, F, 35, 20/10/2018).*

Although the Land Use Act was a significant step towards a more equitable distribution of land, there are continued and widespread calls to review the constitution. Moreover, after a few decades, the failure of the Land Use Act to create easy land access is increasingly apparent and access to urban land is prohibitively expensive. It is still difficult to acquire land for development, and land systems records are inadequate. All this has resulted in the continued resilience of the customary land tenure system, a shortage of serviced land, an increase in land speculation and awkward, time-consuming registration procedures. The interviews show that the skewed land ownership pattern and lack of access to urban land are some of the causes of the land speculation that underpins the growth of informal settlements. These failures have contributed to multiple, parallel land tenure regimes and threats of eviction (see Chapter 6).

While the Urban Development Control Regulation of 1999 was a tool for redevelopment, physical planning instruments for development are lacking, and when they do exist, municipal planning officials often lack the technical and financial capabilities to implement them. Zoning standards for residential areas are set at the federal and state government level and stipulate such matters as plot sizes, building heights and densities. Municipal governments tend to adopt these rules as a matter of course, and some are compulsory. Land delivery strategies scarcely exist in the settlements surveyed, which, in the context of a largely unregulated land market, has led to the unplanned and scattered urban development.

Moreover, the lengthy process of advertising applications, verifying land title documents and resolving claims tend to prolong the issuance of a certificate of occupancy. In Chapter 6 the respondents mentioned that, despite their power to acquire land, governments sometimes have problems in paying compensation to the community or individuals concerned. There are also reports of multiple sales of the same plot within the community to different persons, leading to quarrels and litigation. Staff in the Ministry of Works said:

*Every morning, you see people loitering around this corridor. Most of them end up very frustrated because of the procedure in the Land and Allocation office to register their land. People are sometimes asked to go back and resolve their issues with their community leaders (Interview R12, Ekurinum, M, 44, 12/10/2019).*

Dispute and community litigations are resolved through customary arbitration, relying mostly on chiefs and elders, who are considered to be knowledgeable with respect to customs and traditions regulating land tenure in their community:

*We receive a lot of complaints here. Most of the problems encountered through the buying and selling of plots are brought to our local chief. It could take years and years if those cases go to court or when we involve the police (FG R18, Ekurinum, M, 43, 10/09/2018).*

Indeed, the time taken to secure planning permission and administrative processes is often considered a significant constraint to housing development. For example, in an interview with one of the key informants, they said:

*There are so many procedures and time-consuming processes to acquire land for housing. This has discouraged many people from going through the formal procedure to acquire land. We have to pass through at least 17 procedures before we get land certification, yet no one is sure what will happen in the end (Interview R32, Ikot Ansa, F, 46, 12/12/2018).*

Many of the interviewees believed that instead of these lengthy procedures, a faster and cheaper solution would be pooling land in the existing informal area or building on the land they are obliged, or on land reserved for public construction. The level of house investment is another aspect that incentivises the feelings of security of tenure. It was seen in Chapter 9.2 that over time households felt their tenure was more secure, especially when they had made an extension or when the dwelling had been transformed into a solid concrete structure. This is noticeably the case in Ikot Ansa. Building even one small room in concrete is considered a triumph towards regularisation and thus, security of tenure. As most of the high-lying land is already in use, land is purchased in the low-lying peripheral areas for constructing housing. This made it easy for the municipality to forcefully evict informal residents who had lived in these informal settlements for many years on health grounds (see Chapter 6).

Governments have enacted legislation that allows those holding land informally to register it, after which it can be used as collateral for a loan. There has been a relatively small take-up of this scheme, even though registered land attracts a much higher price than unregistered land when it is advertised for sale on the open market. Sometimes government has supported actors to buy or sell land even

when they have no legal right to buy it. Also, there is a long waiting list and upfront payments that the urban poor cannot easily afford. A respondent explained that

*[t]here are so many unforeseen and uncertain challenges in the process of getting genuine land and the bureaucracy involved in securing title to the land is part of the problem (Interview R42, Mbukpa, M, 51, 12/11/2018).*

When permission is needed to undertake a specific type of development (under planning rules such as plot size and building height), an application must be prepared and submitted to the local planning authority, which is usually part of local government. When the development is regarded to be of minor impact, the supporting documentation required is usually minimal. It will usually include a site plan, architectural drawings (including elevations to assess overshadowing and privacy issues) and details of the types of materials used. More significant development types will typically require working drawings to be submitted as well. For projects likely to have an environmental impact, an environmental impact assessment is needed. These are often used to allow commercial developments to make sure environmental concerns were addressed.

The regulations for minimum plot sizes set by the planning authority indirectly impose high transaction costs on many prospective developers and increase housing costs per unit area. This suggests that formalising this kind of housing will always incur transaction costs that poor people cannot afford, since they need these 'large' plots to make a living by renting, carrying out a home-based business and so on.

## 9.5 Summary

This chapter discussed the livelihood strategies that most households have undertaken to consolidate their capital assets. Most poor households depend on their own resourcefulness and efforts to deal with their difficult living conditions and limited capital assets. The basic strategies they often use include building extensions, renting out rooms, using their social networks and reducing expenses: borrowing, seeking charity or begging and undertaking home-based enterprises and urban gardening. In addition, some poor households have bought essential goods on credit, obtained money from informal money lenders at high-interest rates and even pawned their valuables when all their other options were exhausted.

In all the survey settlements, improvements were made in response to a household's changes in circumstances, such as additional adults joining the household, which is a motivation for adding rooms. Building extensions has moderated overcrowding and renting out a room generates additional income. Although most livelihood strategies are constructive, households may also respond in ways that destroy their capital assets, such as taking their children out of school, pawning their belongings,

taking out loans and borrowing from moneylenders. And most households, despite their own economic difficulties, still accept responsibilities that make them more vulnerable, such as supporting close relatives when they are struck by a major shock.

The fourth section explores the formal and informal PIPs that affect informal dwellers. Mbukpa has a community committee whose role is restricted to informing the community of important opportunities as they arise. In Atimbo, intervention fell short of its goal due to the exclusion of residents and lack of resources, as well as to changes in the construction plan. Administrative changes at the top of the department in Ekurinum settlement's intervention, as well as the arrival of new staff who lacked the necessary skills and experience, could not assure the continuity of the programme according to its original objectives. In Ikot Ansa, poor contact between the community leaders and the government resulted in interventions that failed to address infrastructural deficiencies. Although the municipal government is responsible for providing infrastructure services to the urban poor, its role is limited because of its lack of financial capacity and poor governance structure. These issues were uncovered in existing institutions at various levels:

- there is little detailed information about policies that are directly related to poor households' livelihoods
- the households that do benefit from government projects make up a very small proportion of the total population
- there is no leadership that is responsible for the daily maintenance of the neighbourhood and community projects
- there is no budget for the regular maintenance of infrastructure
- there is a failure of the formal market and a lack of capacity to make improvements at a large scale
- land has been supplied outside formal regulatory frameworks.

The main drivers of the informal land market are multiple tenure regimes, weak land markets and inadequate processes of land administration. Most urban households cannot afford to access formally titled land and formal housing. This landownership pattern and the scarcity of urban land is the cause of land speculation, which has partially contributed to multiple, parallel and sometimes even overlapping land tenure regimes. Land speculation and policy constraints may also be attributed to the time and delay in conforming to planning regulations. Lastly, neither the informal nor the formal institutions benefit the poor urban household. Instead, they restrict the efforts of the poor from using their assets to build sustainable livelihoods.



# CHAPTER TEN: DISCUSSION, CONCLUSIONS AND RECOMMENDATIONS

## 10.0 Introduction

This chapter consists of three sections. The first section highlights the specific findings of this research. These issues are driven by the discussion of essential topics based on SLA and on the secondary data that balance the findings from previous chapters. The second and third sections provide the main research findings and policy recommendations.

## 10.1 Discussion and summary

As stated in Chapter 1, this thesis assesses the urban housing problems and vulnerability of the low-income residents in Nigeria's informal settlements using Calabar metropolis as a case study, and renews efforts to recommend policies capable of providing adequate and affordable housing. In an in-depth study of four informal settlements in Calabar metropolis; Mbukpa, Atimbo, Ekurinum and Ikot Ansa. the overarching question set out in Chapter 1 is: what are urban housing problems and vulnerability, what are their dynamics, dependencies and essential features and how can the SLA be incorporated into understanding housing as a prime asset of poor urban households?

The following specific research questions were raised to guide the study:

1. What constitute urban housing problems and vulnerability challenges, what are the dynamics, dependencies and essential features, what types of vulnerability do poor urban households face and how is their livelihood affected as a result?
2. What socioeconomic factors influence housing affordability and housing quality for the specified target groups?
3. How do households cope with the challenges identified? How successful are their strategies and the outcomes?
4. What policy recommendations could be made to improve the housing conditions of this group in the study area?

Chapter 2 analysed the academic literature with specific reference to urbanisation, poverty, informal settlements and the debates on housing problems and vulnerability to provide the context for this thesis. This provided a broad-based approach that contributed to the selection of the framework for this thesis. In Chapter 3, several theoretical approaches were evaluated and as a result the DFID SLA was chosen as the analytical lens to be used in this study. The SLA is a broad-based, inclusive, people-centred and holistic way of analysing the housing problems and vulnerability of low-income households. In Chapter 4, the methodology used in each component of the SLA was discussed. Calabar was selected as the study site because it is a medium-sized and understudied city in Nigeria.

Chapter 5 provides background information on housing policy in Nigeria and on Calabar metropolis, in particular. It discusses the Nigerian housing policy environment with reference to the historical and geographical background of Nigeria, and the basic issues influencing housing provisions at the macro level such as urbanisation trends, economic factors and poverty, unemployment and inequality. The next sections of this chapter provide answers to the specific research questions.

#### 10.1.1 Types of vulnerability and livelihood of poor urban households

***What types of vulnerability do the poor urban households face, and how are their livelihoods affected as a result?***

Chapter 5 shows that unplanned urbanisation, unemployment, poverty, institutional and policy issues, problematic land management system (including the legal system), problematic regulations and building codes, and the inefficient public services are the driving forces of housing problems among the poor. Additionally, the inadequate role of the state in public housing, the inadequate financial system and many others forces are responsible for the low spending in housing provision. The government is unable to cope with demographic changes that require affordable housing interventions and infrastructure service provision.

In Chapter 6, household vulnerability was examined in terms of trends, shocks and seasonality. The trends include population and urbanisation growth, poor management, a non-inclusive and anti-poor economic system, spatial exclusion, inequality and deprivation. Others include inflation, inefficient and poor governance systems and climate change. The shocks that contribute to the decline of the livelihoods of households include environmental degradation and ill health, and floods resulting in damage to infrastructure and utilities. Other shocks include the threat of eviction or insecurity of tenure, loss of job or employment, homelessness and the loss of social networks.

Health constitutes a major source of vulnerability among these households. Altogether 34 per cent of the household heads faced various health problems, but this varied according to the settlement. The high cost of treatment is a major cause of indebtedness for poor urban households. Flood risks in all the surveyed settlements lead to multifaceted but interconnected and vulnerabilities, including the loss of their homes and belongings as well as their social networks.

The main response by the local planning authority to informal settlements is to demolish them without compensation or alternative sites. This affects the residents' livelihoods and has additional economic, social and environmental costs. A significant proportion (44%) of the sample population had lost their dwellings and all their valuables in the past due to forced eviction.

Seasonality includes fluctuations and increases in food prices at different times of year. Poor urban households in the study area are thus confronted with an array of vulnerabilities. The inherent fragility of poor household's livelihoods makes them unable to withstand stresses, whether predictable or not.

In addition, these households are less able to manipulate their environment to reduce those stresses; as a result, they are often unable to escape from poverty.

#### 10.1.2 Livelihood asset portfolio

##### *To what extent do prevailing socioeconomic factors influence the affordability and quality of housing for the target groups?*

To answer this question, the households' livelihood assets portfolios were analysed in chapters 7 and 8 based on the DFID assets framework (human, social, financial, physical and natural).

##### *Human capital*

Household sizes are large (mean household of six) and include a large number of dependents; and two-thirds have male heads. They are mostly in their middle age and married (this means a potential need for additional space). A large proportion of household heads have no education and a fifth of the remainder have only primary education. This constrains their ability to take up any opportunities that may present to them to improve their situation or their housing. A large proportion of the heads of household are unemployed or underemployed. All this indicates that most households in these settlements have low human capital. More than 80 per cent who are employed work in the informal sector. Living close to their place of work assists them in finding and keeping work and reducing the costs of getting to work. Thus, housing near the CBD is usually more expensive than that on the periphery.

##### *Financial capital*

As seen from Chapter 7, financial capital is the asset that poor households lack the most. The income of half of the entire sample is below the poverty line of US\$2 per person per day and fewer than 3 per cent of the households earn more than US\$250. A household of six would require more than \$240 per month to be above the poverty line.

Their mean monthly expenditure on rent, food, education and electricity is about US\$50. Rent is the highest in Ekurinum and households spend 30 per cent of their income on rent, compared with 12 per cent in 2010. Most of these households cannot afford the least expensive housing for rent in the formal sector and at least 70 per cent them cannot afford to buy a new house. The cost of buying a house outright ranged from US\$12,500 for a shack to US\$100,000 for a double-storey house in 2019. About 68 per cent of households that built their own houses employed a bricklayer and paid for labour. This shows that the cost of buying a home in relation to income is highest for the low-income groups.

Most households were unwilling to borrow money in an emergency. They did not use credit and loans, nor did they have easy access to either. When they can they save they use as a protection

against periods of unemployment and to educate their children. Their lack of access to finance, short and long-term loans, building society banks and national subsidy programmes for low-interest housing mortgages and the culture of savings and borrowings affects the housing sector directly. They do have access to credit from informal sources (ROSCAs) but this is earmarked for small-scale expenses. Their financial capital is low and this constrains their ability to save and obtain credit.

#### *Social capital*

More than half the household heads belonged to religious associations and community development associations and only 14 per cent belong to youth or voluntary organisations. Religious affiliation promotes social capital and can provide welfare services on the basis of trust and reciprocity. Over 65 per cent of household heads also indicated that they trusted their neighbours and social networks. However, nearly 70 per cent of the household heads had no idea about land policy and made no use of communication channels to obtain information that directly affected their well-being. Rather than trying to improve their social assets, these households were content to rely on low level and informal networks that were unlikely to improve their social capital.

#### *Natural capital*

These households use available natural and environmental capital by relying on land for building construction and growing food for personal consumption and income generation. This is facilitated by accepted ownership and management practices of sharing natural resources, such as rivers, water bodies and open spaces, and making use of the land. Trees were also an important natural capital asset in the study area. On the other hand, public open space is mostly in a poor condition.

#### *Physical capital*

The households' physical capital includes their housing tenure, physical environment and privacy, their use of building materials and the infrastructure services they have access to. Over half of the sample are rent-paying tenants and over a third are in multifamily housing. Only 7 per cent of houses are family-owned. This varies according to whether the settlement is close to the CBD (where there are more tenants) or in peripheral areas.

The study shows that settlements are characterised by poor physical capital, including crowding, poor amenities, inadequate services and lack of management. The levels of occupancy are high and there are insufficient rooms in relation to the number of household members. Crowding leads to poor health and the cost of renting constitutes a high portion of the tenants' income. More than half the housing stock is built strictly for residential purposes. The building materials used are cement, mud, sand and stone for walls, and wooden beams and corrugated iron sheets for roofing.

The data show that nearly four in ten households obtain their water from a shared tap. Three in ten use a borehole. Only three in ten in Ekurinum have a private tap, compared with two in ten in Mbukpa and eight in ten in Atimbo. Over 72 per cent of households share a toilet and a bathroom. The worst equipped settlement in this respect is Mbukpa and the best is Ekurinum. Sixty-three per cent of households use an outdoor toilet, which is usually a pit latrine. Refuse is not collected from dwellings and none of the settlements has a regular or adequate drainage system. Over half have no electricity. Many do not have access roads, and where roads are available, they are mostly narrow and in poor condition. Without adequate access to infrastructure and service, residents' human capital deteriorates. This shows there is an urgent need for government to improve the infrastructure in these settlements.

#### 10.1.4 Livelihood strategies outcomes and PIPs

***How do households cope with these challenges? How successful are their strategies and the outcomes?***

These households' basic coping strategies include

- building extensions to their houses
- renting out rooms
- relying on social networks and reducing their expenses
- engaging in home-based enterprises and diversifying their economic activities, including entering more household members into the workforce, and starting businesses at home
- investing in their children's education
- migrating
- growing food in urban gardens

Most poor urban households have to depend on their own resourcefulness and efforts. Because housing is multifunctional, it is the most common physical asset available to these households, whether they are rent-paying tenants, owner-occupiers, family-owned or squatters. Their use of their house makes for more personalised and lively settlements characterised by a mix of overlapping activities, the efficient use of space, rehabilitated buildings and improved infrastructural assets. Most livelihood strategies are constructive, although some are destructive (such as withdrawing children from school in times of hardship). Other strategies may increase the households' vulnerability, such as taking in relatives who have suffered from shocks such as poor health.

#### *Policies, Institutions and Processes (PIPs)*

Both formal and informal PIPs mediate the livelihoods of the informal settlement dwellers in Calabar metropolis. Formal institutions mediate their access to opportunities and place constraints on the poor

through their policies and regulations as they affect the livelihoods of the urban poor people. The most significant problems common to all the official programmes in place are institutional linkages and coordination, through partnerships and management are ineffectual, particularly in community organisations. Although the municipality is responsible for providing infrastructural services to the urban poor residents, its role has been unsatisfactory. Moreover,

- There is little detailed information about land policies that are directly related to poor households' livelihoods.
- Very few households benefit from government projects.
- There is no leadership responsible for the day-to-day maintenance of neighbourhood and community projects.
- There is no budget for the regular maintenance of infrastructure.
- The formal market lacks capacity to make large-scale improvements.
- Land is supplied outside formal regulatory frameworks.

Interviewers list constraints to their acquisition of assets such as time-consuming and flawed land acquisition procedures and the failure of formal institutions to encourage the participation of poor people in housing delivery.

## 10.2 Conclusion

This thesis has shown that housing problems and vulnerability are serious and increasing and have deepened across all the settlements surveyed. Their own vulnerability, combined with the unaffordability of housing, significantly impacts on the lives of the urban poor. Housing shocks such as insecurity of tenure, limit a household's ability to break out of the poverty trap. They also face fundamental institutional and policy issues, including the problematic land management system (the legal system), problematic regulations and building codes, and the inefficient public services all of which work against the poor. Additionally, the poor role of the state in public housing, the inadequate financial system, and many others forces intensify urban vulnerability for the low-income group. The urban poor lack the financial resources to access housing through the formal housing markets. Unfortunately, public action to intervene in markets and develop institutions has had mixed results in bringing about improvements in the operation of housing markets and ensuring that the households in the study area benefit. As a result, the majority (75%) of households are housed in poor, substandard and crowded housing in informal settlements.

Housing is the one effective means to alleviate poverty because housing is usually the most expensive item in a household's budget. Within their limited means, households have developed income-enhancing and asset-reducing strategies to cope and enhance their capital. One way of doing this is for people to use a mixture of strategies, such using their houses to generate income, mobilising their

savings, pooling labour and assets, borrowing and making investment, and engaging in urban agriculture. The findings shows that most low-income households depend on their own resourcefulness and efforts to deal with their difficult living conditions and limited capital assets by adopting strategies to compensate for and by intensifying or diversifying use of resources. The basic strategies they often use to increase physical capital include building extensions, renting out additional rooms, using their social networks and reducing expenses; borrowing, seeking charity or begging and undertaking home-based enterprises and urban gardening (increase own production of food). In addition, some poor households buy essential goods on credit, obtained money from informal money lenders at high-interest rates and even pawned their valuables, when all their other options have been exhausted as key source of supplementary income. The interaction between the opportunity to make a livelihood and their existing household assets influences the strategies they adopt and their outcomes (Alemu, 2012; Xu *et al.*, 2015; Paudel Khatiwada *et al.*, 2017). However, the low-income households are forced to adopt strategies which enable them to survive but do not improve their welfare (Hossain, 2005); Moser 1998).

My investigations have also uncovered issues in existing policies and PIPs at various levels. The influences on household's livelihood are mediated by PIPs, which are themselves the product of the context in which they occur. There is little detailed information about policies that are directly related to low-income households' livelihoods but it is clear that few households benefit from government projects and programmes. The processes of institutional development are structured by existing relationships of power. The effectiveness of institutions depends on their capacity to reduce transactional costs of various types. Yet there is a consensus among policy makers to engage in a pro-poor, broad-based, participatory approach to ameliorating the problems of poor households and to enable the formal sector to improve their housing and upgrade the slums (Visagie and Turok, 2020). This enabling approach may leverage more subsidised housing stock for low-income people in better locations, and, in some cases, recapture some of the gains associated with housing supply solutions.

Although shaping housing policy interventions is a challenge, some of the major strategies described in this thesis could be used to reduce vulnerability and improve housing outcomes and sustainability. This approach could guide all levels of governments, urban planners and stakeholders to make effective housing policy interventions. In conclusion, this thesis also seeks to tackle the debates about more sustainable ways to reduce urban housing problems and vulnerability and poverty reduction strategies that strengthen people's own inventive solutions, rather than substitute for or undermine them by focusing on future political developments and control of key livelihoods of the urban poor and popular response of city's authorities.

## 10.3 Policy recommendations

### *What policy recommendations could improve housing conditions of the low-income group in the study area?*

A short-term policy recommended here involves addressing housing problems and household vulnerability at the local, community and household levels. There are many short-term options and initiatives suitable for solving the problems identified here. Long-term policies include the need to scale up housing strategy to improve housing conditions to address the problems of affordability and upgrade slums. However, this study requires that policy interventions need to be varied and specific solutions that are appropriate to the local context are required. For example, an informal settlement located in a flood-prone zone must receive different treatment from one that is deteriorating because of the age or poor structural quality of the housing stock. In both cases, the solution will be different from that needed for a consolidated settlement. The following suggestions are made for policy interventions:

#### 10.3.1 Improving the development of human capital

Households in the study area have low levels of human capital, as manifested in their high rate of poverty and unemployment, and their low educational achievement. Policy interventions must alleviate poverty by promoting income-generating opportunities, transforming the role of the informal sector and regulating the recruitment processes. One of the most significant contributions the municipal authorities can make is to enable the low-income households to influence employment creation directly by the provision of urban services using public funds and transfers from public and private sectors. The federal government can expend fiscal stimulus through government spending and lowering taxes on struggling business. This will increase the amount of money in the economy, which will increase spending by consumers and business.

More than four-fifths of employment available is in the informal sector and there is a statistically significant relationship between one's primary income activity and place of work. Home-based enterprises can succeed in the study area because relatively little initial capital is needed and it is inexpensive to work from home and easy to expand, as well as having a ready-made local market for consumption. Policy focused on investments with the right incentives by upgrading the business skills of poor households already engaged in home-based enterprises would significantly increase earnings and facilitate asset accumulation.

Employment programmes need to be integrated into local economic development strategies linking them to the diverse productive activities such as agriculture and food processing companies, building construction, technological services and technical training to build better structures and bring about increased employment and opportunities for growth. Therefore, regulating and facilitating flows of



human and financial capital and access to basic services that affects their own settlements and its hinterland where people can find better living conditions and proximity to local markets will promote healthy urbanisation and reduce the number of rural migrants who are in search of better basic services. What is needed are the types of technologies that can be used to support effective service provision and establish a complementary rural development strategy to expand public goods infrastructure and services to benefit rural areas.

To combat poor levels of education, formal and informal education and vocational or social life skills training should be promoted by setting up evening schools and vocational skills centres to empower and increase the awareness of households and their representatives and to increase their skills and marketability and involve communities in decision-making. Training should include online or virtual in-person training. The knowledge generated must be relevant to their existing, or potential future livelihood strategies.

### 10.3.2 Investing in infrastructure

Households need access to more public infrastructure both to encourage them to invest in housing and to improve the quality of the urban environment (Tipple, 1992). The achievement of this goal depends on the productivity of individuals and the public and the private sector and on ensuring individuals in the study area have better living conditions. To do this, the municipal authority must be asked to lay on electricity, water, drainage and sewers. This will allow the private sector to benefit from external cost savings resulting from increased access to buyers and improved markets.

In addition, provision of infrastructure must extend and adapt to local environmental conditions. Households vulnerable to flooding demand development intervention that enables their immediate survival during emergency times, promotes disaster recovery through monitoring and increases the ability of insecure and vulnerable households to absorb shocks. It is important to include disaster resistance and mitigation measures into the reconstruction process in settlements like Mbukpa and promote maintenance by monitoring planning orders to reflect the expectations of every actor, particularly the low-income population. This will ensure that housing and infrastructure facilities are safe and will not be damaged to the same degree in the next flooding in the likelihood of increased risk, as sea levels are likely to rise. Calabar is very low-lying and will be under water as climate change proceeds, together with most of the West African coastline. As a result, the infrastructure and monitoring culture can be improved when they are included in a sustainability agenda, ensuring checks and balances in the process and meeting needs. This can contribute to broad-based and resilient settlements.

Policies should promote enabling and local resource-based partnerships and participatory strategies to provide infrastructure. Infrastructure investments can play a catalytic role for related aims such as job

creation, community capacity-building, small-scale enterprises and the institutional development of local government. The government can help speed up infrastructure delivery by addressing bottlenecks caused by inefficient administration processes and costs. The private sector, NGOs and local communities should be encouraged to partner with the public sector to invest in infrastructure. This will require the development of a local capital market and detailed attention to removing policy and legislative barriers to private sector investment in infrastructure.

The maintenance of infrastructure and facilities is critical in terms of the sustainability of development for those living in flooding settlements (see Chapter 6.2.2), without which important public investment could very easily be a complete waste. While there is hope that this will lead to more inclusive planning, dictated by market forces, it is likely to generate a new type of risk, or it may help the poor scale up and benefit from market opportunities. Private developers that invest in the housing sector need to start receiving payments and cash flows as quickly as possible to maintain their profitability; delays reduce returns and raise the cost of capital investment in housing (See International Labour Office [ILO], 2006).

To be sustainable and more efficient, community contracting should be accelerated through partnerships involving communities in major infrastructural projects (Tournee, 2001). Such infrastructural contracts are awarded directly to organised CDCs. This approach depends heavily on trust and on the capacity of households and community organisations to shoulder the responsibility usually placed on commercial contractors (Huchzermeyer, 2002). Although, on the one hand, the involvement of the community may result in higher implementation costs, on the other hand, the community is more likely to take ownership of the assets provided, with all the beneficial maintenance this implies, and it will strengthen the community to carry out such initiatives. It is important to be clear about the main objective of improving and providing infrastructure and the responsibility of the main actors and their legitimate representatives, the community organisations, the private sector enterprises and the municipal authority.

Furthermore, there is a need for partnerships between the Federal Ministry of Housing, the State Ministry of Lands, and Urban Development and the Ministry of Finance throughout all the procedures from the outset to ensure more streamlined programmes.

### 10.3.3 Using labour-based technology

Policy interventions should aim at empowering communities and strengthening local community projects using labour-based technology to improve productivity and reduce operating costs. Community members should be involved in critical decision-making processes, project design and support for housing initiatives by making informed choices on the type of technology and method of construction to be used.

Using labour-based technology and local strategies (including local contractors, institutions and building materials), would increase employment in the settlements and the value of local resources. This would benefit households in at least two ways: firstly, from the infrastructure to be provided or constructed, and secondly, from the increase in employment opportunities. Also, because roads are poor and there is a high degree of crowding in these settlements (see Chapter 8.4), using a labour-based technology would be more appropriate than large machinery.

#### 10.3.4 Providing mutual support networks

Participation is a powerful tool for mobilising poor households around urban management, land challenges and governance issues at the settlement level. Policies should promote enabling and participatory strategies. The development of rich social networks should be encouraged to aid low-income households to generate income and mitigate food insecurity. Membership of associations can help people draw down services, increase local information flows and innovation, influence higher-level structures and processes and perform different functions. Support to local NGOs, CDCs, credit unions and other groups may positively affect the income-generating capacity of their members.

Interventions should focus on measures to redress the perceived reduction in social capital in this group and provide opportunities for other social security provision (comprising health care, education, employment generation, public safety and social assistance). Social networks should be at the centre of policy efforts to reach hard-to-reach low-income people to provide welfare and social reform at the community level and create a competitive learning approach at post-primary education and allow them to access primary health care. Welfare payment, such as pension and benefits (DFID, 2005b), and community-based help groups can promote a culture of mutual aid and can play an important role to reduce vulnerability and poverty. This will not only benefit households but will enable them to invest in the future.

The family household culture can be encouraged by banking practices enabling joint-owners and owners in common to raise capital for maintenance. However, there is a danger that traditional safety nets might impact negatively on some actors. For instance, the marriage of a widow to her brother-in-law may be welcomed by her or cause her much distress. It may prevent her from becoming homeless, or it may drive her to leave home to poorer housing in order to protect herself and her children. There also needs to be legislation to prohibit relatives who are not in the deceased's lineage to inherit a house when the owner dies. Policies must, therefore, be sensitive and be constantly subject to monitoring and re-evaluation.

#### 10.3.5 Investing in training and capacity of stakeholders

Training officials in the housing professions and labourers in the trades to undertake all the relevant professions in housing is a complementary part of developing a housing sector policy. The promotion

of training should be an essential task of the private and public sectors and the NGOs. We have seen above that the top administrators in charge of interventions in Ekurinum need to be skilled and experienced, and they cannot be replaced by unskilled and unexperienced officers without damaging the continuity and original objectives of the programme (see details in Chapter 9.4). Training and research development should be extended to adopt and adapt best practices and experiences in housing, thereby enabling households to put their knowledge to productive use.

Low-income households need to be properly informed of land policies. Their CBO partners and the government must raise awareness in communities by providing information in places where people tend to congregate for religious purposes, and in informal markets, health centres, municipal offices, post offices and community centres. This will help to make land policies more impactful and cost-effective.

#### 10.3.6 Improving financing to reduce housing costs

The households studied in this research engaged in both owner-occupancy and rented accommodation. As analysed in Chapter 7.2, their financial capital governs the amount they can afford to pay for services and housing. Few households can afford to rent in the formal sector. As a result, policy should encourage efficiencies across the housing value chain and be realistic about affordability.

The benefits of giving people more housing options are substantial (Gilbert, 2016). The better the housing sector functions, the better the chances are that urban areas can reduce housing shortages. Households would not get everything they want, but a wider range of choices would significantly affect many poor people's lives. In Chapter 9 it was seen that ownership probably contributed to building extensions. The operation of the market should be improved to ease the poor to access it, whether they are owners or rent-paying tenants. Furthermore, the poor should be able to exchange one relatively productive asset for another, for instance, by using labour to obtain capital. This applies to both homeowners and renters.

The critical mechanism for improving housing conditions and delivery is undeniably making finance available. It is the lack of finance that hinders the rapid completion of houses and delays starting to build until late in a person's life (Tipple, 2000). The ability to borrow over a long period for house construction and an extension is a pressing need for households and potential suppliers of housing in the study area. It would be beneficial to develop a system of centrally supervised savings and loan associations such as the National Housing Fund and the Nigeria Mortgage Refinance Company (including commercial banks insurance companies, pension funds and bonds), which could make small short-term loans that would allow households to buy construction materials and hire skilled labour to perform certain relatively small, specialised building tasks.

The Federal Mortgage Bank of Nigeria could provide access to moderate housing finance to households to facilitate their access to home ownership. This bank is a viable financial enterprise and its officials have no misgivings about it becoming a major lender for low-income housing activity. With low interest rates, borrowing becomes attractive and inexpensive, leading to an increase in borrowing and spending in housing. Loans of between US\$5,000 and 20,000 with a repayment plan of 5–10 years would suffice to help finance most of the houses found in the survey. The funds might be devoted to starting up various programmes that could then be self-financed, like the construction loan plan. This needs to be matched with finance that accommodates building construction and the loans will be small to match the incomes of the majority in the informal sector.

Further, housing policy must consider the role of rental accommodation. As discussed in Chapter 8, most households (59%) in the case study settlements are tenants. Renting will possibly remain the major form of tenure in the study area and should not be seen as a form of failed ownership (Gilbert, 2014). One of the significant gains in expanding access to rental property is it will enable people to live closer to their jobs and transport and choose the kind of home they want, inevitably requiring more homes. Housing must be built where residents can get to work within reasonable commuting times, as well as having access to schools and essential services, and where they can connect with the society around them.

The respective roles of landlords and tenants must also be considered. Governments should provide a range of protections for renters, including minimum maintenance standards of the housing stock and meeting the costs of installing services, together with offering possible compensation for agreeing to be resettled in places like Atimbo and regulations to ensure security of tenure in Ikot Ansa.

Restrictive rent price-control schemes have often been minimally introduced but have subsequently been phased out successfully due to major challenges, including widespread institutional abuse, the limited mobility of renters in the labour market and the generally low investment in rental properties. This can be reintroduced by bringing back true market rents to encourage private investment. Without this measure, the shortage of dwellings is unlikely to be overcome, neither can the standard of rental accommodation be improved from its currently poor condition.

#### 10.3.7 Giving housing subsidies

The role of both the public and the private sectors must be changed to ensure that the concerns of the 63 per cent of poor households are reflected in public policies, and thereby enable more people to access affordable housing. Although mortgage finance subsidies may address affordability in the short term, they are unlikely to be sustainable. Attention to the underlying cost of capital funding and improved administrative efficiency is key.

Targeted housing subsidies provided for the supply side (both public and private) should maintain and regenerate existing stock instead of being restricted to new construction, at the expense of wholesale forced evictions. At the same time, specific institutions and sectors should be set up to help low-income households and disadvantaged groups gain access to housing finance, as presently, the mortgage banks offer services only to the middle and the upper class (see Centre for Affordable Housing Finance Africa [CAHF], 2021).

Policymakers must direct finance to the target households, designing products and services that meet and support the delivery capacity and needs of these households and small-scale developers. The mortgages for this target should be much smaller than may be comfortable for lenders, in some cases closer to micro mortgage finance. Lenders can leverage property technology to achieve the economies of scale necessary to make a business case. This is entirely possible in the case study area.

Lenders also need to recognise that their borrowers (in this case, informal households) will probably not have payslips. Property technology like electronic data recordkeeping offers interesting opportunities for credit scoring and underwriting practices. Moreover, to engage constructively with small-scale developers, lenders will need to ensure the products they offer meet the capacity of the households. The provision of finance in this underserved and informal group, therefore, can fundamentally transform and leverage their energy, creating a massive effort out of multiple small initiatives to produce a whole that is greater than the sum of its parts.

## 10.4 The need to scale up housing strategy in Nigeria

### 10.4.1 Settlement and slum upgrading

As discussed in Chapter 5, the formal housing supply has rarely exceeded 30 per cent of urban housing provision. There is a need to improve the living conditions of the households that already have a roof over their heads and are living in established communities. Secondly, housing markets in which all households can access adequate housing should be created urgently to prevent the creation of new slums in the future.

Settlement improvement and slum upgrading through community contracts should be encouraged to address the existing housing situation through investments in infrastructure (new housing, access roads, paved footpaths, drains, culverts and small bridges, borehole and water tanks, public toilets, small-scale sewer systems, halls, schools and clinics), creating space for businesses and better conditions for generating income and job opportunities. This involves communities identifying and initiating projects and participating in every aspect of the improvements (ILO, 2006a). Nevertheless, they will need some assistance in organising themselves, as seen in Chapter 9.4.1. In other cases, occupants of informal settlements may wish to take control of a wide range of responsibilities such as the financing of the construction works, the organisation of contributions and the disbursement of

funds, how assets are designed and constructed, who should work on the construction sites and the amount of assistance needed to meet the target objectives. In carrying out a community contract, various actors (including the CDC organisations, NGOs, the municipal government and the private sector) should play specific roles to facilitate this process (see details in Chapter 3).

Settlement and slum upgrading can vary among the surveyed settlements. The intervention should be integrated into the surrounding neighbourhoods, so that infrastructure is improved slowly over time in response to the capacity of stakeholders. Upgrading should be considered to enable adequate access to each house for emergency vehicles and service collection vehicles. There is a pressing need for intervention strategies in settlements like Atimbo and Mbukpa, where urban infrastructure is almost completely lacking.

Governments should initiate small-scale, self-contained capital projects before committing resources to larger programmes. Examples of such interventions are the Hanna Nassif pilot project in Dar-es-Salaam and the Kalerwe community-based drainage upgrading pilot programme in Kampala (Tournee, 2001). Both projects were based on the community contract system developed by the National Development Housing Authority in Colombo. These contracts should be agreed to install water, sewage, sanitation infrastructure and domestic lighting networks; the opening and paving of roads; the provision of new public squares and walkways; the construction of new housing for essential resettlement, schools and community centres; the elimination of natural hazards and the setting up of refuse collection system. Under community contracting, curative and preventive programmes should be implemented simultaneously to improve prevailing poor living conditions and reduce the growth of existing ones and the development of new slums.

While upgrading programmes using community contracting should not be underestimated just because they depart from past practice, they obviously have limitations. The major limitation is the fact that they are very small in relation to the scale of the demand for housing. The formal market has failed to make improvements on a large scale. While some of the projects offered households considerable benefits that are frequently greater than what has been provided before by governments, and certainly at lower cost, these beneficiaries constitute only a small proportion of the total number of households. Nevertheless, settlement and slum upgrading through community contracting can provide adequate housing for poor residents while linking the wider urban development strategies for planned economic development and meeting the needs of poor residents.

#### 10.4.2 Integrated approaches and long-term planning

Urban planning and the new regulatory framework should be key tools in affordable housing provision in the study area. The main purpose of such a regulatory framework should be to support

CBOs to avoid legalistic and complex contracts, unfair conditions and the abuse of unequal power relations and ensure that safety standards are met in whatever is built, be it new or a redevelopment.

In addition, land-use regulations should prohibit building on unsuitable sites such as flood plains or potentially unstable slopes and ensure that land is available for infrastructure services. This may require the government to take back some of its responsibilities from the private sector and allow local government to follow a holistic planning process that promotes vertical and horizontal integration, with an equally integrated financial planning process. For example, the local authority could identify physically disadvantaged areas like Mbukpa and Atimbo that are ripe for development or one in which it has already begun, like Ekurinum, for long-term planning.

More importantly, by making all the regulatory steps as smooth as possible, the government can save costs for developers and attract private developers to the housing market. It is important to note that the effort to close the affordability gap is not just a matter of funding; it is also a race against time to meet the backlog of housing demand. The performance of markets will affect both the overall growth rate of the economy (which is usually the principal driver of absolute poverty reduction) and the quality of growth in terms of the proportion of benefits of economy-wide growth that will accrue to poor households.

Interruptions in permissions and approvals affect the efficiency of the overall housing market, which inevitably have an impact on the availability of housing. Expediting plan approvals can reduce complexity by eliminating unnecessary steps. Another method is identifying which steps cause the greatest delays in building and plan approval and focusing on streamlining them. Automating the building approval process can also significantly reduce permission time in Calabar. For instance, Abuja cut year-long permit times to three months by reducing the number of procedures and running those that remained in parallel.

In addition, local planning authorities should consider extending the units they own to meet the possible future needs of their users. This underscores the need to balance the search for cost savings with that of allowing expansion and maintenance. Many influential scholars, such as Turner and Fichter (1972) and Payne and Majale (2012), have commented that minimum building and planning standards for formal housing are too high for most households to meet. The State Minister of Works and Housing must recognise the significance and benefits of maintaining, rehabilitating and setting in place regulations for maintenance, which are mostly generated by the government.

Where regulations exist that inhibit housing supply without achieving an actual increase in utility, the appropriate dwelling size should aim to provide a minimum plot threshold that is more than the current 35m<sup>2</sup> to 45m<sup>2</sup> per unit used in most formal housing development and policies must be flexible.



The government can prohibit forced evictions through emergency legislation. A moratorium on forced eviction could serve as a temporary measure during which planning authorities could seek medium and long-term housing solutions. Under the moratorium, the authorities would not be allowed to evict people on private land. The moratorium should be followed by a strategy to compensate landowners, thus discouraging forced evictions, together with a procedure to compensate and identify existing owners and improve tenure security.

#### 10.4.3 Responsive land policies: address the issue of informal settlement

The need to ensure that people have land in a suitable location is key to their access to infrastructure services, amenities and employment opportunities. Indeed, if the matter of location is not addressed, housing projects cannot succeed (Tipple, 2015). Although the authorities have employed a wide range of mechanisms to intervene in the operation of land markets, these interventions often have a narrow focus, concentrating on issues of ownership rather than the more important matter of ease of access and the efficiency of allocation. Policy must introduce data-driven systems, including legislation that will reform land administration to map and digitalise land registries and to improve transparency, accountability and accessibility across housing value chains.

Security of tenure is an essential, although not a sufficient condition for urban low-income households to invest in housing development and improvement. However, Calabar is faced with plural systems of land tenure, which includes statutory, customary and informal systems of land ownership that often exist side by side and overlap. If the land tenure system is to be effectively addressed the laws need to be reformed. This approach should recognise various types of land rights such as leasehold, rental and usufruct rather than only land title, thus incorporating informal households into the legal framework (Payne and Majale, 2012). Market-based reforms should encourage stakeholders to participate in the land market to ensure a more equitable distribution of wealth, securing part of the value produced by a public decision for public interests. They must be sufficiently flexible to allow for institutional learning to encourage a range of alternative and safe investment opportunities in the housing market.

#### 10.4.5 Good urban governance

This study has highlighted weaknesses of formal institutions, which are frequently unable to address the needs of poor urban groups, and in some cases, government agencies, acting independently in a non-consultative process, actively exclude and discriminate against them. In the light of this, it is clear that urban planning paradigms and practices are incompatible with prevailing urban growth and development patterns. The role that the urban poor play in their settlements needs to be recognised and valued. Good urban governance practices, such as decentralisation, democracy and citizen participation, represent a potentially major shift in state–community relationships (Gilbert, 2006; UN-Habitat, 2016b). Therefore, it is important to ensure social and economic accountability in the

participatory initiative proposed, both for the sake of democracy itself and for the state's attempts to devolve responsibility to the urban poor (Majale, 2008).

Decentralisation should incorporate the financial autonomy of urban areas where the central government keeps control of funds and expenditure. For example, interview data have shown that local councils receive a federal funding allocation that is managed through an account shared with the state government. The state government often uses this arrangement for political patronage, compromising the financial and political autonomy of local councils and their capacity to plan and respond to citizen's infrastructural needs. Empirical data further show that these arrangements inhibit the capacity of urban administrators to implement plans. Indeed, governors often take over traditional institutions and local government functions to build political support. Another aspect is that contracts are awarded from the central agencies to major contractors because they are believed to be the only partners that can be trusted. Since contracts are not awarded by the community, these contractors are accountable only to the body that awards them the contract. This negatively affects the level of decentralisation of power and resources achievable with the local government area. However, experience has shown that CDCs and other grass-roots organisations are accountable not only to their development partners and funding agency but also to the people whom they represent and serve (Tournee, 2001). Therefore, a clear, transparent and accountable plan for spending should be set up to ensure these assets and resources reach the low-income target groups. Accountability and transparent government structure is a two-way process, but the people are the best judges.

Good urban governance through financial decentralisation and accountability is necessary to move decision making closer to the people, encourage transparency in the housing market and transform the residents' limited capital to accumulate assets and provide affordable housing in Calabar. There is a need for legislation to be made in a participatory and accountable way at both the national and municipal level. In view of this, public consultation, which happens to be entrenched in the Nigerian Constitution, can be mobilised to encourage the participation of poor people in the decision-making process. This will be through the appropriate dissemination of information among informal communities to keep them well informed and involve them in local negotiations and decision-making processes.

## 10.5 Policy gap and areas for further research

### 10.5.1 Empirical contribution

This thesis focused on assessing urban housing problems and vulnerability among low-income residents in Nigeria's informal settlements using Calabar metropolis as a case study. I have identified various gaps in urban housing problems and the vulnerability of low-income residents in Calabar metropolis. Through this analysis of households' vulnerability, livelihood capital and livelihood

strategies, this thesis has found that low-income households extend their dwellings, improve their living conditions and enhance their housing, which is their dominant physical capital asset. However, many challenges still exist.

Secondly, this thesis has demonstrated that households have access to assets that they mobilise to improve their living conditions. It has drawn attention to the livelihood strategies households have taken to cope with hardship and adapt to their limited capital, and the outcomes they have achieved. The researcher has suggested that policymakers should adopt pro-poor, participatory strategies by improvement and upgrading such settlements to provide adequate and affordable housing. This requires the government to diversify available housing options and adjust the current stringent regulatory framework and standards; to allow the poor to have adequate access to infrastructure; to promote income-generating opportunities; to strengthen human capital development to reflect the real needs of the low-income group; and to upgrade the slums.

I believe that this thesis offers a fresh way to look into housing policy interventions in the study area. It shows that there are many challenges that need to be met before achieving adequate and affordable housing. There are three main areas where policy does not adequately address the urban housing problems of low-income residents.

Firstly, evidence on the urban housing problems and the vulnerability of poor people is growing but remains limited. It consists of literature on settlements in other countries with a limited conceptual or empirical basis. This thesis attempts to fill the knowledge gap and to add to the quality and quantity of housing data for supporting policy interventions. It thus concentrates on a medium-sized city in Nigeria such as Calabar metropolis for detailed data derived from various sources.

Secondly, existing policies support the idea of pro-poor, holistic and broad-based development, yet existing financial mechanisms often restrict such programmes and projects. While there are many differences among them, housing subsidies tend to group people into the same income groups and thus ignore differences in types of tenure. Evaluating what impacts development plans may have on housing policy in the future and to consider when and how to intervene and connect these activities up to wider infrastructure plans is key to sustainable development. Strategic policies for housing, education, transport and health will be increasingly important to policymakers. The thesis thus hopes that this initial investigation can lead to new research, which can deepen understanding of the interface between housing and livelihoods of the poor in the context of state legitimacy.

Finally, there have been a number of positive results on the significance of social capital to urban household, but more in-depth research is needed on the impact of traditionally imposed forms of social networks. For example, do social networks enhance supportive relationships among the urban poor in Calabar? If they do, what are the primary ways to enable traditional form of social networks to

interact with low-income households? And what are the impacts of traditional form of social networks, particularly for the low-income groups, who are the most dependent group?

#### 10.5.2 Conceptual contribution of this thesis

All the livelihood sectors studied are highly labour intensive and supply important goods to the city (Koroma *et al.*, 2018). This means that they are able to provide livelihoods to a large number of people using little capital while contributing to key sectors of the economy. The concept of 'informality' is controversial issue for different reasons. It is typically viewed from economic and spatial perspectives (Rigon *et al.*, 2020). Here the issue is whether the owner-occupiers are being subsidised because they obtain mortgage interest relief, in contrast to renters who do not or in respect to their legal title. This may be difficult to change because of the deeply entrenched ideological and political issues involved, and the fact that as yet no one has succeeded in marshalling the requisite evidence and arguments to move statements about informal settlements towards fact status decisively enough, given the argument in Chapter two that it is more useful to approach formality and informality as different elements in an interconnected system (rather than distinct states).

This brings us back to the prime moving factors that are at work in structuring the social relations of residence. I have noted in Chapter 9 that there are emerging characteristic forms of social organisation for the provision of housing and basic services and discussed their wider livelihood implications. The conceptual question I wish to take forward is what are the dynamics that underlie the specific configurations of social relations of low-income household, particularly informal settlements? These social arrangements take a wide variety of forms. Take the financing of housing as an example, informal households that need construction finance or building materials, the state or local authority or other builders, including self-builders, all have different needs and requirements beyond housing as seen in chapters 7, 8 and 9. Households' needs go beyond housing, and include finding ways to provide education for their children and finding help in emergencies. Also, the thesis challenges the notion that the informal sector is not rule-based, structured, and predictable (Walker *et al.*, 2022) and that it is beyond the reach of official governance processes. While most economic sectors in Nigeria are not adequately monitored by the state, I have shown that households in informal settlements have a highly complex social organisation of livelihood strategies and display processes of internal self-regulation and the existence of mechanisms to deal with their vulnerability and housing problems.

#### 10.6 Methodological constraints of the SLA

Three key methodological constraints arise in the use of the SLA. The first is the underlying dichotomy that emerges from using a cross-sectoral approach in a sectoral world; so that the organisational level, the government and sectoral structure of many agencies make it difficult to adopt this framework. In particular, it is difficult to engage government ministries in any study. The second

obstacle arises from the difficulties of establishing the link between macro policies and micro realities, especially when empirical data are limited. The framework used in this thesis consists only of a simple checklist of issues to explore people's livelihood. DFID's own studies have noted that one weakness of the SLA lies in its failure to engage with governance and institutions explicitly and to recognise the existence of political assets and power relations (DFID, 1999). Moreover, the SLA faces numerous implementation difficulties. In reality, project preparation is generally owned or championed by a single government department. Also, the framework and some of the concepts used such as 'social capital' may be unfamiliar and forbidding in many instances and may be a barrier to the programme's implementation because of the costs compared with conventional project preparation (Farrington, 2001; Morse & McNamara, 2013). It also faces the difficulty of what can be scaled up from the local level to the wider level, thus demanding more administrative and financial flexibility than what is conventionally available. Unless particular care is taken it might ignore intra-housing interactions, such as the demands placed on women and children and the relationship between the household and the political structures and powers (Farrington, 2001).

A third challenge is to promote practical, sustainable strategic and technical approaches to development. The SLA, being eclectic, has been interpreted in different ways by researchers, NGOs and civil society organisations involved in the question of assets ownership. This has not always been evident in programme work at the micro-level, and mechanisms need to be identified to ensure such ownership. Livelihood analyses demand the deployment of a range of analytical tools and methods. This, in turn, requires time and experience to adapt tools and methods to suit the needs of the research. However, such exhaustive analyses may not be appropriate in all cases. In addition, future research and policy should be monitored continuously to allow for the learning, identification and dissemination of best practices. Finally, the concepts used, such as PIPs, may be unfamiliar to many citizens. This makes it difficult to determine what can be scaled down from the general to the particular case –and demand more administrative flexibility than what is available in conventional policy options.

## 10.7 The result of this thesis and Covid 19 pandemic

I would like to reflect on the impact of the Covid 19 pandemic on the outcome of this thesis. During the writing up stage of this thesis, some circumstances have changed as a result of the global pandemic. Although the data had already been collected before the context changed, in this time of crisis, the health and livelihoods of many people in Nigeria is a major concern for the authorities seeking to manage and enhance health and economic outcomes. It is worth reflecting upon this, as public health concerns can prompt an array of cultural changes. The conditions affecting these settlements are likely to be exacerbated in more ways that can be anticipated. However, the deaths reported in Nigeria are miniscule – under 3000 in a population of 206 million. This is one case where

Africans have scored against Europe. (UK had 153 times more deaths per head of population than Nigeria: that is, one in 455 versus one in 68,000 in Nigeria).

As I write, Covid-19 cases are rising with the new variant (Omicron) and, as a result, attempts have been made to control the spread of the disease, using social distancing measures and stay at home orders. The virus changed almost everything; including closing schools, access to physical library resources, working from home, and visits made in secret to families and loved ones. The virus does not discriminate between people, race or wealth in its spread. However, Covid-19 does not treat people equally. Those with a high income have better means to protect themselves than the low income and the vulnerable do. As the Covid-19 crisis unfolds, governments are seeking guidance on immediate measures to protect households from contracting Covid-19 and options for responding to the negative housing problem and income-related effects of the crisis in the medium and long term.

These effects include an increase in unemployment and underemployment, reduced incomes for informal settlers and increased pressures on remaining livelihoods to cater for large numbers of people. Those in informal work, such as low-waged artisanal services and the delivery sector, put the majority at risk of coming in contact with the coronavirus. The low-income household in informal settlements are at great health risk due to their poor housing and neighbourhood conditions and their lack of access to infrastructure, while they are not covered by protection such as health insurance. The Covid-19 pandemic may ignite grievances, mistrust and discrimination and a sense of injustice over access to health and other livelihood assets. Particularly, in Calabar metropolis, with inadequate infrastructure, weak social protection systems, weaker institutions and large numbers of informal households, the pressures on the government to respond to these challenges will be enormous in places where there is more informality and less fiscal capacity.

Policy interventions may seek guidance from this thesis on how to respond to the affordable housing problems and vulnerability of low-income residents. At a time of unexpected change, data from this thesis clearly demonstrate that increased fiscal spending on infrastructure, employment schemes, community partnership, participation and good urban governance is an effective and indispensable part of such responses. They remain the most viable instruments for governments to generate immediate employment opportunities.

While reflecting how Covid-19 has posed specific challenges related to the health risks of low-income households, programmes and measures to minimise these risks can be developed for affected policies and adapted to their context. Particularly, potential adaptable factors should be paid to the vulnerable, women and disabled persons and children, and how the house is built, designed and managed, as well as to communication, transportation and the healthcare system.

In term of public health, specific considerations may be needed since poor households may be at higher risks of being infected by the coronavirus and experience greater difficulties in observing physical distancing measures in already crowded settlements. Moreover, in normal times, the poor, vulnerable women, children and people with disabilities are more likely to be housed poorly and exposed to economic stress and shocks. Therefore, such strategies and programmes must be well-designed and implemented to ensure they achieve their expected outcomes.

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## Appendices

Table A1: The evolution of housing policies promoted by international agencies for developing countries.

Phase and Approximate Dates	Focus of attention	Major instruments used	Key documents
Modernisation and urban growth: 1960s–early 1970s	Physical planning and production of shelter by public agencies.	Blueprint planning: direct construction. Eradication of informal settlements.	
Redistribution with growth/basic needs: mid-1970s–mid1980s	State support to self-help ownership on a project-by-project basis.	Recognition of informal sector. Squatter upgrading and sites and services. Subsidies to land and housing	Vancouver Declaration (UNCHS 1976); Shelter, Poverty and Basic Needs (World Bank, 1980); World Bank evaluations of sites and services: 1981–1983 (e.g. Bamberger <i>et al.</i> , 1982; Keare and Parris, 1982; Mayo <i>et al.</i> , 1986; Mayo and Gross, 1987). UNICEF Urban Basic Services
The enabling approach/ urban management: late 1980s–early 1990s.	Securing an enabling framework for action by people, the private sector and markets.	Public/private partnership; Community participation; Land assembly and housing finance; Capacity-building.	Global Shelter Strategy to the Year 2000 (UNCHS, 1990); Urban Policy and Economic Development (World Bank, 1991); Cities, Poverty and People (UNDP, 1991); Agenda 21 (UNCED, 1992); Housing: Enabling Markets to Work (World Bank, 1993).
Sustainable urban development: mid 1990s onwards	Holistic planning to balance efficiency, equity and sustainability	As above, with more emphasis on environmental management and poverty alleviation.	Sustainable Human Settlements Development: Implementing Agenda 21 (UNCHS, 1994).
Habitat II: 1996	Adequate shelter for all and sustainable human settlements	Culmination and integration of all previous policy improvements.	The Habitat Agenda (UNCHS, 1997); Global Report on Human Settlements (UNCHS,

	development.		1996).
Millennium Summit 2000			United Nations Millennium Declaration (United Nations, 2000) Millennium Development Goals
Istanbul+5: 2001	Review of the Habitat Agenda Process	Review of the Habitat Agenda Process	Declaration on cities and other human settlements in the new millennium (UN Habitat, 2001) Cities in a Globalizing World (UNCHS, 2001a) The State of the World's Cities (UNCHS, 2001b) Implementing the Habitat Agenda: The 1996–2001 Experience (UNCHS, 2001)
Sustainable Development Goals	Goals of poverty alleviation, health, economic development, social cohesion, gender equality and environmental sustainability		United Nations (Cities Alliance, 2015)
Habitat III 17–20 October 2016	Housing policies		The United Nations Conference on Housing and Sustainable Urban Development (UN-Habitat, 2015a)
Global Housing Strategy	Housing at the centre	New Urban Agenda	United Nations (UN-Habitat, 2017b)

Source: Adopted from Tipple and Speak (2009) and UN-Habitat (2017a).

Table A2: Respondent demographic information

Code	Method	Gender	Age	Settlements	Date	Details
R1	Interview	Male	44	Ekurinum		Civil Servant
R2	Interview	Female	35	Atimbo	20/10/2019	Farmer
R3	Interview	Male	55	Mbukpa	11/11/2018	
R4	Interview	M	62	Ikot Ansa		NGO
R5	Interview	M	27	Mbukpa	19/09/2018	Self employed
R6	Interview	M	42	Atimbo		Artisan
R7	Interview	F	23	Mbukpa		Student/scholar
R8	Interview	M	51	Ikot Ansa		Civil Servant
R9	Interview	F	34	Ikot Ansa		Artisan

R10	Interview	F	41	Ekurinum	20/10/2019	Civil servant
R11	Interview	M	26	Ekurinum		Unemployed
R12	Interview	M	44	Ekurinum	12/09/2019	Civil Servant
R13	Interview	M	36	Mbukpa		Trading
R 14	Interview	M	35	Mbukpa		NGO
R15	Interview	F	26	Ikot Ansa		Student/scholar
R16	FG1	M	27	Ekurinum	10/09/2018	Trader
R17	FG1	M	26	Ekurinum	10/09/2018	Unemployed
R18	FG1	M	43	Ekurinum	10/09/2018	Artisan
R19	FG2	M	29	Atimbo	12/10/2018	Farmer
R20	FG2	F	38	Atimbo	12/10/2018	Unemployed
R21	FG2	F	40	Atimbo	12/10/2018	Unemployed
R22	FG2	M	55	Atimbo	12/10/2018	Self employed
R23	FG2	F	39	Atimbo	12/10/2018	Artisan
R24	FG2	M	25	Atimbo	12/10/2018	
R25	FG2	M	34	Atimbo	12/10/2018	Self employed
R26	FG1	F	37	Ekurinum	10/09/2018	Student
R27	FG1	M	43	Ekurinum	10/09/2018	Unemployed
R28	Interview	M	40	Ikot Ansa	11/10/2018	Sales worker
R29	Interview	M	55	Mbukpa	22/09/2018	Landlord
R30	Interview	F	45	Atimbo		Farmer
R31	Interview	F	39	Ekurinum	11/10/2018	Skilled construction work
R32	Interview	F	46			CBO
R33	Interview	M	36		24/09/2018	NGO
R34	Interview	M	41	Mbukpa	18/09/2018	Civil Servant
R35	Interview	M	50	Atimbo	18/09/2018	Farmer
R36	Interview	M	26	Ekurinum	12/11/2019	Student
R37	Interview	F	36	Mbukpa	09/09/2018	Artisan
R38	Interview	M	37	Atimbo	10/09/2018	Government official
R39	Interview	F	55	Mbukpa	15/11/2018	Trader
R40	Interview	M	32	Ikot Ansa	23/09/2018	Student/Scholar
R41	Interview	F	35	Ekurinum	29/10/2018	
R42	Interview	M	51	Mbukpa	11/11/2018	Self employed
R43	Interview	F	49	Mbukpa		
R44	Interview	F		Mbukpa		Farmer
R45	Interview	M	60	Atimbo		Civil Servant







*School of Architecture, Planning and Landscape*

## **Household survey (The Head of household)**

*Dear Respondent,*

*This household questionnaire is about data on your households and settlements which will illustrate your housing condition, coping strategies and aspirations. This questionnaire is one of the prerequisites of a doctoral research study. It will help me "Assess the housing crisis and vulnerability challenges confronting residents in informal settlements in Calabar Metropolis". The questionnaire will take around 15 minutes to fill out, and all information given are for academic purposes and will be handled confidentially; so please spare me the time to fill in the questionnaire and answer the questions as accurately as you can. There are no right or wrong answers, the researcher is simply looking for your perspective and voice in the process of data collection. If you wish, you can leave the questionnaire anonymous.*

*Thanks for your cooperation*

<b>Name of HOH:</b>	<b>Settlements name:</b>
Questionnaire no:	Subdivision Name:
Date:	Street Name:
Time:	Housing Unit No:

**A: BASIC HOUSEHOLD INFORMATION:**

A1. Gender of household Head:

Male	1
Female	2

A2. What is your age?

0-30 years	1
31-40 years	2
41-50 years	3
51-60 years	4
61 years and above	5

A3. Marital status?

Single	1
Married	2
Divorced	3
Separated	4
Widowed	5

A4. What is your highest level of education?

No formal education	1
Primary/elementary	2
Secondary	3
Tertiary/ Higher	4
Don't want to say	5

A5 Type of work/occupation

Self-employed	1
Paid work	2
Unemployed/laid off	3
Taking care of your household or a family member	4
Student/scholar	5
Retired/Pensioner	6
Others specify	7

A6. Where is the location of your place of work?

Within this building/ Home-based	1
Within the community	2
Outside the community	3

A7. If outside this community, how far from your residence?

Less than ¼ km	1
¼ - 1km	2
2-4km	3
More than 4km	4

A8. Please can you tell me the number of persons in your household?

1-2	1
3-4	2
5-6	3
7-8	4
9-10	5
11 and above	

A9. On a scale of 1 (Not important) to 5 (very important) how important were the following factors in your decision as to where to live?

Located in the city centre	1	2	3	4	5
Close to relatives/friends	1	2	3	4	5
Rent/land is cheap	1	2	3	4	5
Located in the suburb	1	2	3	4	5
Close to place of work	1	2	3	4	5
I have lived here since my childhood days	1	2	3	4	5

Security/safety	1	2	3	4	5
Others – please explain	1	2	3	4	5

B8. Could you please tell me how much money on average is earned by you in a month (in Naira)?

Below 20,000.00	1
21,000.00-40,000.00	2
41,000.00-60,000.00	3
61,000.00-80,000.00	4
81,000.00 – 100,000.00	5
100,000.00 and above	6

#### B HOUSEHOLD INCOME AND EXPENDITURE

(When working on housing policy, it is helpful to know how much money people are spending)

B9. Could you please let me know how much you spend on the following?

How much do you spend on housing payment (rent, loan, etc) per month?	#
How much do you spend on food per month?	#
How much do you spend on energy (electricity, cooking fuel etc) per month?	#
How much do you spend on Savings	#
How much do you spend on Clothing	#
How much do you spend on Cell phone	#
How much do you spend on Ceremonial expenses	#
How much do you spend on water and sanitation per month?	#
How much do you spend on transportation per month?	#
How much do you spend on Health	#
How much do you spend on education	#
Any other significant regular expenses	#
Doesn't want to say	#
Total monthly expenditure?	#

B10. Considering the income just given, do you find it difficult to satisfy the basic need of your household?

No	1
Yes	2

B11. If yes, how do you cope with difficulties in satisfying the basic needs of your household?

Never have difficulties	1
Borrow money from friends/relatives	2
Take on credit	3
Reduce quantities	4
Reduce qualities	5
Get a loan from the bank	6
Other, please specify	7

B12. On a scale from 1 (very good) to 5 (very bad) how do you consider your household livelihood generally?

Not meeting basic needs	1	2	3	4	5
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Meeting all basic needs but not saving	1	2	3	4	5
Meeting all basic needs and little saving	1	2	3	4	5
Meeting all basic needs an accumulating assets	1	2	3	4	5

### C. HOUSING TENURE

C13. Do you own or rent your Housing?

Owner of the house	1
Renters	2
Family owned	3

IF OWNER OCCUPIED please go TO QUESTION C14

IF RENTERS Please SKIP TO QUESTION D23)

#### C. OWNER OCCUPIED

C14. Could you please tell me how you acquire this land?

From a previous owner	1
From an entrepreneur	2
From an occupier not but not the owner	3
From a middleman	4
From government	5
From an organization	6

C15. Who were the parties involved in the process?

Chief	1
Land owner	2
Government	3
Family inherited	4
VDC/LDC	5
Previous owner	6

C16. Did you have to make any payment for the land?

Yes	1
No	2

C18. Did you have permission to build?

Yes	1
No	2
I did not need one	3

C19. If you have permission to build, is the permit easy to get?

Very easy	1
Quite easy	2
Difficult	3
Possible if you have contacts	4

C20. How long does it take to get a building permit?

Less than one month	1
One month	2
More than one month	3
I don't know	4

C21. Do you have any fears at all about losing your site (having it taken from you)?

Yes	1
No	2

### D. RENTERS

D22. How many habitable rooms rented?

0-1	1
2-3	2
4-5	3
6 and above	

D23. What is your total rent per month?

0-10,000	1
11,000-20,000	2
21,000-30,000	3
31000 and above	4

D24. Why are you renting this site (i.e. why do you not have a home of your own?)

No money to acquire a site	1
I just moved into this area	2
Long process to acquire a site	3
I don't need a site	4
Other specify	5

D25. What do you think of the size of this plot?

Too small	1
Adequate	2
Bigger than required	3
Don't want to say	4

D26. If you get a site, what size are you hoping it will be?

Bigger than current	1
Smaller	2
About the same size	3

#### E. DWELLING DESCRIPTION AND OCCUPANCY

E27. Building Types:

Flat	1
Rooming House	2
Traditional Compound	3
Duplex	4

E28. Building Use:

Strictly Residential	1
Residential/Commercial	2
Residential/Manufacturing	3
Residential/Service Industry	4
Residential/Institutional	5

E29. Building construction materials (Wall):

Sand-Crete block	1
Burnt Brick	2
Mud and cement	3
Wood/Plank	4
Stone/Cements	5

E30. Building construction materials (Roof):

Thatch	1
Aluminium	2
Corrugated Iron Sheet	3
Reinforced Concrete (Decking)	4
Asbestos	5
Wood and corrugated iron sheet	6

E31. Do you have access to the following?

Water supply	No [1] Yes [2]	
Drainage system		
Electricity		
Toilet		
Kitchen		
Bath Room		

E32. Are the following facilities indoor or outdoor?

Water supply	Indoor [1] Outdoor [2]	
Toilet		
Kitchen		
Bath Room		

E33. Are the following facilities shared or private use:

Water supply	Shared (1) Private (2)	
Toilet		
Kitchen		
Bath Room		

E34. What is your main source of water supply?

Tap water	1
Borehole	2
Well	3
Stream	4

E35. Types of drainage:

Covered drainage	1
Open drainage	2
Not available	3

E36. Type of access to the building:

Footpath	1
Tarred Major Road	2
Un-tarred Minor Road	3
Tarred Minor Road	4
Un-tarred Major Road	5

E37. Main source of energy for lightning:

Electricity	1
Candle	2
Lantern	3
Power generating plant (Generator)	4

E38. Main source of energy for cooking:

Gas	1
Kerosene	2
Fire wood	3

Coal	4
Electricity	5

E39. Type of toilet facilities:

Water Closet	1
Pit latrine	2
Bucket	3
Dung Hill	4

E40. What is the condition of the following in your dwelling?

Drainage	Very Poor [1]	
Electricity	Poor [2]	
Toilet	Fair [3]	
Kitchen	Good [4]	
Bath room	Very Good [5]	
Access Road		

E41. How do you dispose of your rubbish?

Town collects	1
Dump outside site	2
Burn rubbish heap	3
Hole on site	4
Compost	5
Dump on site	6
other	7

E42. Please can you give me details of any structural changes in this building, however small or large?

Partition in the living room	1
Construction in the bed room	2
A door in the living room	3
An extra space in the kitchen or bathroom	4
Fencing of the compound or any area in the building	5
Constructing additional veranda	6
Construction kitchen garden	7
Construction pavement/walkway to the additional building	8
Other specify	9

**F. PLANNING AND HOUSING REGULATION**

F43. Is your neighbourhood planned?

Yes	1
No	2
Don't Know	3

F44. Have you seen the Development Plan for Calabar Metropolis?

Yes	1
No	2
Don't know	3

F45. Are you aware of the planning regulation in Calabar Metropolis?

Yes	1
No	2
Not at all	3

F46. If you are aware, how often does the Municipality authority enforce this regulations?

Never	1
Sometimes	2
Often	3
Rarely	4

Figure A1: Household Questionnaire



Figure A2: Ikot Ansa settlement



Figure A3: Ekurinum settlement





Figure A4: Atimbo settlement



Figure A5: Mbukpa Settlement