



Understanding the Complexity of Factors which Influence Livelihoods of the Urban Poor in Lagos' Informal Settlements

By

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A Thesis Submitted to Newcastle University for the Degree of
Doctor of Philosophy

School of Architecture, Planning and Landscape
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February 2015

Abstract

In recent times, there has been a renewed effort to improve the living conditions and alleviate poverty of informal settlements dwellers in Lagos through land regularisation, which is expected to grant formal title to every land owner within informal settlements. However, this study argues that the urban poor in Lagos are faced with various vulnerabilities and deprivations, which go beyond issues of legal title and security of tenure. Understanding these various dimensions of vulnerabilities and deprivations are important to developing a holistic and sustainable strategic framework for poverty reduction in Lagos. This argument is in line with the current global thinking that policy frameworks for poverty alleviation need to pursue an inclusive strategy, which simultaneously takes into consideration poverty in all its dimensions, as well as the aspirations and needs of the poor. Against this background, through the lens of the Sustainable Livelihood Approach (SLA), based on four informal settlements across Lagos, the study examines the issues of livelihoods in informal settlements.

The study explores the interplay between location, tenure, policies and livelihoods. In particular, the study focuses on how these factors interplay with livelihood vulnerability and access to assets, and the implications for sustainable livelihoods and poverty alleviation strategies. The Sustainable Livelihoods Approach provides a framework which integrates various dimensions of poverty. This framework supports a broad range of quantitative and qualitative research design and data collection methods. For the purpose of this research, both quantitative and qualitative data collection methods have been used, which included household surveys, household in-depth interviews, key informant interviews, direct observation and published documents. The use of multiple methods provided valuable information on livelihood assets and vulnerabilities of the urban poor in Lagos' informal settlements.

The study reveals that the urban poor have inadequate access to livelihoods assets. This inadequacy is manifested in both the quantity (generally limited) and quality (generally poor) of livelihood assets. The study further reveals that, apart from the generic vulnerabilities, urban poor in different locations across Lagos face context (location) specific vulnerabilities, which are, often, either not understood by policymakers or are deliberately over looked, as not important, when formulating and implementing urban development policies. There is a disconnection between urban development policies, and the realities, aspirations and needs of the poor. Institutions, including government, policy makers and urban planners, through various economic,

environmental and urban development policies, work against the ingenuity of the urban poor, thereby undermining their efforts to building a sustainable livelihood and moving out of poverty.

This study, therefore, suggests that poverty alleviation should be based on a policy framework that guarantees inclusive provision of livelihood assets, as well as reduces vulnerability and enables institutions to accommodate and support the complex realities of the urban poor. This will only be possible within the context of good governance.

Acknowledgement

To God be the glory, honor and adoration for seeing me through this PhD journey. Indeed, this research experience has been a challenging and enduring process. It would have not been possible to endure the challenges and come this far without God and all the necessary support I received from a number of people. To this end, I will like to acknowledge them.

My sincere appreciation goes to my supervisory team – Dr. Suzanne Speak, Dr. Graham Tipple and Dr. Martin Beattie – for their unreserved supervision, guidance and encouragement throughout this PhD process. Their invaluable constructive criticism, advice, support and attention to details have not only enhanced my understanding of the subject and the quality of this research, but also my research skills and capacity to develop and conduct independent research. I am highly privileged to have them as my supervisory team.

My appreciation also goes to Tertiary Education Fund (TETFUND) and University of Lagos for providing the necessary financial support, in forms of scholarship and study leave with pay, for me to conduct this PhD research.

I appreciate the encouragement I got from my colleagues at the Department of Urban and Regional Planning, University of Lagos, particularly Prof. Leke Oduwaye, Dr. Adejumo, Dr. Lawanson, Mrs Yemisi Olufowobi and Dr. Muyiwa Agunbiade. To Dr. Muyiwa Agunbiade, you are more than a colleague; your moves have always inspired me. I want to thank Hakeem Bishi, Yemi Akindeju, Wole Soyinka and Tola Lawal for their support and concerns. My thanks also go to my past and present colleagues at the school of Architecture, Planning and Landscape, Newcastle University for the time we spent together as research students.

To Mr. and Mrs. Ayotola, for all your support all the way, I remain grateful. I am also thankful to my mother – Mrs. Christiana Olajide, and my late father – Mr. Samuel Olajide for your care and prayers since my childhood. I sincerely appreciate the sacrifices and prayers of my amenable and ever supportive wife – Modupe (Iyawo mi) and my son – Inioluwa (my boy). Even though I denied you quality time, you stood by me and tolerated my ‘selfishness’ throughout this PhD journey.

Finally, I am sincerely grateful to all my research participants who willingly shared their experiences, struggles, needs and aspirations with me. Without your contributions, this thesis would have not been possible.

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List of Acronyms

| | |
|------------|---|
| AfDB | African Development Bank |
| AUC | African Union Commission |
| CBN | Central Bank of Nigeria |
| COHRE | Centre on Housing Rights & Evictions |
| DFID | Department for International Development |
| IFUP | International Forum on Urban Poverty |
| LASHS | Lagos State Household Survey |
| LSLS | Lagos State Literacy Survey |
| LSWC | Lagos State Water Corporation |
| MDG | Millennium Development Goals |
| NBS | National Bureau of Statistics |
| NEPA | National Electric Power Authority |
| NNPC | Nigerian National Petroleum Corporation |
| OECD | Organisation for Economic Co-operation and Development |
| OPHI | Oxford Poverty & Human Development Initiative |
| OSEC | Organization for Security and Co-operation in Europe |
| PHCH | Power Holding Company of Nigeria |
| PIPs | Policies, Institution and Processes |
| SAP | Structural Adjustment Programme |
| SERAC | Social and Economic Rights Action Center |
| SLA | Sustainable Livelihood Approach |
| SLF | Sustainable Livelihood Framework |
| UNDP | United Nations Development Programme |
| UNECA | United Nations Economic Commission for Africa |
| UN-HABITAT | United Nations Human Settlements Program |
| UNHCHR | United Nations High Commissioner for Human Rights |
| UNICEF | United Nations International Children's Emergency Fund |
| UN-SPIDER | United Nations Platform for Space-based Information for Disaster Management and Emergency Response |
| WHO | World Health Organization |

Chapter One

Rethinking Poverty Alleviation in Informal Settlements: Background, Problems and Context

“With only a year left to the 2015 deadline for achieving the Millennium Development Goals (MDGs), the fight against poverty is at the centre of national and international development discussions” (Chibuye, 2014, p. 1).

“...if current trends and policies are not reversed, we may reasonably expect that the total number of people living in slums will be of the order of 1.5 billion in 2020” (Durand-Lasserve et al., 2002, p. 1).

1.1 Rethinking Poverty Alleviation in Informal Settlements

In 2013, the world population was estimated at 7.2 billion and is projected to reach 8.1 billion and 9.6 billion by 2025 and 2050 respectively (United Nations Population Division, 2013). More than half of the world population now lives in urban areas while over one third of the world’s urban population live in informal settlements (UN-HABITAT, 2006b; UN-HABITAT, 2008b; Odero *et al.*, 2009; Mundy and du Plessis, 2010; UNHSP, 2010). As the world is rapidly urbanizing so is poverty. In absolute terms and in comparison to rural poverty, the numbers of urban poor and those accommodated in informal settlements continue to grow (UN-HABITAT, 2008b). Empirical evidence shows that the map of informal settlements coincides with that of urban poverty (UN-HABITAT, 2003d). More disturbing is the rate of urbanisation, poverty and urban informality in developing countries. This unprecedented population increase is accompanied with poverty (UNDP, 2002; Owuor, 2003).

Informal settlement can be said to be a spatial manifestation of certain living conditions, which do not conform to formal planning and legal rules, standards and institutional arrangements, and the situations are often dynamic and complex, while poverty is an outcome of various dimensions of exclusions and deprivations. The proliferation of informal settlements and urbanisation of poverty as currently

experienced in developing countries pose serious challenge to the attainment of the international development goals. There is a general consensus that the dual phenomena of poverty and informal settlements must be appropriately addressed, if the Millennium Development Goals (MDGs) are to be achieved (Barry and Ruther, 2001; UNECE, 2009). Concerns for informal settlements and poverty alleviation are evident in the international development agenda. The Millennium Development Goal 1 aims to eradicate extreme poverty and hunger by 2015, while Goal 7, Target 11, aims to improve the lives of at least 100 million slum dwellers by 2020.

There have been so many discussions about the relationships between tenure (land title), economic development and poverty alleviation. Over the years, the relationships have been extensively promoted on the international development agenda. According to Field (2004) and Payne *et al.* (2007), many international donors and national governments have considerably promoted land titling as an effective means of intervention to increasing tenure security, improving access to formal credit, encouraging economic growth and, ultimately, reducing urban poverty. This is based on the assumption that the residents of informal settlements are poor because they do not have formal titles to the land they occupy.

This assumption became more prominent on the international development discourse as a result of de Soto's book – *The Mystery of Capital*. Quoting from this book, de Soto states:

“In the midst of their own poorest neighbourhoods and shanty towns there are – if not acres of diamonds – trillions of dollars, all ready to be put to use if only we can unravel the mystery of how assets are transformed into capital ... because the rights to these possessions are not adequately documented, these assets cannot readily be turned into capital, cannot be traded outside of narrow local circles where people know and trust each other, cannot be used as collateral for a loan, and cannot be used as a share against an investment” (2000, p. 35 & 37).

As noted by Payne *et al.* (2007) and Mooya and Cloete (2008), de Soto's ideas have provided renewed focus on the link between land titling and poverty alleviation in development policy and practice. De Soto emphasises the link between lack of land

titles and poverty in developing countries. He argues that the poor lack titles to their properties, which they could use to invest in businesses and liberate themselves from poverty. Payne *et al.* (2007) note that de Soto's argument is based on the assumption that the provision of individual property title can bring about a 'triple transformation', where property can be transformed into collateral, collateral into credit and credit into income. Assumptions of the proponents of land titling, as noted by Ward (2003, p. 4), are that, it:

- Provides security against eviction.
- Brings people into the market from which they can benefit by free sale at full price.
- Raises land values.
- Provides incentives that stimulate investment in home improvements and consolidation.
- Makes possible the introduction of basic services such as electricity and water.
- Generates greater access to credit by using the home as collateral on loans.
- Incorporates residents into the property-owning democracy and citizenry.
- Integrates settlements and property into the tax and regulatory base of the city.

From a political economy perspective, Besley (1995) also notes the importance of property titles as a precondition for economic growth and poverty alleviation. He highlights the benefits of property titles to include: gains from trade in land; greater investment incentives; and improved credit access. Besley (1995), however, notes that his model suggests that there are variations in rights across his case studies, which has some explanatory power beyond property rights. He therefore, suggests that something beyond the collateral-based view may be important to the poor. As such, he concludes that caution should be exercised in taking property titles as the main solution to the challenges of poverty in informal settlements. In his final remarks, Besley (1995, p. 936) recommends that there is a need for more empirical studies on the link between land rights, and investment and poverty alleviation in low-income environments.

Land titling has been widely adopted as a development approach by many African countries (Atwood, 1990; Ensminger, 1997; Miceli *et al.*, 2001), including Nigeria. Land titling emphasises the formality and individuality of land rights. In the Africa context, land titling involves taking land claims out of the realm of informal lineage or community land ownership and making them fully legal, formal and individual, and recording claims in a state administered land record system (Atwood, 1990, p. 659).

Internationally, there have been arguments for and against the effectiveness of land titling as the main poverty alleviation strategy in informal settlements. Empirical evidence, in Asia, Latin America and Africa (Migot-Adholla *et al.*, 1991; Pinckney and Kimuyu, 1994; World Bank, 2003a; Ho and Spoor, 2006; Durand-Lasserve and Selod, 2007; Jacoby and Bart, 2007; Payne *et al.*, 2007; Easterly, 2008; Mooya and Cloete, 2008), suggests that land titling has not led to increased income for the poor as well as poverty alleviation. More so, it has not achieved many other benefits ascribed to it by its proponents. Where it seems to have achieved some benefits, the outcomes have not been to the advantage of the poor (Ward, 2003; Payne and Tehrani, 2005; Payne *et al.*, 2007). Ward (2003) concludes that the argument about the linkage between property titles, and tenure security and investment, are misleading at best, and quite erroneous at worst (further discussion is presented in chapters two and four).

In recent time, after unsuccessful attempts in the 80s, there has been a renewed effort since 2006 to improve the living conditions and alleviate poverty of informal settlements dwellers in Lagos through land regularisation. The approach is expected to grant formal title to every land owner within informal settlements and on uncommitted government land. This strategy is employed against the backdrop that it will facilitate access to official credit and markets, promote individuals' investment in housing, and lead to poverty alleviation. However, the study of Oshodi (2010a) shows the inadequacy of land regularization through land titling for poverty alleviation, as the intended beneficiaries are largely not interested in the policy. In addition, the policy does not take into consideration, the complex realities and needs of the poor as well as factors that perpetuate poverty among informal settlements dwellers. It is important to state that this thesis is not intended to appraise this policy, rather it is

more interested in understanding the complex realities and needs of the poor, which unfortunately, up till now, very little has been done about.

Despite the inadequacy of land titling to poverty alleviation, there seems to be a continuous assumption by the Lagos State Government that informal settlements dwellers will achieve sustainable livelihoods and move out of poverty if they have formal land titles. The Lagos state government re-emphasised this assumption in 2012, as reported by Nnodim (2012) in the Punch Newspaper:

“...the exercise was to simplify and accelerate the process of regularisation of land titles by granting Certificate of Occupancy in circumstances and to ensure that all properties that fall within uncommitted government acquisition are properly documented and granted legal title, so as to give economic value to hitherto dead assets.”

However, this research notes that there is more to the challenges of poverty in informal settlements, which needs to be understood, than just lack of land titles and tenure insecurity. Against this background, by exploring the livelihoods of the residents of informal settlements, this research argues that land title may be important for poverty alleviation, but titling is just one of the assets needed by the urban poor, while tenure insecurity is just one of the numerous vulnerability contexts within which the urban poor, particularly in informal settlements, pursue their livelihoods. Therefore, the assumption that once land tiles are given, the poor will move out of poverty is inadequate. This is based on a clear understanding that poverty and informality are consequences of many complex vulnerabilities and deprivations, which go beyond just lack of tenure. Therefore, understanding these various dimensions of vulnerabilities and deprivations are important to evolving a holistic and sustainable strategic framework for poverty alleviation in informal settlements.

This argument is in line with the current global thinking that any policy framework for poverty alleviation can no longer ignore an inclusive strategy, which simultaneously takes into consideration poverty in all its dimensions, as well as aspirations and needs of the poor. UN Millennium Project (2005) notes that to adequately address the challenges of poverty and informal settlements, there is a need for practical

approaches which take into consideration the needs and complex realities of the poor. Carloni, and Crowley (2005, p. iii) have equally called for a people-centred approach that effectively addresses the needs of the poor. This will require local empirical studies that understand the context of poor people's livelihoods and the institutional environment within which they operate (Friend and Funge-Smith, 2002). Currently, there is an apparent lack of this nature of study in Nigeria generally and Lagos in particular.

This research, therefore, through the lens of Sustainable Livelihood Approach examines the livelihoods of the urban poor. Specifically, it examines the livelihood assets, vulnerability context and various factors that mediate assets and livelihoods vulnerability of the urban poor. This is taken as a starting point to comprehensively understand the issue of poverty in Lagos' informal settlements, which could help policy discourse at evolving sustainable poverty alleviation strategies.

1.2 Understanding Livelihoods Context of the Poor: Beyond Land Titling and Tenure insecurity

"...people pursue a range of livelihood outcomes (health, income, reduced vulnerability, etc.) by drawing on a range of assets to pursue a variety of activities... However, they are also influenced by the types of vulnerability, including shocks, overall trends and seasonal variations. Options are also determined by the structures and processes, which people face [...]. In this way, poverty, and the opportunities to escape from it, depends on all of the above" (Farrington et al., 1999, p. 1).

It is increasingly becoming clear that poverty is more than just low-income to include other dimensions such as lack of physical assets, exclusion and vulnerability, and that moving out of poverty is more than just access to more income as being promoted by the proponents of land titling. Conventional economic assumption upholds that property titles are a prerequisite for economic growth and poverty alleviation (Demsetz, 1976; Ellickson, 1993; Miceli et al., 2001). However, Miceli et al. (2001) note that land titling has been largely promoted without paying attention to the influence of various institutions that mediate access to land and other resources.

Carloni and Crowley (2005) noted that many efforts to alleviate poverty have remained unsuccessful because they have failed to understand institutions and the ways they mediate livelihoods of the poor at the local level.

Increasingly, there is a continuous call for comprehensive and sustainable intervention to the issue of urban poverty in informal settlements. This is based on the realisation that no single solution can effectively address the challenges of poverty and informal settlements. It has been noted by various publications (Chambers, 1995; Bebbington, 1999; DFID, 1999; Rakodi, 1999; Rakodi and Lloyd-Jones, 2002; Mitlin, 2003; Mooya and Cloete, 2008) that one of the most comprehensive ways of understanding poverty and evolving effective intervention strategies is to understand livelihoods of the poor and factors that mediate access to livelihood opportunities. Mooya and Cloete (2008) note that the Asset Framework represents current best practice in the conceptualisation of both the causes of poverty and how it may be alleviated. From this viewpoint, poverty is linked to the dynamic concept of vulnerability resulting from lack of adequate assets.

Bebbington (1999) notes the disappointing results of the conventional economic approach to poverty intervention in marginal settlements, and concludes that one of the reasons why poverty intervention strategies fail is because they often not understand the livelihood realities of the poor majority. He, however, suggests that those who intervene in poverty should re-think their strategies so that they are consistent with the diverse and complex livelihood realities of the people. From this viewpoint, he suggests that poverty alleviation strategies should be based on a framework that broadens the conception of the assets that people need to access in the process of composing their livelihoods. He went further to note that such framework should understand and incorporate the relationships between household, macroeconomic and institutions that operate at wider scales, which mediate livelihood opportunities. De Haan and Zoomers (2005, p. 27) also argue in support, as they assert that access to livelihood opportunities is governed by social relations, institutions and organizations.

From the above, at the core of poverty lie livelihoods and vulnerability and institutions and policies which mediate livelihoods. A livelihood is linked to Poverty through five capitals – human, social, physical, financial and natural (DFID, 1999). Livelihoods, on the one hand, are vulnerable to trends, shocks and seasonality. On the other hand, they are mediated by various factors, including institutions, processes and structures (DFID, 1999; UN-SPIDER, 2012). Therefore, any attempt to alleviate poverty must take into consideration 1) livelihood assets 2) vulnerability context and 3) the various institutions that mediate assets and vulnerability. Figure 1.1 illustrates the interactions between these three concepts in relation to livelihoods of the poor. These concepts are important for an understanding of how poverty is created and how sustainable policy intervention can be developed. This figure was developed after CARE’s unifying framework for poverty eradication and social justice and underlying causes of poverty (McCaston, 2005; Grist *et al.*, 2006).

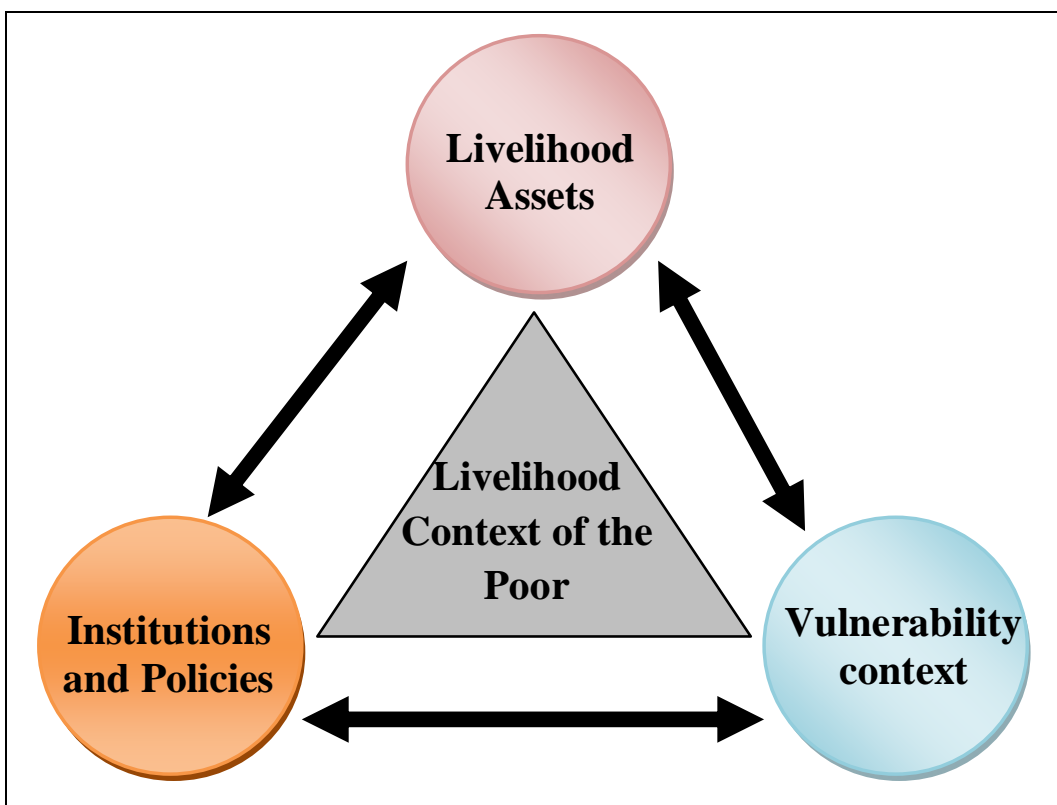


Figure 1.1: Livelihood Context of the Poor: Linkages between Livelihood Assets, Vulnerability Context and Institutions

These three themes are brought together under a theoretical and analytical framework – Sustainable Livelihood Framework (SLF) (see chapter four for detailed discussion) – and subsequently, from Lagos perspective, empirically analysed and discussed in this thesis (see chapter six, seven and eight respectively). Finally, chapter nine suggests poverty alleviation policy framework.

1.2.1 Assets, Livelihoods and Poverty

“Poor people’s livelihoods often depend on a range of resources and livelihood activities” (Friend and Funge-Smith, 2002, p. 1).

Access to assets is an important determinant of poverty. The importance of assets to sustainable livelihoods and poverty alleviation is generally recognised (Moser, 1998b; Bebbington, 1999; DFID, 1999; Rakodi, 1999; Mitlin, 2003; Elasha *et al.*, 2005). The starting point is the recognition that asset is at the core of livelihoods and poverty (DFID, 1999), and it is the bedrock upon which livelihoods are built (Elasha *et al.*, 2005). Though there are differences in the classification of assets by different development organisations and authors, the common understanding is that assets are resources needed by household or individual not only to provide for just basic needs, but also to build a sustainable livelihood.

Moser (1996) identifies livelihood assets to include labour, human capital, productive assets, household relations and social capital. Similarly, DFID (1999) identifies five forms of asset (human, social, physical, financial and natural), which are essential for building sustainable livelihoods. Assets enable people to build capability to withstand vulnerability to shocks. As Rakodi (1999) noted, access to assets defines people’s capability to achieve improved well-being. Lack of access and control over assets is a cause and a consequence of poverty, and factor that perpetuates poverty. Access to adequate and balanced assets is, therefore, necessary for empowerment and for living above poverty. According to Agbaje *et al.* (2013), those living in poverty generally have limited access to different forms of asset require to build a sustainable livelihood.

Assets are central to whether an individual or a household lives in poverty or escapes it. Assets interact with the prevailing institutions to create livelihood opportunities or vulnerabilities (Bank, 2001). Inadequate access to assets, which is a common feature of people living in poverty, reduces capability to build a sustainable livelihood or to cope with vulnerability. Therefore, understanding the characteristics of assets, in terms of diversity, ownership and access, which this research seeks to explore, is essential to livelihood analysis and poverty alleviation. Baker and Schuler (2004, p. 5) note that analysis of livelihood assets should be a major component of urban poverty profile, as it can identify people and communities that are vulnerable due to lack of assets.

1.2.2 Vulnerability Context, Livelihoods and Poverty

Vulnerability has been identified as a major hindrance to sustainable livelihood and poverty alleviation. Therefore, creating opportunities and fighting vulnerability from all its dimensions are prerequisite for sustainable livelihoods and poverty reduction. Vulnerability is increasingly recognised as an essential component of poverty analysis. Ribot (2009); Cannon and Muller-Mahn (2010) and Cannon *et al.* (undated) emphasis the need to incorporate vulnerability analysis to pro-poor development programmes and livelihoods support policies.

Vulnerability consists of events that shape people's livelihoods system and the outcomes they achieve. The poor pursue their livelihoods within complex vulnerability context. DFID (1999) identifies vulnerability context as trends, shocks and seasonality which people have limited or no control on, but affect their livelihoods. According to Chambers (1989a), vulnerability consists of two sides – external and internal. The external side consists of risks, shocks and stress to which an individual is subject to, while the internal side refers to a lack of means to cope with risks, shocks and stress without damaging loss. These may include low income, inadequate assets and inadequate access to infrastructure and social services. The means to cope with risks are the assets that individuals, households, or communities can mobilise (Moser, 1998b). Risks, however, varied in nature. They may include macroeconomic shocks,

health hazards, personal insecurity and natural disasters such as flood, cyclone and drought (Philip and Rayhan, 2004).

World Bank (2001), in the year 2000 edition of the World Development report, emphasises the need to understand vulnerability as it affects the poor. Vulnerability is the likelihood of falling into poverty or falling into greater poverty. DFID (1999) notes that vulnerability is a function of exposure and response to trends, shocks and seasonality. Vulnerability is a function of assets ownership and factors that mediate assets. Poor people are particularly vulnerable because of their low command of assets (IDS - Vulnerability and Poverty Reduction Team, 2013).

The urban poor pursue their livelihoods within the prevailing contexts in the society they live in. Cannon *et al.* (undated) noted that both livelihood opportunities and vulnerability are influenced by the wider institutional environment such as political, economic, social processes and priorities. These factors are, however, locally specific and dynamic (Friend and Funge-Smith, 2002). They vary from region to region and from context to context. One of the objectives of this research is to explore these factors within the context of Lagos' informal settlements.

1.2.3 Institutional Context, Livelihoods and Poverty

“...livelihoods of poor people cannot be understood in isolation. They are enmeshed in wider, complex systems of a social, political, economic and environmental nature. They involve institutions, structures and other agents which influence the opportunities and outcomes that poor people experience” (Albu, 2009, p. 3).

Albu (2009) defines institutions as the rules, norms and processes that shape people's interactions with governments, markets and the environment. Institutions include both formal and informal relationships that shape societal interactions (Narayan *et al.*, 2000b). As Carloni and Crowley (2005) noted, these interactions are mediated by man-made and external factors, and the outcomes may support or inhibit people's livelihoods.

Institutions operate through norms, 'rules of the game', policies and regulatory frameworks, which influence peoples' livelihoods options as well as access to assets and vulnerability. Baker and Schuler (2004) note that institutions, particularly government institutions, are responsible for creating enabling environments for people to build sustainable livelihoods and achieve well-being. Cannon *et al.* (undated) also highlight the role of institutions in reducing vulnerability, by creating opportunities for people and providing enabling environments for people to claim their human rights. However, the prevailing institutions and policies in many developing countries often deprive the majority basic human rights. Consequently, a large proportion of the population live in poverty. Poverty is an outcome of multiple deprivations of human rights. Fulfilment of basic human rights is of major concern for the poor. More than often, the residents of informal settlements are constantly denied their human rights. Denial of rights results in livelihood insecurity.

Understanding the nature of institutions is critical to livelihood analysis. According to Albu (2009), the form, strengths and weaknesses of institutions are key factors in poverty. As noted by Carloni and Crowley (2005), many approaches to poverty alleviation have not been effective because they have often not understood the roles of institutions in the livelihoods of the poor. There is a disconnection between institutions and the livelihoods of the poor. Friend and Funge-Smith (2002) note that though there have been considerable efforts towards institutional strengthening, they have largely occurred not with an understanding of the livelihoods of the poor. In order to adequately address the challenges of the poor, there is a need to link institutional context with the livelihood of the poor. In essence, in addition to analysing the livelihoods of the poor, there is a need to analyse the operations of institutions and how they interact with the livelihoods of the poor.

1.3 Statement of the Research Problem

Poverty and informality are prominent in the Global South and particularly the sub-Saharan African urbanisation discourse. People living in poverty, particularly in

developing countries, are mostly accommodated in informal settlements, and make their living mostly through the informal sector. Nigeria, like many other sub-Saharan African countries, has its share of urbanisation, poverty and urban informality. It is surprising that these phenomena are occurring amidst national economic growth, mainly owing to huge revenue from oil and gas. The wealth from oil and gas is not resulting in improved well-being for the majority of the population. The outcomes are reflected in widespread poverty and spatial inequalities, particularly in the urban areas. As such, poverty and incidence of informal settlements have become endemic.

Globally, the challenges of poverty and informal settlements have attracted the attention of both the national governments and the international development organisations. For example, the Millennium Declaration by the United Nations in 2000 set goals and targets under the MDGs, calling for the eradication of extreme poverty by 2015 and improvement of the lives of at least 100 million slum dwellers by 2020. Consequently, member states, including Nigeria, were charged to develop local strategies to achieving these global agendas.

In response to the above, the Nigerian government has developed and implemented various poverty alleviation strategies and policies such as Vision 2010, NEEDS, 7-point agenda, vision 20:2020. At this point, it is important to note that the focus of this research is not in any way to engage with a review of these policies, as this has been the focus of several publications including Aluko (2003); Garba (2006); Arogundade *et al.* (2011); Morakinyo *et al.* (2012); Lewu (undated) and Ogwumike (undated). However, what is important to note is that despite all these policies, poverty is becoming increasingly pervasive, and remains a persistent development challenge in many Nigeria's cities. Lagos is one of such cities. In Lagos, poverty is accompanied by proliferation of informal settlements. Over the years, the efforts of the Lagos state government at addressing poverty and incidence of informal settlements have taken different approaches, including neglect, eviction, upgrading, demolition and, in recent time, land regularisation. Despite these, the conditions of the urban poor are getting worse and the incidence of informal settlements is on the increase.

Lewu (undated) attributed the failure of the past efforts to choice of wrong approaches. He noted that the poor who are the prospective beneficiaries were not involved in the planning and design of the programmes. He concluded that 'bottom-top' rather than 'top-bottom' approach should have been adopted to determine the real needs and aspirations of the poor. One of such top-bottom approaches is the continuous assumption that land titles will fix the challenges of poverty and informal settlements. This research, therefore, argues that urban poor in Lagos are faced with many vulnerabilities and deprivations, which go beyond issues of titling and tenure insecurity. By exploring the livelihoods of the residents of four informal settlements in Lagos, this research shows that for a poverty alleviation strategy to be effective it should look beyond tenure issues.

It is evident, based on the current trends of poverty and incidence of informal settlements, that past poverty alleviation strategies in Nigeria have achieved little to no success. As noted by various publications, cited above, poverty alleviation strategies have been marked with limited success in Nigeria, just like many other African countries, because poverty and poverty alleviation strategies have been narrowly conceived to mean lack of income and economic growth. Also, it has been noted that these programmes and strategies were not people-oriented, as they do not take into consideration the diversity of deprivations, vulnerabilities, realities and needs of the poor. They have also not considered the diversity of assets which are important to people's means of living.

Aluko (2003) notes that though Nigeria achieved economic growth, this did not automatically translated to poverty alleviation among ordinary Nigerians and particularly informal settlement dwellers. He further notes that the living condition of the poor, particularly the urban poor, is growing worse without hope of moving out of such terrible conditions, if nothing concrete is done. Ogwumike (undated) opines that effective poverty alleviation strategies, in Nigeria, will require adequate identification of the poor, their assets and what make them vulnerable to poverty. He therefore suggests that studies should take what he calls multi-pronged approach to poverty alleviation, since poverty is a cause of many factors.

The common conclusion of the many of the publications cited above is that effective poverty alleviation strategy must understand poverty from multidimensional perspectives. Therefore, they advocate studies which understand livelihood realities and the real needs of the poor, as well as the factors that drive and maintain poverty and informality. Unfortunately, very little has been done in this regard. If there are no rigorous studies to understand the realities and factors that make informal settlements dwellers vulnerable to poverty within the context of Nigeria, any poverty intervention under the current situation will remain ineffective. In order to fill this gap, this research seeks to understand the livelihoods context of the residents of informal settlements in Lagos. Moreover, it seeks to investigate factors which influence livelihoods of the urban poor in informal settlements. This research, through the lens of Sustainable Livelihood Approach, undertakes an in-depth study of four informal settlements in Lagos – Ipaja, Ajegunle, Oko-Baba and Sari-Iganmu.

1.4 Research Questions, Aim and Objectives

Against the research background and the research problem presented above, an overarching research question is formulated – *how do we understand the livelihood context and factors, which influence livelihoods of the urban poor in Lagos’ informal settlements?* In essence, the aim of this research is to explore, through the lens of Sustainable Livelihood Approach, factors which influence livelihood of the urban poor in informal settlements. This is based on the realisation that this understanding is essential to developing a sustainable poverty intervention policy framework which is inclusive and people-oriented.

To answer the main research question and to achieve the aim of this research as stated above, the study will address the following questions:

- i. How are the concepts of poverty, informal settlements, tenure security and livelihoods connected and what is the state of the current knowledge?
- ii. What livelihood assets do informal settlements dwellers have or access and how do they make use of these assets in their livelihoods?

- iii. What constitute vulnerability context for the residents of informal settlements in Lagos?
- iv. What are the underlying factors that influence livelihoods of the urban poor?
- v. What are the limitations of land titling, as one of the livelihood assets, as a poverty alleviation strategy in informal settlements in Lagos?
- vi. How useful is the Sustainable Livelihood Approach in understanding poverty and poverty alleviation in Lagos' informal settlements?
- vii. How do we incorporate these understandings into poverty alleviation strategies?

The specific objectives to answer the above questions and achieve the aim of this research are:

- i. To explore existing literature on poverty, informal settlements, tenure security and livelihoods.
- ii. To examine the various dimensions of livelihoods and livelihood assets available at community level, and assets portfolios at individuals and households levels.
- iii. To explore the vulnerability context and livelihood vulnerability of the urban poor in Lagos' informal settlements.
- iv. To examine various factors, in addition to tenure, that influence livelihood assets and vulnerability of the urban poor.
- v. To examine the limit of land titling as a poverty alleviation strategy in informal settlements
- vi. To explore the potential and limitations of the Sustainable Livelihood Approach in understanding poverty and poverty alleviation in informal settlements.
- vii. To suggest recommendations for an inclusive and people-oriented policy framework for poverty alleviation in informal settlements.

1.5 Research Setting

Lagos is the economic and commercial hub of Nigeria. It is equally one of the major economic and commercial hubs in Africa region. Lagos, one of the fastest growing cities and urban agglomerations in Africa and the seventh fastest growing in the world (UN-HABITAT, 2007c; Hove, 2010) is characterized by a significant presence of the urban poor who are mostly accommodated in informal settlements, with a growing poverty profile. According to Morakinyo *et al.* (2012), proliferation of informal settlements is one of the most enduring spatial manifestations of poverty and urbanisation in Lagos.

The residents of informal settlements are faced with many challenges, such as poor housing conditions, lack of basic services, overcrowding, environmental health risks, threat of forced eviction, low capability, exclusion from livelihoods opportunities and insecurity of tenure, which consistently make them vulnerable to poverty. However, these are often not understood by policy makers as will be demonstrated in this thesis.

The population of Lagos and the number of informal settlements are increasing at a faster pace. In the early 1980s, 42 of such settlements were identified by UNDP (SNC-Lavalin, 1995) (see figure 1.2). Although, currently, there is no accurate data on the exact number of informal settlements, there are indications that large proportion of Lagos population live in informal settlements. Nubi and Omirin (2006) note that over 70% of the built-up area of the Lagos metropolis is blighted. According to World Bank (2006) and Morka (2007), over two-thirds of the population of Lagos lives in informal settlements.

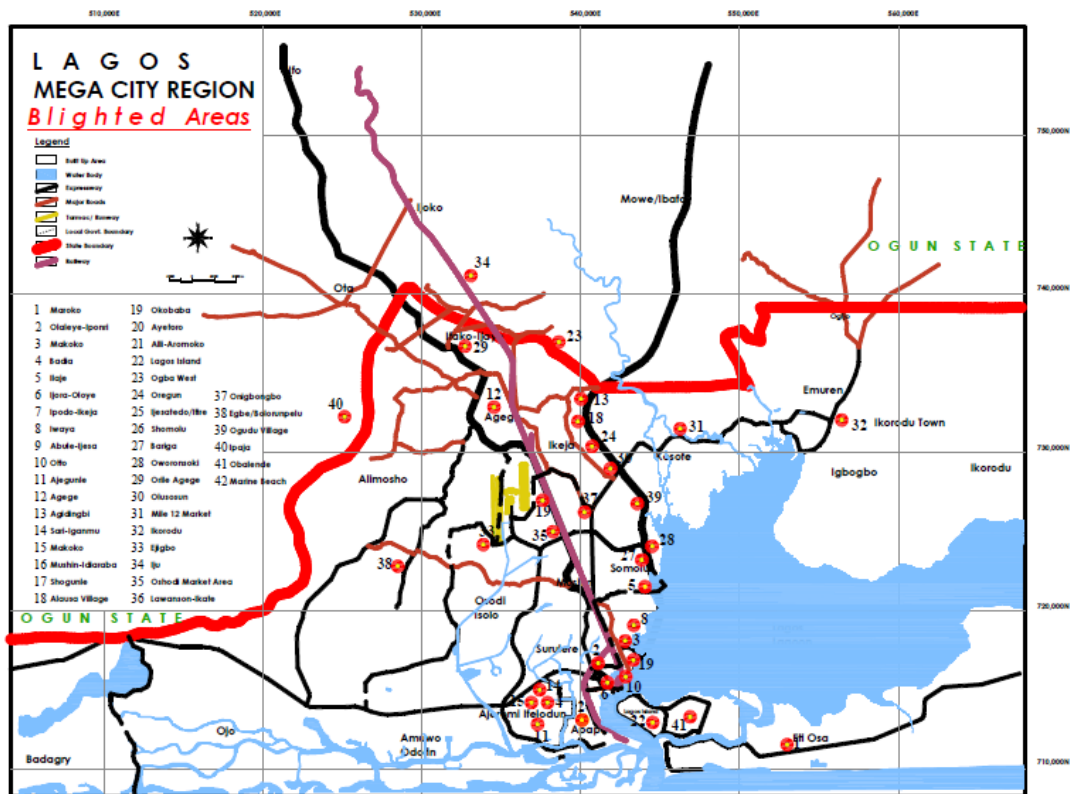


Figure 1.2: Location of Documented Informal Settlements in Lagos

Source: SNC-Lavalin Report (1995) cited in Agbola and Agunbiade (2009, p. 86)

Informal settlements in Lagos are located on both private and government lands as well as in vulnerable areas such as swamps, canal setbacks, rail line setbacks and marginal lands, and they are deprived of basic infrastructural services. These make the residents vulnerable to environmental degradation, threats of eviction and demolition.

The dual phenomena of urban poverty and informal settlements are major challenges in Lagos. Addressing these challenges is central to achieving sustainable human settlements (Bujanda E and Arrieta de Bustillos, 2005). The Lagos State government has made efforts to address the challenges of informal settlements dwellers. However, because government often does not understand the livelihood realities of the dwellers, the outcomes have not resulted in improvements in the living conditions within informal settlements. Against this background, this research aims to explore the livelihood realities of the residents of informal settlements. Four informal settlements – Ipaja, Ajegunle, Oko-Baba and Sari-Iganmu – were selected for in-depth study. The research explores livelihood context and factors that influence livelihoods of the residents.

1.6 Research Methodology

The focus of this research, as stated earlier, is to explore various factors which influence livelihoods of the urban poor in Lagos' informal settlements, particularly how these factors have shaped their assets portfolios and vulnerability context. The nature of the research problem and the focus of the research, therefore, dictate that pragmatic philosophy (from a critical realist viewpoint), case study research design (multiple case studies) and mixed methodologies (qualitative and quantitative) be adopted.

This study adopts Sustainable Livelihood Framework, as a methodological and an analytical framework, to understanding poverty in informal settlements. The need to focus on livelihoods is based on the realisation that poverty is multi-dimensional. Sustainable Livelihoods Approach (SLA) provides a framework which integrates various dimensions of poverty. This framework enables a broad range of quantitative and qualitative research design and data collection methods. This research uses both quantitative and qualitative data collection methods, which include household survey, households' in-depth interview, key informants' interviews, direct observation and published documents. The study was undertaken in Lagos metropolis. Specifically, four informal settlements (Ajegunle, Ipaja, Oko-Baba and Sari-Iganmu) were selected for further empirical study. The use of multiple methods, no doubt, provided valuable information on livelihoods assets, vulnerability context and factors that mediate assets and vulnerabilities of the urban poor in Lagos. The research methodology is further discussed in chapter four.

1.7 Structure of the Thesis

This thesis is structured into nine chapters. **Chapter one** – rethinking poverty alleviation in informal settlements – containing this introduction, provides a brief overview of existing literature as a background to the research problem, aim and objectives. In essence, it provides an overview of the thesis, including its background,

statement of the research problem, research questions, aim and objectives. It equally provides brief descriptions of the research methodology and the research settings. The chapter closes with how the thesis is structured.

Chapter two – Poverty, informal settlements and tenure insecurity unpacked: Based on the research background presented in chapter 1, this chapter reviews the literature on poverty, informal settlements and tenure security. It establishes a link between the three concepts and later describes each of them separately. It discusses the definitions and core debates of the three concepts. This chapter establishes that poverty, informal settlements and tenure insecurity are complex and multidimensional phenomena, which result from multiple factors. They are undesirable human conditions, which require intervention. Any intervention strategy aims at addressing these undesirable conditions must, therefore, take into consideration various factors that cause them.

Chapter three – Potential theoretical approaches and frameworks to poverty in informal settlements. This chapter builds on the first three chapters, which have provided research background and context. From the previous chapters, it has been established that poverty and informal settlements are multidimensional and those affected by them are in precarious conditions, which require intervention. This chapter therefore, reviews potential approaches and frameworks to poverty intervention in informal settlement. It started with a review of market-based approach follow by a review of rights-based approach and then Sustainable Livelihood Approaches (SLA). Exploring market-based approaches and rights-based approaches offers background justification for the choice of SLA in this research. The sustainable Livelihood Approach provides the background for the research methodology and the analytical framework discussed in chapter 5.

Chapter four – The process: Research design and methodology. This chapter provides an explanation of the research methods and procedures adopted in this research. It presents the research philosophical positioning, research approach, research strategy and the analytical framework. In addition, this chapter describes the methods of data

collection, methods of data analysis, validity and reliability, and reflexivity and positionality of the researcher.

Chapter five – The context and the livelihoods of the urban poor in Lagos. This chapter set the research in context by discussing the research setting. The chapter is divided in two main parts. The first part provides a discussion on the geopolitical, socio-economic and urbanisation context of Nigeria as well as poverty and past poverty alleviation strategies in Nigeria. The second part focuses on Lagos. It starts with the description of its location, political and economic context. It then looks at the issues of urbanisation, urban poverty and informal settlement as well as responses to the incidence of informal settlements in Lagos.

Chapter six – Households and their livelihood assets portfolios. This chapter discusses the livelihood assets of the residents of the case study settlements. It describes the asset portfolios at individual, household and community levels. The forms of asset discussed in this chapter include human, physical, social, financial and natural. This chapter demonstrates that the urban poor require various forms of asset to build a sustainable livelihood. However, they have limited access to these forms of asset.

Chapter seven – Vulnerability context in Lagos informal settlements. This chapter discusses the vulnerability context within which the residents of the case study settlements pursue their livelihoods. The discussion is presented around three main themes – trends, shocks and seasonality. This chapter demonstrates that the residents of the case study settlements are confronted with an array of vulnerabilities which go beyond tenure insecurity. Vulnerability is a function of both macro and micro factors, which manifest from political, social, economic, and physical environments as well individuals' asset portfolios.

Chapter eight – Beyond tenure (titling): The wider implications of other factors. This chapter discusses factors influencing livelihoods of the residents of the case study settlements. The discussion is presented around three main themes – institutions and

policies, tenure and location. This chapter discusses how these factors mediate assets and vulnerability.

Chapter nine – Some thoughts on poverty alleviation in informal settlements. The final chapter presents conclusion and recommendation. It summarises the entire thesis by reflecting on the initial research questions and objectives. Based on the research findings, it provides some thoughts and recommendations on poverty alleviation in informal settlements and then offers suggestions for further research.

Chapter Two

Poverty, Informal Settlements and Tenure (In)security Unpacked: Definitions, Concepts and Discourses

“...It is pertinent to understand; who the poor are? Where they live? What are their peculiar economic circumstances and why are they poor? Answering these questions is quite logical but important before designing policies that aim at the poor. This will enhance the location and distributional strategies of policy makers and questions on who gets what and what goes where can be provided with sustainable responses for actions” (Olufemi and Oluseyi, 2007).

2.1 Introduction

This chapter aims to set the context for the study by exploring the current literature on poverty and informal settlements so as to clarify definitions and identify key issues to carry through into the methodology and theoretical framework. Globally, there is a general and renewed consensus that the issues of poverty and informal settlements must be adequately addressed if the sustainable human settlements and the Millennium Development Goals (MDGs) are to be attained in this contemporary urban age. However, poverty and informality have remained complex and contested phenomena. These concepts are understood to mean different things to different stakeholders, and they have been defined and measured in different ways. How poverty and informality are defined have implications on the group of people and actual number of people that could be considered poor and accommodated in informal settlements. The definitions also have implications on the methodological and analytical approach, as well as intervention strategies. Against this background, this chapter provides an overview of poverty, informal settlements and tenure security. Following this introduction, this chapter is divided into five parts. The first part establishes connections between poverty, informal settlements and tenure security. The second, third and fourth parts focus on poverty, informal settlements and tenure security respectively. The fifth part presents the summary of the chapter, which sets the background for chapter three.

2.2 Poverty, Informal Settlements and Tenure (In)Security: The Links

“In the urban context, poverty exists in stark and direct contrast to wealth, modernity and progress. Urban poverty is closely related to physical segregation; while it is not restricted to the enclaves of slums and ‘depressed areas’ it is heavily concentrated in these places” (Berner, 2000, p. 556).

It is generally acknowledged that there is a strong link between poverty, informality and tenure insecurity. In most developing country cities, empirical observation shows that the map of informal settlements coincides with that of urban poverty (Durand-Lasserve *et al.*, 2002; UN-HABITAT, 2006b; Arimah, 2010). Durand-Lasserve *et al.* (2002) observe that in developing countries, between 30 and 80 per cent of the urban population lives in informal settlements. One of the physical manifestations of urban poverty in developing countries is the proliferation of informal settlements. UN-HABITAT (2006b) has observed that urban poverty, inequality and informality are major features of many cities in the developing world, and that future urban growth will be driven largely by informal development in many regions.

The report of the 1996 World Summit for Social Development, Copenhagen also described informal settlements in a general term to mean low-income settlements and/or poor human living conditions. There is a two-way relationship between poverty and informality. On the one hand, poverty creates informality and on the other hand, informality reinforces poverty. It is recognised that not all residents of informal settlements are poor, and not all poor live in informal settlements (Kamete *et al.*, 2001; UN-HABITAT/UNESCAP, 2008). Kamete *et al.* (2001, p. 31) note that in many informal settlements, there is a significant internal differentiation in terms of employment and income, housing, access to urban services, health and levels of education.

However, in many developing countries, particularly sub-Saharan Africa countries, the majority of the people living in poverty is accommodated in informal settlements and makes a living mostly through informal enterprises. According to the report of the

Global Urban Observatory (2003), urban poverty in developing countries is typically concentrated in informal settlements. With the fastest urbanisation rates worldwide, the informality growth rate in sub-Saharan Africa is the highest amongst the developing regions. As such, most of the urban growth is being accommodated by informally supplied land and housing (UN-HABITAT, 2006b). The bulk of the urban poor in Sub-Saharan Africa, as exemplified by the Nigerian situation, are living in extremely deprived conditions and inadequate housing with insufficient infrastructure facilities and urban services. They are also vulnerable to tenure insecurity and forced eviction, resulting from tenure related issues, markets' pressure and inappropriate urban development policies.

Continuous rapid urbanisation and corresponding increase in the proportion of the urban poor living in informal settlements have brought urban poverty and informal settlements issues on the agenda of many international and national development organisations. For example, concerns for poverty and informal settlements are apparent in the United Nations Millennium Development Goals. Specifically, goal 1 seeks to eradicate extreme poverty, while target 11 aims to significantly improve the lives of at least 100 million slum-dwellers by 2020.

2.3 Poverty in Focus: The Definitions, Concepts and Core Debates

“In some cases, the methods used to identify poverty drive the debate to such an extent that they change the way the subject is understood” (Spicker, 2007, p. 7).

“It often seems that if you put five academics (or policy makers) in a room you would get at least six different definitions of poverty..., implying that there are considerable differences of opinion on how poverty should be defined and measured.” (Gordon, 2006, p. 32).

Poverty is a complex and multidimensional phenomenon, which affects individuals, households and community at large in different magnitude (United Nations, 1995). It is one of the development challenges facing many countries of the world today,

particularly the developing countries. There is extant literature relating to the definitions, concepts and theories of poverty.

Box 1: Some Selected Definitions of Poverty

Individuals, families and groups in the population can be said to be in poverty when they lack the resources to obtain the types of diet, participate in the activities and have the living conditions and amenities which are customary, or at least widely encouraged or approved, in the societies to which they belong. Their resources are so seriously below those commanded by the average individual or family that they are, in effect, excluded from ordinary living patterns, customs and activities (Townsend, 1979, p. 31).

Poverty refers to lack of physical necessities, assets and income. It includes but is more than being income-poor (Chambers, 1995, p. 188).

Poverty is characterised lack of income and productive resources to ensure sustainable livelihoods; hunger and malnutrition; ill health; limited or lack of access to education and other basic services; increased morbidity and mortality from illness; homelessness and inadequate housing; unsafe environments and social discrimination and exclusion. It is also characterised by lack of participation in decision-making and in civil, social and cultural life (United Nations, 1995, p. 57).

The poor experience not only a lack of income or access to basic assets and basic services, but also a devalued social status, marginalisation in urban space and a degraded living environment, limited access to justice, information, education, decision-making power, and citizenship; and vulnerability to violence and loss of security” (IFUP, 1996, p. 3).

Poverty can involve not only the lack of the necessities of material wellbeing, but the denial of opportunities for living a tolerable life (UNDP, 1997b, p. 15).

A person is poor in any period if, and only if, her or his access to economic resources is insufficient to acquire enough commodities to meet basic material needs adequately (Lipton, 1997, p. 127).

To be poor is to be hungry, to lack shelter and clothing, to be sick and not cared for, to be illiterate and not schooled. But for poor people, living in poverty is more than this. Poor people are particularly vulnerable to adverse events outside their control. They are often treated badly by the institutions of state and society and excluded from voice and power in those institutions (World Bank, 2000, p. 15).

Poverty as an unacceptable deprivation in human well-being that can comprise both physiological and social deprivation. Physiological deprivation involves the non-fulfillment of basic material or biological needs, including inadequate nutrition, health, education, and shelter. A person can be considered poor if he or she is unable to secure the goods and services to meet these basic material needs (World Bank, 2001).

Households or individuals 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. The value of goods and services consumed, whether purchased, gifts,

or self-produced, is expressed in monetary terms, enabling the definition of a poverty line (Rakodi, 2002, p. 4).

Defining poverty presents a number of challenges to stakeholders. Though, it is universally agreed that progress in poverty reduction is central to attainment of Millennium Development Goals, more often than not, there are arguments on how to define and measure poverty. Poverty has been defined, or at least explained, in many ways, as researchers and development institutions seek to measure, analyse and proffer solutions to its challenges. Each definition tries to capture the perception of the author, as to what poverty means. Some authors narrow it to lack of adequate income or consumption, while others argue that a more comprehensive definition, which includes non-monetary indicators and how poor people perceive poverty, must be used. Box 1 presents some of the definitions and explanations of poverty, as found in the literature.

In development literature, poverty is generally defined from two perspectives, which Wratten (1995) refers to as:

- *The conventional economic approach*; based on income levels or consumption, defines poverty as lack of adequate income or consumption. Different names, including money-metric, econometric, monetary, income and consumption, poverty line and one-dimensional measure of poverty, have been used to describe this approach
- *Participatory approach*; it recognises that poverty is complex and is a result of many interrelated factors. Within poverty literature, it is often refers to as multidimensional measure of poverty.

However, whichever way poverty is defined or measured, the common consensus is that, it is 'something undesirable and those affected by it or being threatened by it are in a bad situation' (Kamete, 2002a, p. 7) and also, they are in a state of deprivation; a state in which their standard of living falls below minimum acceptable standards (UN-HABITAT, 2011b, p. 7). Such situation as noted by UNDP (1997b, p. 15) can

prematurely shorten life or make life difficult and painful. Piachaud (1981, p. 421), therefore, asserts that it carries an implication and moral imperative that something should be done about it.

Consequently, the two approaches are discussed. This research adopts multidimensional approach. It however, recognises the importance of income in livelihood analysis and poverty alleviation, particularly in the urban context. As such, income variables are incorporated with non-monetary variables to analyse livelihoods and livelihood vulnerability of the Lagos' informal settlements dwellers.

2.3.1 Unidimensional Measure of Poverty

In defining and measuring poverty...the traditional approach refers only to one variable such as income or consumption... (UN-HABITAT, 2011b, p. 8)

Conventionally, poverty is often defined in monetary terms. Over the years, income has gained prominence in defining poverty and in formulating poverty intervention policies. This is reflected in the Millennium Development Goals (MDG). Target 1.A of the MDG aims to halve, between 1990 and 2015, the proportion of people whose income is less than \$1.25 a day. Income poverty approach tries to standardise poverty measurement through quantitative method. It uses questionnaires to obtain information on income and consumption at individual or household level. The approach, as noted by Baker and Schuler (2004, p. 3), uses income or consumption to assess whether a household can afford to purchase a basic basket of goods at a given point in time. The definition of poverty is, therefore, based upon either per capita incomes or consumption. From this perspective, according to Rakodi (2002, p. 4), poverty is measured based on the cost of basic food basket without other necessities of life.

For ease and accuracy of measurement, reported consumption is often taken as a proxy for income, which is subsequently used to define poverty line (Chambers, 2007).

Poor people are those whose incomes fall below the predefined standards of basic consumption. Ravillion (1992, p. 25) defines poverty line as the minimum levels of consumptions of various goods (food, clothing and shelter) below which survival beyond short periods is threatened. Households are categorised as poor when their income is less than what is required to meet basic needs. Basic needs according to Streeten and World Bank (1981, p. 25) may include 'such things as clothing, shelter, water and sanitation that are necessary to prevent ill health, undernourishment and the like'. However, it is difficult to actually standardized basic needs, as income poverty tends to do. According to Chambers (1995), what people consider as needs is influenced by various factors, including culture and personal preference, which vary from individual to individual and society to society. Sen (1999) equally opines that needs may be relative to what is possible and are based on social definition and past experience.

Income-based poverty approach sets two different poverty lines for developing and developed countries. In developing nations, those living on less than a dollar a day are considered poor, while, in developed nations, those living less than 50 per cent of the median income are considered poor (van Hensbergen *et al.*, 2011). The use of poverty lines based on income level remains widespread. Chambers (2007) observes that income poverty approach gained prominence in poverty analysis and has been sustained over the years, as a result of the assumptions and perceptions of many economists. Baker and Schuler (2004, p. 3) also noted that money-metric methods are widely used because they are objective, can be used as the basis for a range of socio-economic variables, and it is possible to adjust for differences between households, and intra-household inequalities.

However, several publications including Chambers (1995); Rakodi (1995); (Wratten, 1995); Satterthwaite (1996); Jonsson and Satterthwaite (2000); Kamete *et al.* (2001); Grist *et al.* (2006) and Chambers (2007) have criticised income-based or consumption-based poverty measure because of its inadequacy to capture complex and multidimensional nature of poverty as well as livelihood realities of the poor. It has been observed that income poverty approach tends to underestimate poverty,

particularly urban poverty because it does not take into consideration extra cost of urban living and it does not adequately capture many of the dimensions of poverty associated with both the urban and rural environments (Coudouel *et al.*, 2002; Baker and Schuler, 2004; Satterthwaite, 2004). According to Baker and Schuler (2004, p. 4), these multiple dimensions may include lack of opportunity, tenure insecurity, environmental and health hazards, lack of access to basic services and lack of safety nets to mitigate hard times.

Emphasising the inadequacy of poverty lines and how it has underestimated the scale of urban poverty in most low- and middle-income nations, Satterthwaite (2004) asserts:

“It might be assumed that poverty lines establish how many people have inadequate incomes to afford basic needs. But most poverty lines do not do so because they are not based on any study or data of the income level that individuals or households require to afford non-food essentials (including safe, secure housing, basic services including water and sanitation, health care, keeping children at school (p. 1)... In general, the proportion of urban dwellers living in poverty (i.e. in poor quality, overcrowded and often insecure housing lacking adequate provision for water, sanitation, drainage.....) and exposed to very high levels of environmental health risk is higher than the proportion defined as poor by poverty lines in sub-Saharan Africa and some other low- and middle-income nations” (p. 8).

From a livelihood perspective, income is just one of the forms of asset require by the poor to live a good quality of life. This means that poverty level of an individual or a household cannot be determined with just one indicator. Reyes (2002) and Chambers (2007) noted the challenges of reducing poverty to a single indicator, particularly income. For example, Reyes (2002) noted that defining and measuring poverty with an indicator, out of numerous indicators, will only show whether an individual or household is not meeting a particular basic need. Another challenge of income poverty is that it is non-contextual (Chambers, 2007). As such, it is not enough to capture all the dimensions of poverty, including the perceptions of those living in poverty.

Consequently, poverty discourses have included ideas related to monetary, non-monetary and the perceptions of those living in poverty. Hence, poverty is increasingly being understood as multidimensional and the result of multiple deprivations (Grist *et al.*, 2006).

2.3.2 Multidimensional Measure of Poverty

*“Poverty never results from the lack of one thing but from many interlocking factors that cluster in poor people’s experience and definitions of poverty” (Narayan *et al.*, 2000b, p. 32).*

“...such an understanding of poverty emphasises its holistic nature, including both income and non-income dimensions” (Sen, 2005).

It is now widely accepted that poverty is not simply an economic concept, but rather multidimensional. The United Nations World Summit on Social Development – the Copenhagen Declaration – describes poverty as a phenomenon which manifests in various dimensions of human life including low income, deprivation and lack of resources adequate to achieve sustainable livelihoods (United Nations, 1995). Similarly, Sen (2005) described poverty as a multidimensional concept which focuses on various aspects of deprivations, both income and non-income. Thinking about multidimensional nature of poverty do not in any way negate the importance of income to poverty alleviation, but it offers a broader definition of poverty as more than just lack of income to include non-income dimensions and how poor people perceive their situations (Chambers, 1995).

This becomes important because the realities of the poor are complex and numerous, and are difficult to capture within the frameworks of income and assumptions held by the professionals of what poverty are. Chamber (1995, p. 196) wrote:

“...deprivation and well-being as perceived by poor people, and sustainable livelihoods as a shared goal of outsiders and the poor, question the degree of primacy often attributed to income-poverty... Income matters, but so too do other aspects of well-being and the quality of life - health, security, self-respect, justice, access to goods and services, family and social life... it is also these and many other aspects of well-being and quality of life, as poor people experience and wish them”.

As such, Chambers (1995) opines that professionals who design poverty intervention strategies should see poverty beyond income or consumption deprivation to include other areas where poor people are disadvantaged such as social inferiority, isolation, physical weakness, vulnerability, seasonality, powerlessness and humiliation. He however cautioned that these should not be taken as representing the whole dimensions of poverty. The multidimensional nature of poverty shows the multiple deprivations, exclusions and vulnerabilities people living in poverty experience.

Poverty is increasingly understood to be a result of multiple deprivations. According to Gordon (2006, p. 32), poverty is a lack of resources which results from deprivation. The United Nations defines poverty as a condition characterised by severe deprivation of basic human needs, including food, safe drinking water, sanitation facilities, health, shelter, education and information (United Nations, 1995). Similarly, the World Development Report relates poverty to physiological and social deprivation, which may include inadequate income and consumption, risk, vulnerability, lack of autonomy, powerlessness, and lack of self-respect (World Bank, 2001). The Oxford Poverty & Human Development Initiative (OPHI) develops the Multidimensional Poverty Index (MPI), which identifies three dimensions of deprivation – health, education and standard of living. From these three dimensions, poverty is measured against ten indicators as shown in figure 2.1. The MPI presents the combination of deprivations that simultaneously affect people living in poverty (Alkire and Santos, 2010).

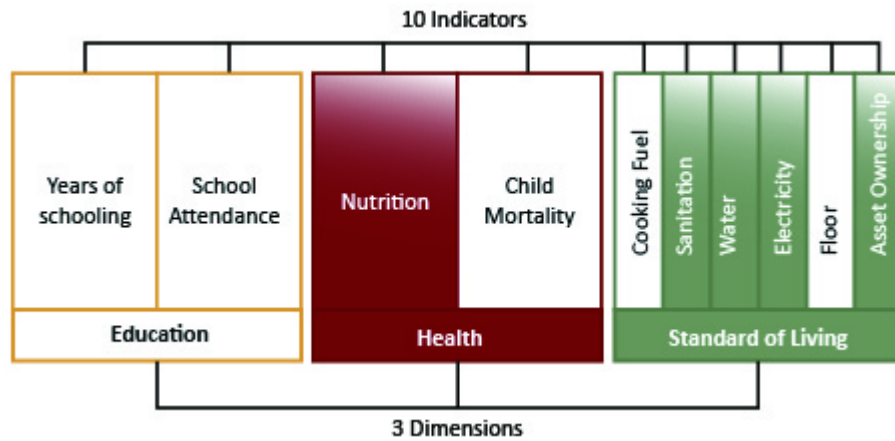


Figure 2.1: Dimensions and Indicators of the Multidimensional Poverty Index

Source: Alkire and Santos (2010, p. 20)

People living in poverty often live in different forms of deprivation, including physical, social, material and political. When people are deprived, they often lack resources required to participate in activities and enjoy living standards which are customary or widely accepted in society (Townsend, 1979).

Poverty is considered to be a lack of essential resources including economic, human, political, socio-cultural and physical, and conditions required for adequate standard of living (OECD, 2001). Baker and Schuler (2004) also corroborated this view, as they argued that poverty is beyond low income but it encompasses low human, social, physical, natural and financial capital which are needed for sustainable livelihoods. Therefore, as noted by Messer and Townsley (2003) individuals or households may be considered poor when they have inadequate or poor livelihood outcome, which may be as a result of inadequate access to assets, severe vulnerability, and policies, institutions and processes that hinder people's ability to pursue adequate livelihood opportunities.

del Pozo and Kissling (2004, p. 13) also emphasised the multidimensional nature of poverty when they refer to poverty as:

“Discrimination, obstacles, and exclusion in satisfying the basic necessities of life; in the use and development of an individual’s physical and human potential, capacities, and creativity; in seizing the opportunities and choices for fashioning a fulfilling and dignified life; in the realization of one’s aspirations; from participating in the formulation and decision-making stages of the social, political, and economic transformation processes”.

Poverty is closely related to exclusion, including spatial and social exclusion. UN-HABITAT (2011b, p. 8) describes exclusion as a process of discrimination that deprives people of their human rights and results in inequitable and fragmented societies. Exclusion results in lack of capability to participate fully in social life, lack of positive social networks, difficulties in accessing resources and political power (Scheyvens, 2010, pp. 22-23). In essence, poverty is more than lack of adequate income to include lack of capability to participate in decision making of things that affects one’s life, and lack of capability to claim one’s rights (Sen, 1979; Sen, 1985). Sen describes capability to include social inclusion, participation in community life, employment, freedom from ill-health and acquisition of sufficient food. Moser (1998b) explores lack of capability as a feature of poverty. She identifies capabilities, which are needed to move out of poverty, to include material (physical), social (organisational) and motivational. However, poor are often denied these forms of capability. From this point of view, the United Nations’ report on the world social situation refers to poverty as deprivation of one’s capability to live as a free and dignified human being with the full potential to achieving one’s desired goals in life (United Nations, 2009, p. 8). Lack of capability has profound impact on people’s vulnerability and the risks to which people are exposed.

Vulnerability is a common feature of poverty, therefore is an important concept in poverty and livelihoods discourse (Grist *et al.*, 2006; Mooya and Cloete, 2008). Many of the dimensions of poverty make people vulnerable to shocks and risks. As such, poverty is becoming increasingly linked to vulnerability. As observed by Mooya and Cloete (2008, p. 8), contemporary definitions of poverty emphasis vulnerability as an

outcome of, and cause of poverty, which results from inadequate access to assets. According to World Bank (2001), assets are important in coping with shocks and reducing vulnerability.

Participatory approach to defining poverty is becoming increasingly popular. Chambers (1995); Norton *et al.* (2001) and Hulme *et al.* (2001) emphasised the need to define poverty from the perspective, realities and life experiences of those living in poverty. As noted earlier, poverty means different thing to different people. Just as poverty has been defined by various researchers, those living in poverty have also identified features of poverty. As observed by Chambers (1995: 173), participatory approaches have shown that people's perceptions of their poverty do not necessarily conform to the one-size-fits-all set of models. Findings of the study funded by the World Bank – Voices of the Poor – based on the realities and life experiences of over 20,000 poor men and women in 23 countries, identified ten interlocking dimensions of poverty:

- Livelihoods and assets are precarious, seasonal and inadequate.
- Places of the poor are isolated, risky, unserved and stigmatised.
- The body is hungry, exhausted, sick and poor in appearance.
- Gender relations are troubled and unequal.
- Social relations are discriminating and isolating.
- Security is lacking in the sense of both protection and peace of mind.
- Behaviors of those more powerful are marked by disregard and abuse.
- Institutions are disempowering and excluding.
- Organizations of the poor are weak and disconnected.
- Capabilities are weak because of the lack of information, education, skills and confidence (Narayan *et al.*, 2000a, p. 2).

Grist *et al.* (2006) emphasis that a shared understanding of what poverty is, and what it means to those who experience it, is important to developing an inclusive poverty intervention strategies, particularly in the urban areas where many of the dimensions of poverty overlap. This research supports this viewpoint, as it seeks to understand livelihoods and livelihoods vulnerability of the urban poor.

2.3.3 The Reality of Poverty in the Urban Context: Urbanisation of Poverty

Urban poverty is rapidly increasing in the context of overall urbanization. It is increasingly becoming a growing concern for policymakers, development organisations and development professionals. Increasing rate of poverty in urban areas, particularly in developing nations, has been linked to economic and demographic factors. The world population has more than double in the last 50 years and almost all of this growth has been in cities. Urbanisation is one of the irreversible phenomena in the world today (UN-HABITAT, 2011b). Projections have it that cities of Africa, Asia and to some extent Latin America will account for about 93 percent of the future urban growth (ibid), and most of the addition will be poor and therefore will not be able to meet housing and service needs through formal sector (UN-HABITAT, 2009, p. 13). As such, most of this growth will occur in informal settlements (UN-HABITAT, 2011).

As urban population continues to increase, it becomes challenging to cope with provision of adequate employment, serviced land, housing, infrastructure and livelihood opportunities. As observed by Owuor (2003) and Baker and Schuler (2004), with the increasing rate of unprecedented urbanisation, poverty is increasingly becoming a major issue in urban areas of most developing countries. Urban poverty manifests in various dimensions and affects urban dwellers, especially in informal settlements, in varying degrees. Urban poverty not only includes lack of money but involves lack of shelter, risk of eviction, exploitations and lack of voice and choice in the society (Sigauke, 2002). Urban poverty in sub-Saharan Africa cities, including Lagos, is now a thing of worry for all stakeholders both locally and internationally. More importantly, the victims that is, the urban poor are more concerned about their situations. Their everyday life is under constant threat as they strive to make a living within the context of their environment, which is characterised by inadequate housing, inadequate or lack of infrastructure, overcrowding and dwindling livelihood opportunities.

Urban poverty can be measured at community, household and individual levels. Households or individuals in urban areas can said to be poor when their resources

accumulations are not enough for consumption of adequate goods and services which can maintain reasonable minimum level of well-being (Rakodi and Lloyd-Jones, 2002; Devas, 2004a). Globally, the magnitude and the nature of urban poverty, in many cities, are often misrepresented in both national and international governments and development agencies official documents due partly to the narrow perspective of urban poverty definition, which often centers on income poverty (Satterthwaite, 2004).

It is evident, as demonstrated earlier, that poverty is complex and multidimensional, however, some dimensions of poverty are more prominent for poor people in the urban areas. For instance, commoditisation, overcrowding, social fragmentation, traffic congestion, crime and violence are issues mostly associated to cities. Cities are complex and dynamic human settlements therefore, understanding the dimensions and nature of urban poverty presents a set of issues distinct from general poverty and thus may require additional analytical tools and techniques (Baharoglu and Kessides, 2002; Baker and Schuler, 2004).

2.3.3.1 Dimensions and Nature of Urban Poverty

Poverty is a dominant feature of urban life in the developing world. Urban poverty borrows greatly from its wider global parent concept, which in this case is poverty (Kamete, 2002a, p. 7). However, the urban context presents some peculiar characteristics which make urban poverty more complex than the general or rural poverty. Moser *et al.* (1996) identifies three peculiar characteristics of urban life, which make urban residents more vulnerable to poverty than rural residents. These include:

- Environmental hazard;
- Commoditisation;
- Social fragmentation.

Environmental hazard is mostly associated with hazardous and marginal location of settlements and exposure to multiple pollutants, and high densities (Moser *et al.*,

1996). Inadequate access to infrastructure and services, overcrowding and poor quality housing are acute in the urban areas, particularly in informal settlements. These factors have implications on the health and productivity of individuals or households. According to Bartone *et al.* (1994), they increase health risks to the poor, with associated financial costs for health care and lost or lowered productivity. Commoditisation means reliance on the cash economy. Though Commoditisation is also a characteristic of rural areas in some parts of the world (Marsden *et al.*, 1993), it is prominent and occurs everywhere in the urban areas (Chambers, 1995). As such, urban residents, mostly, have to pay for all basic needs and urban services, which make them vulnerable to economic shocks and commodities' price fluctuations (World Bank, 1990). In addition, they rely on inadequate and insecure employment, mostly, from the informal sector. Social fragmentation mostly means a lack of community and inter-household mechanisms for social security compared to those in rural areas (Moser *et al.*, 1996; World Bank, 2001).

In addition to the above characteristics, several publications (Chambers, 1995; Baharoglu and Kessides, 2002; Kamete, 2002a; Watson, 2002; Watson, 2009) have noted that inappropriate urban development policies and bad urban governance equally contribute to worsen the conditions of the urban poor. Chambers (1995) notes that urban residents are likely to have more contact with the government agents and policies than rural residents. Government policies often have more negative than positive effects on the poor, as they tend not to understand the livelihood reality of the poor (Rakodi, 1993). Together these factors characterise urban areas and intensify the complexity of poverty in the urban context.

Several publications, including those of Wratten (1995); Satterthwaite (2002); Baharoglu and Kessides (2002) and Beall and Fox (2007), have endeavoured to characterise the nature and dimensions of urban poverty. Satterthwaite (2002, p. 3) identifies eight aspects of urban poverty and possible policy interventions based on seven case studies, as shown in figure 2.2. He however noted that these are not exhaustive and they are not arranged in any order of importance. He suggests that these dimensions can be expanded based on local empirical studies.

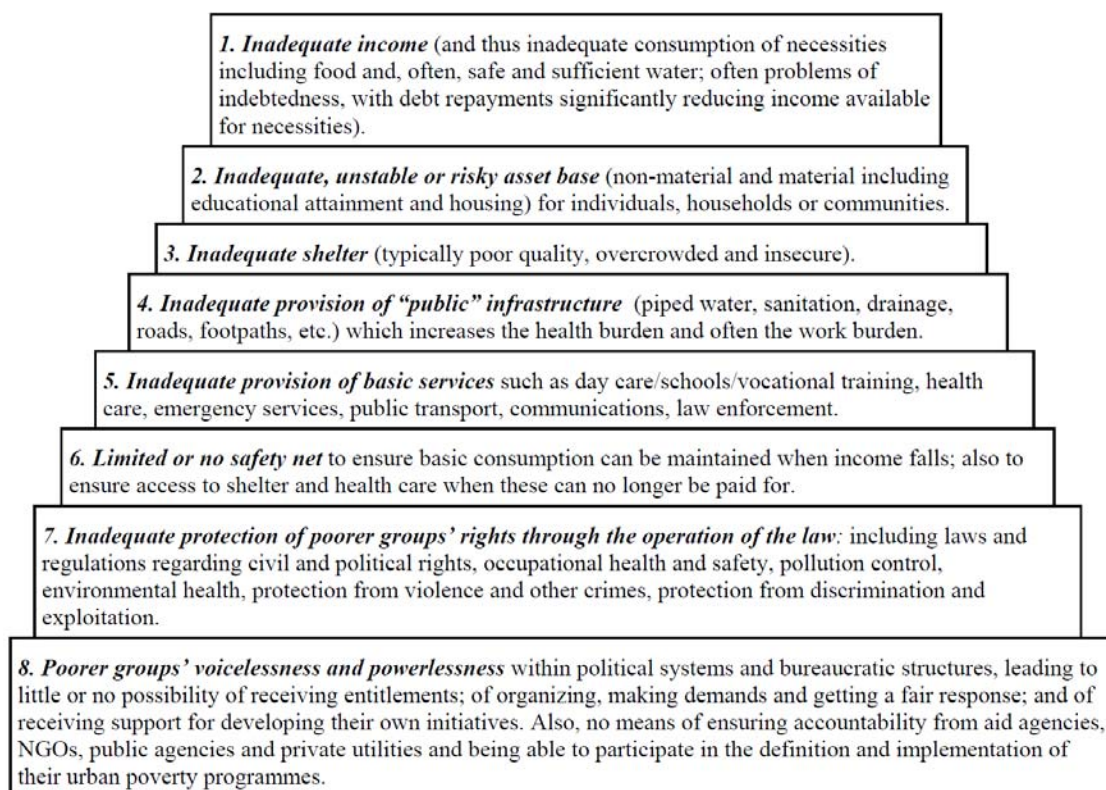


Figure 2.2: The different Aspects of Urban Poverty

Source: Satterthwaite (2002, p. 3)

Similarly, as shown in box 2, Beall and Fox (2007) link poverty with vulnerability and came up with ten aspects of urban poverty. This further testifies to the complexity and multidimensionality of urban poverty.

Box 2: Key characteristics of urban poverty and vulnerability

- Reliance on a monetised economy.
- Reliance on the informal economy.
- Inadequate housing.
- Insecurity of tenure.
- Lack of access to basic services.
- Vulnerability to disease.
- Environmental hazards.
- Social fragmentation.
- Exposure to violence and crime.
- Increasing experience of warfare and terrorism.

Source: Beall and Fox (2007, p. 7).

Baharoglu and Kessides (2002) note that urban poverty is not only multidimensional, but the multiple dimensions are also complex and interlinked. The causes and impacts of poverty tend to reinforce one another to create more complex realities for people living in poverty, through a complex pattern of cyclical interrelationships. Baharoglu and Kessides (2002) developed a model which helps to understand cumulative impacts of urban poverty and complex interrelationships among multiple dimensions of urban poverty (see figure 2.3).

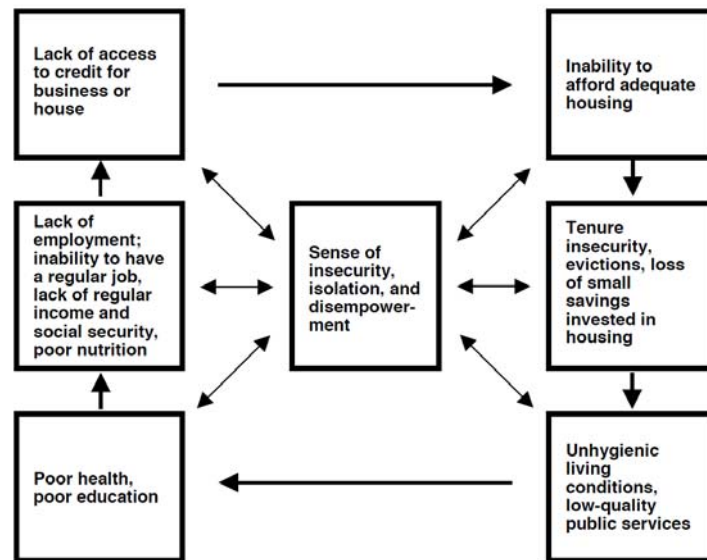


Figure 2.3: Cumulative Impacts of Urban Poverty

Source: Baharoglu and Kessides (2002, p. 127)

Wratten (1995) emphasises the need to take into consideration the complex and interrelated dimensions of urban poverty for developing a sustainable and an effective poverty alleviation strategy. The argument of this thesis aligns with this viewpoint. This thesis, as presented in Chapter 1, argues that tenure is just one of the assets, while tenure insecurity is just one of the numerous vulnerabilities of the urban poor. From this viewpoint, this thesis seeks to understand the range of assets, dimensions of vulnerability and factors that mediate both the assets and vulnerability of the urban poor in Lagos' informal settlements.

2.3.4 Concepts of Poverty: Measuring Poverty

People living in poverty are often thought to be homogenous. Though poverty may be site-specific, those living in poverty, even within the same location, are not homogeneous (Baharoglu and Kessides, 2002). Chambers (1995) and Parker and Kozel (2007) note that people living in poverty are heterogeneous based on their command of resources and the nature of deprivation they experience. Poor people have different level of access to assets and they experience different levels of deprivation and exclusion in the society. According to Baharoglu and Kessides (2002), people living in poverty are made up of different groups with different levels of needs and vulnerability. They noted that these variations may be associated with gender, ethnic background, household structure and more importantly, assets ownerships and nature of vulnerability experience by individuals.

Terms such as ultra-poor, private and public poverty suggest that those living in poverty do not experience it the same way. Lipton (1986) defines ultra-poverty as being among poorest of the poor. Henry-Lee (2005, p. 84) defines public poverty as a condition in which a geographical area lacks basic amenities and infrastructure, while private poverty is the condition in which people do not have the means to live above a minimum standard. These means, however, vary from individual to individual. In essence, people living in poverty though may live within the same settlement, do not experience poverty in the same way.

Similarly, Parker and Kozel (2007, pp. 11-15) in their study of poverty in Uttar Pradesh and Bihar, India identified three categories of poor people – the destitute poor, the structurally poor and the less poor. They described the destitute poor as those who are financially insecure, vulnerable to shocks, without a livelihood, deeply indebted, with few or no social networks and the quality of their lives is precarious in the extreme. The structurally poor have low income and they are particularly vulnerable to the impact of shocks. They do not possess saleable assets and their poverty may be long-term and multi-generational. Their social networks and human capital are less likely to be economically useful. The less poor have low income but debt free, with limited

amount of productive assets and they are likely to diversify their income generating activities through informal sector. They are able to draw on social networks. Parker and Kozel (ibid), however, noted that these three categories do not represent discrete categories of households living in poverty, as a particular household may show overlapping traits and there is possibility of moving in and out of each category.

Poverty, apart from being complex and multidimensional, is dynamic. People may move in and out of it based on exposure and response to vulnerability (Baharoglu and Kessides, 2002). Seasonality in employment and income generating opportunities, macroeconomic shocks, and disasters may cause poverty for well-off households and may intensify poverty for already poor households. For example, Baharoglu and Kessides (2002) noted that the economic crises in East Asia in the late 1990s caused poverty and exacerbated the conditions of many households. Poverty is a result of many interacting factors. For example, in the context of Bangladesh, Grist *et al.* (2006, p. 1) attribute widespread poverty to various factors, including 'sickness, ecological disaster, inequitable gender relations, social inequality and exclusion, and the insecurities caused by corruption and crime'.

2.3.5 Theories of Poverty: Why are the Poor Poor?

If we ask academics why poor people are poor ... different disciplines will answer ... in their own unique ways; each with certain kinds of data, certain methods, and certain habits of thinking" (Abbott, 2001, p. 142).

"Poverty and vulnerability arise and are maintained as a result of a wide variety of interacting economic and non-economic factors. If poverty is to be reduced in all its varied dimensions, then it is crucial to develop an understanding of how these factors work both individually and in relation to each other. Similarly, if programs are to be effectively designed to promote security and reduce risk for the most vulnerable households, then the processes that cause these households to descend irreversibly into destitution must be better understood" (Parker and Kozel, 2007, p. 2).

The above quotations summarise the need to understand poverty as a result of multiple factors and the need to understand these factors for effective poverty intervention. Just as there are many thoughts on the definitions of poverty, so also are on the causes of poverty. There is no single cause of poverty; it is context-specific and multi-causal, and can result from a combination of factors. Several publications (Ryan, 1976; Wratten, 1995; Moser *et al.*, 1996; Jennings, 1999; Narayan *et al.*, 2000a; Abbott, 2001; Blank, 2003; Rank, 2004; Hulme and Toye, 2005; Grist *et al.*, 2006; Bradshaw, 2007; Parker and Kozel, 2007) have attributed the causes of poverty to various factors, including political, institutional, environmental, economic and other non-economic factors. Moser *et al.* (1996, p. 8) describe poverty as an outcome of 'processes of economic, social, political and cultural factors'. Bradshaw (2007) discusses causes of poverty from five perspectives, including:

- individual deficiencies
- cultural belief systems that support subcultures in poverty
- geographical disparities
- political-economic distortions
- cumulative and circumstantial origins

However, these different perspectives have been grouped into two theories, which Bradshaw (2007) describes as conservative and progressive theories of poverty. Hence, the literature relating to the causes of poverty have been dominated largely by these two contrasting theories. One school of thought believes that poor people are the cause of their poverty (conservative). This perspective is rooted in 'culture of poverty'. The other school of thought is progressive and attributes the root cause of poverty to the prevailing political and economic systems which exclude the majority from development benefits (Wratten, 1995). These two theories – culture of poverty and political economy of poverty are further discussed below.

2.3.5.1 Culture of Poverty

Conventionally, poverty is attributed to individuals who are poor, which often lead to culture of poverty (Lewis, 1965; Lewis, 1968; Bradshaw, 2007). It is argued that individuals who are poor are deficient in genetic attributes such as intelligence. It is equally argued that the poor are lazy, they are not ready to work, and they lack skills and incentives for improving their conditions. Individuals who are poor are born into cultural belief systems that support subcultures in poverty, hence, poor people are seen as victims of their dysfunctional subcultures.

The poorest section of the society forms a sub-culture which is unique and largely self-perpetuating (Lewis, 1965). People who are born into this social system are often caught in a poverty trap. Lewis (1968, p. 50) wrote:

“Once it (the culture of poverty) comes into existence it tends to perpetuate itself from generation to generation because of its effect on the children. By the time slum children are aged six or seven they have usually absorbed the basic values and attitudes of their sub-culture and are not psychologically geared to take full advantage of changing conditions or increased opportunities which may occur in their lifetime”.

By this, poverty is transferred from generation to generation through a set of beliefs, values, and skills that are socially generated which perpetuate individual poverty (Bradshaw, 2007).

However, there is a growing realisation that individuals' livelihoods choices are influenced by the prevailing socio-economic and political systems in their society. As noted by Parker and Kozel (2007), the interactions of social, economic and political forces tend to create and maintain structural inequality in livelihood opportunities and allocation of resources. As such, Rank (2004, p. 50) opines that blaming individual as the root cause of poverty is 'misplaced and misdirected'. He, however, associates the root cause of poverty to the structural failings of the socio-economic and political systems. Similarly, Kamete *et al.* (2001, p. 29) note that poverty is not only a condition, but it also reflects social relationships, which are sometimes entrenched in long-standing structures and institutional arrangements. Beeghley (1988, p. 201) argues

that focusing on individual as the cause of their poverty is misleading. He therefore advocates the need to shift attention from individuals, as the cause of poverty, to the economic and political systems, which produce high rate of poverty by limiting individual's livelihood opportunities.

2.3.5.2 Political Economy Driver and Maintainers of Poverty

Political economy draws from the interdisciplinary studies of law and political science in explaining how political institutions, political context and economy system influence one another to shape individual's choices (Maki, 1993). This research uses the understanding of political economy to explain how poverty and informal settlements are created and maintained, from a developing countries perspective. At the heart of poverty lies livelihood. This research, therefore, draws from political economy perspective to understanding the socio-economic and political contexts within which urban poor pursue their livelihoods, and how individuals' and households' livelihoods are influenced by economic and political structures and processes.

Increasingly, poverty is being attributed to the broader political and socio-economic systems, which cause people to have limited access to resources with which to build a sustainable livelihood and achieve positive livelihood outcomes (Moser *et al.*, 1996; Bradshaw, 2007). Structural factors embedded within the political system often hinder poor people from moving out of poverty (Parker and Kozel, 2007). It is observed that political and economic systems are structured in such a way that limits the opportunities, resources and choices available to the majority of people. From a political economic perspective, Bradshaw concludes that:

“Systematic barriers prevent poor from access and accomplishment in key social institutions including jobs, education housing, health care, safety, political representation” (2007, p. 22).

All of the above, in addition to other factors, hinder livelihood sustainability of the poor regardless of their efforts.

Several publications (Baharoglu and Kessides, 2002; Kamete, 2002a) have noted the impacts of poor governance, and inappropriate policies and regulatory frameworks on the livelihoods of the poor. Baharoglu and Kessides (2002) note that corruption and cumbersome regulatory frameworks often lead to a series of deprivations and exclusions, including inadequate infrastructure and services, limited access to resources, and spatial and social exclusion. Good governance has become a new way of thinking about poverty alleviation in recent years, particularly from developing countries perspective. This is against the backdrop of widespread governance challenges in many of these countries.

The quality of governance determines, to a large extent, the efficacy of development and poverty alleviation strategies. Good governance is vital to creating and sustaining an enabling environment for urban development and sustainable livelihood, particularly for the poor (Davids, 2002). Theron *et al.* (undated) noted that community participation is central to good governance. Participation is a process of engagement whereby communities have influence over government policy decisions and share control over resources and institutions that affect their lives (Davids, 2002, p. 4).

Rakodi (1994) and Barma and Vogel (2008) have applied political economy to explaining how prevailing institutions and governance system in the society drive and maintain poverty. Institutions are embedded within governance system of the society. Institutions are based on power and structure. The structure, however, determines the power relation between institutions (the governors) and individuals (the governed) and how resources are allocated among various stakeholders. There is a relationship between wealth and power. People living in poverty generally lack power to get involved in the political discourse, and to positively influence the decision making process that affect their livelihoods.

Beall and Schütte (2006), in their study of livelihoods in urban Afghanistan, assert that the period of protracted war coupled with inefficient socio-economic and political systems fuelled exclusion of a majority of Afghans from necessary resources needed to

achieve good quality of life. The outcome of this, as noted by Beall and Schütte (2006), is a wide spread informality of land, housing and employment opportunity.

From a livelihood perspective, Start and Johnson (2004) observed that many of the livelihood challenges facing the urban poor are associated with the socio-political structures and processes at both macro and micro levels. They note that political structures can either enhance or constrain access to livelihoods opportunities. In the case of the urban poor, the latter is often the case. For example, Turton (2000) applies SLA to study poverty related issues in Orissa and Andhra Pradesh, India. The study concludes that poverty in the case studies is not only as a result of inadequate natural resources. He attributes the root cause of poverty in the areas to ineffective socio-economic and political environment, which allow a few influential minorities to deprive the vulnerable majority their human rights and entitlements.

Poverty, as observed by Handley *et al.* (2009), results from political forces and market imperfections which allow influential groups to protect their wealth, but make it difficult for low income groups to have adequate access to livelihood opportunities. This is particularly true in Nigeria, as demonstrated in this thesis (for example, see sections 5.2.3, 5.2.4 and 7.2). The economic structure coupled with the political system of Nigeria has created a kind of system where the rich are getting richer and the poor are falling deeper into poverty. In many developing countries, the political systems are plagued with lack of accountability, corruption, mismanagement, exclusion, particularly in the allocation of resources and fulfillment of basic needs and human rights. It is clear, any nation that allows significant proportion of its resources to end up in a few individual's hands cannot provide adequately for the needs of citizens.

As such, the poor often face economic and political constraints in meeting their basic needs. From a rights-based perspective, poverty is a consequence of unmet basic human needs. The ability of individuals living in poverty to meet their needs sustainably and improve their livelihoods depends on the socio-political context of the society and the institutions mediating economic opportunity (Economic and Social Affairs, 2009, p. 68). Unfortunately, the urban poor, as individuals, are already at a

disadvantaged position; they are excluded from accessing economic and political resources. Such position reduces the hopes of meeting individuals' livelihoods needs.

In the absence of political power, the poor need collective power to improve access to livelihood opportunities. Narayan *et al.* (2009, pp. 115-116) noted:

“For the most marginalized people, their collective agency in organization, representation, voice, and identity is critical in overcoming social discrimination that leads to economic, social, and political exclusion and inequality. Without this collective capacity to negotiate, control, and bargain, individual initiative on its own may not be sufficient.”

However, those living in poverty are too poor to organise themselves and demand for their rights. They are preoccupied with the struggles of meeting their daily needs. This is particularly relevant in the Nigerian case. The statement of one of the state's governors in Nigeria, as reported in the print media, sums up the inadequacy of the poor to organise themselves in demanding their rights.

“Who will break it (Nigeria)? Is it the ordinary person in Jigawa, or Sokoto or in Bayelsa? Is it the Igbo vulcaniser or the Yoruba woman who sells kerosene by the roadside or the okada man in Delta? They don't have the capacity to unite because they are burdened by poverty. We have taken their dignity, self-esteem, pride and self-worth away so that they cannot even organise themselves...Up there, we (elite) unite, we sing and so we will never allow Nigeria to break because once it breaks, we will lose. But the common man loses nothing. What is he losing? He is already living in hell; he cannot lose anything more than that hell” (Sule Lamido, 2013)

Poverty in Nigeria, as in many other Sub-Saharan African countries, is partly a feature of high inequality. Inequality manifests in highly unequal income distribution, differing access to basic infrastructure, education, training and job opportunities (UNDP-Nigeria, 2009, p. 47). Inequality is also spatially manifested, whereby the majority of the population is forced to live in informal settlements with inadequate or, sometimes, lack of basic infrastructure and urban services.

2.4 Informal settlements in Focus: Definitions and Core Debates

“Slums have, however, also come to include the vast informal settlements that are quickly becoming the most visible expression of urban poverty in developing world cities, including squatter settlements and illegal subdivisions. The quality of dwellings in such settlements varies from the simplest shack to permanent structures, while access to water, electricity, sanitation and other basic services and infrastructure is usually limited. Such settlements are referred to by a wide range of names and include a variety of tenure arrangements” (UN-HABITAT, 2003a, p. 9).

Informal settlement is one of the dominant forces shaping urban growth and it is one of the major challenges currently facing urban development in many developing countries (Sheuya, 2009). Policy makers and urban managers are faced with serious pressure on how to deal with this phenomenon in order to achieve sustainable human settlements (Josefine and Carsten, 2010). They are equally challenged in their bid to comprehensively understand the complexity of informal settlements, their various contexts and livelihoods realities of the dwellers. These understandings are important for developing a sustainable approach in addressing the associated economic, social, physical, cultural and environmental challenges.

However, definitions and discourse of informal settlements among different stakeholders – academia, professionals and policy makers – lack general consensus (Kanbur, 2009; Josefine and Carsten, 2010). Informal settlement, like poverty, is multidimensional; hence has many definitions (UN-HABITAT, 2003a). Terms such as squatter settlement, shanty, irregular settlement, slum, spontaneous settlement, low-income settlement, unauthorized settlement, unplanned settlement, uncontrolled settlement and illegal settlement are used interchangeably in the international development literature (UN-HABITAT, 2003a; Srinivas, 2005).

Informal settlement has been defined in a variety of ways by different authors. It can be defined from planning or legal perspectives (Leduka, 2001). Planning perspective emphasises noncompliance of settlements to planning and building regulations, while legal perspective emphasises lack of formal land titles (UN-HABITAT, 2003a). From

planning perspective, Leduka (2001) defines informal settlements as residential buildings built on “planned” and “unplanned” areas which do not have formal planning approval. They are characterized mostly by low quality houses and lack of, or inadequate infrastructure and social services (Todaro, 1994; Srinivas, 2005).

OSEC (2005) defines informal settlements, from both planning and legal perspectives, as any human settlement where housing has been constructed without the requisite permits or legal title for the land. The inhabitants generally lack justifiable rights over the use of the land or houses they occupy. The nature of the right they have cannot be used to secure credit from a formal financial institution. At the extreme case, they are vulnerable to eviction amidst marginalisation from formal political and economic mechanisms within the context of where they reside.

UN-HABITAT (2003a) used terms such as slum, unplanned settlement and informal settlement interchangeably in the Global Report on Human Settlements to develop a comprehensive definition, which has been widely used by various scholars. For example, Palmer *et al.* (2009, p. 42) adopt UN-HABITAT’s definition and emphasise that informal settlement is called different names, as they wrote:

“Informal settlements – whether they are called slums, shantytowns, bidonvilles, gecondu, favelas or by another name – have been defined as lacking one or more of the following five conditions: access to water; access to sanitation; security of tenure; durable housing quality; and sufficient living area.”

Kamete *et al.* (2001, p. 31) note that even though these terms are often used interchangeably, they have different connotations. They observe that the term squatter settlement connotes illegality of settlement, the terms shantytown and slum emphasis the poor social conditions of settlements, and the term informal settlement comprises both.

Table 2.1: Indicators and Thresholds for Defining Informal Settlements

| CHARACTERISTIC | INDICATOR | DEFINITION |
|---|---|---|
| 1. ACCESS TO WATER | Inadequate drinking water supply: <i>(adjusted MDG Indicator 29)</i> | A settlement has inadequate drinking water supply if less than 50% of households have an improved water supply: Household connection <ul style="list-style-type: none"> ▪ Access to public stand pipe ▪ Rain water collection with at least 20 liters/person/days available <i>within an acceptable collection distance.</i> |
| 2. ACCESS TO SANITATION | Inadequate sanitation: <i>(MDG Indicator 30)</i> | A settlement has inadequate sanitation if less than 50% of households have improved sanitation: <ul style="list-style-type: none"> ▪ Public sewer ▪ Septic tank ▪ Pour flush latrine ▪ Ventilated improved pit latrine The excreta disposal system is considered adequate if it is private or shared by a <i>maximum of two households.</i> |
| 3. STRUCTURAL QUALITY OF HOUSING | a. Location | Proportion of households residing on or near a hazardous site. The following locations should be considered: <ul style="list-style-type: none"> • Housing in geologically hazardous zones (landslide/earthquake and flood areas); • Housing on or under garbage-mountains; • Housing around high-industrial pollution areas; • Housing around other unprotected high-risk zones, e.g. railroads, airports, energy transmission lines. |
| | b. Permanency of structure | Proportion of households living in temporary and/or dilapidated structures. The following factors should be considered when placing a housing unit in these categories: <ul style="list-style-type: none"> • Quality of construction (e.g. materials used for wall, floor and roof) • Compliance with local building codes, standards and bye-laws |
| 4. OVERCROWDING | Overcrowding | Proportion of households with more than two persons per room. The alternative is to set a minimum standard for floor area per person (e.g. 5 square metres) |
| 5. SECURITY OF TENURE | Security of tenure <i>(MDG Indicator 31)</i> | <ul style="list-style-type: none"> • Proportion of households with formal title deeds to both land and residence • Proportion of households with formal title deeds to either one of land or residence • Proportion of households with enforceable agreements or any document as a proof of a tenure arrangement. |

Source: UN-HABITAT (2003a, p. 12)

In this research, the author use informal settlement for the purposes of consistency and comprehensiveness. Also, it adopts UN-HABITAT's definition. UN-HABITAT (2003a) used five characteristics, as shown in table 2.1, to define informal settlement. From this table, informal settlements can be described as areas where a group of housing units has been constructed on land to which the occupants have no legal claim, or which they occupy illegally, and unplanned settlements with inadequate basic infrastructural facilities and areas where most of the housing is not in compliance with the prevailing planning and building regulations (UN-HABITAT, 2003a; UN-HABITAT, 2003c).

Some authors have also defined informal settlements as settlements which the inhabitants do not enjoy rights to an adequate standard of living and lack approved plans and land rights from the recognised authorities (Mabogunje, 1992; Kombe and Kreibich, 1997; Fahmy, 2004). Fahmy (2004) refers to informal settlements as those communities which spring up as a result of illegal acquisition and development of public or private land without due considerations for official urban planning regulations and basic urban services. Huchzermeyer and Abbott (1998) also define informal settlements as urban low income settlements, which develop as a result of unofficial occupation of land and the residents generally lack legal right to land and official approval of land development. As such, policy makers often see such settlements as hindrance to urban planning and development.

2.4.1 Informality: A Land Use Problem or a Hindrance to Economic and Urban Development?

Informality from both economic and settlements perspective is often viewed as inappropriate land use. As such, policy makers and many urban development professionals who work for the government often view informal settlements as a land use problem, and a hindrance to economic growth and urban development rather than outcomes of inappropriate urban regulatory frameworks, including economic, planning, land and housing policies (Cities Alliance, 1999; Majale, 2002a; Majale,

2002b; UN-HABITAT, 2003a). Majale sums up the root cause of informal settlements and the effects on sustainable livelihood:

“Informal settlements, like most of the problems confronting people living in poverty in the urban South, are the outcome of failed policies; inappropriate regulatory frameworks and administrative procedures; dysfunctional land markets; unresponsive financial systems; bad governance; corruption; and a fundamental lack of political will. Each of these failures compounds the problems faced by urban poor communities and denies them the opportunity to optimize the benefits of urbanization, and also constrains the substantial potential for human development presented by urban life and the achievement of sustainable livelihoods” (2002b, p. 3).

Similarly, Cities Alliance (1999, p. 1) and UN-HABITAT (2003a, p. xxxii) have attributed the incidence of informal settlements in many developing countries to failed policies, bad governance, corruption, inappropriate regulation, dysfunctional land markets, unresponsive financial systems, and a fundamental lack of political will and limited capacity of the government to provide adequate serviced land and housing for the majority of the ever increasing urban population. Jack (2006, p. 8) observes that in Asian cities, informal settlements are the most visible physical manifestation of the gap between the demand for urban land and housing and inadequate provision of affordable housing, land and infrastructure. In short, informal settlements demonstrate a concentration of multiple deprivations experienced by the urban poor (Jack, 2006).

In developing countries, the incidence of informal settlements is closely linked to economic cycles, trends in national income distribution and national economic development policies. UN-HABITAT (2003a) reveals that the cyclical nature of capitalism, increased demand for labour and the negative effects of globalisation have resulted in inequality and uneven distribution of wealth in many developing countries. The poor generally have inadequate economic resources to access land and housing through the conventional formal land and housing markets (UN-HABITAT, 2006a).

It has been observed that the majority of the urban population in developing countries is excluded from the legal and formal processes of access to land and housing.

Therefore, they have adopted different ways, mostly outside the formal regulations, to accessing land for housing and other urban land needs (Durand-Lasserve, 1996; Fernandes, 1997; McAuslan, 1998; Durand-Lasserve, 2006). As such, according to Sclar and Northridge (2003, p. 1381) and Payne and Durand-Lasserve (2012), informal settlements are not the problem, rather, they are the spatial manifestations of urban poverty, inappropriate policies, and legal, economic and social exclusion from the formally recognised urban settlements (Huchzermeyer, 2006). Payne and Durand-Lasserve (2012, p. 17) stated:

“...tenure informality is the end result of legal, political and economic exclusion mechanisms. The expansion of informal settlements reflects the gap between demand for land and its provision by the public and formal private sector.”

Durand-Lasserve *et al.* (2002) noted that the most significant causal factor for the continuous incidence of informal settlements is the exclusionary pattern of urban development in which property markets and political and legal frameworks fail to provide suitable and affordable land and housing for the poor. The implication is that those unable to meet their land and housing needs through formal land markets are therefore forced into informal solutions. Majale (2002a) and Huchzermeyer (2006) conclude that informal settlements represent an active solution to the housing needs of the majority of the population in many African countries, particularly in sub-Saharan African countries.

It has been observed that informal development is the largest single channel of land and housing supply in many developing countries. For example, World Bank (2007) noted that about 94 per cent of the land in Zambia is held under informal tenure. Similarly, Palmer *et al.* (2009) report that about 70 per cent the land in Botswana is held under informal tenure, while in Nairobi more than 50 per cent of the urban population lives in informal settlements. The case of Lagos, Nigeria is not in any way different. According to World Bank (2006), over two-thirds of the population of Lagos lives in informal settlements. Similarly, Nubi and Omirin (2006) observe that over 70 per

cent of the built up area of the Lagos metropolis is informal . Majale (2002a, p. 1) aptly stated:

“Despite the often illegal encroachment on land, hazardous location, deficient infrastructure, poor quality of dwellings and insalubrious environment, informal settlements afford a practicable response to resolving essential shelter needs — they are able to match the needs, priorities and ability-to-pay of the urban poor.”

However, policymakers often regard informal settlements as marginal, undesirable and illegal, which in need of eradication or stringent policy control. It is increasingly becoming evident that such approaches have not only failed to address the challenges of poverty and informal settlements, but have exacerbated the conditions of the dwellers, resulting in poverty and deprivations. As observed by Sclar and Northridge (2003), approaches aiming at addressing poverty and informality and housing needs of the poor end up fighting those living in poverty and informal settlements. The reason is largely attributed to the negative notion of informality and illegality often ascribed to informal settlements.

2.4.2 Illegality and Informality of Urban Land

Many definitions, as discussed above, consider both informality and illegality as central features of informal settlements, and regard lack of formal land title and planning approval as the evidence of informality and illegality. As noted by Sclar and Garau (2004), illegality in human settlements refers mainly to conformity with planning and construction norms and, more importantly, to tenure situations.

It is often argued that informality and illegality are both caused by and beneficial to the poor. It is noted that misappropriation of land, illegal subdivisions, housing with substandard material in unplanned settlements are the means by which the poor get access to affordable shelter. However, evidence suggests that issues of land and housing informality and illegality are not peculiar to the poor, as the rich often use the system to exploit the poor (Coit, 2001). In reality, different stakeholders in the urban society – land owners, middlepersons, landlords, politicians and state officials – in a

way, benefit from the process of land informality and illegality (Western van, 1990; De Sousa Santos, 1992; Kombe, 1994; Fernandes and Varley, 1998; Perdomo and Bolivar, 1998; Varley, 1998).

The status of urban plots, even within the same settlement, can be viewed from two perspectives – planning and legal perspectives (Leduka, 2001). There are peculiar processes and conditions associated with these two perspectives, and different categories of plots usually result from the processes. It is, therefore, possible to differentiate between various types of urban plots, depending on the manner through which a plot is acquired or allocated. Combining the two (legal and planning) perspectives, four types of urban plots are possible as show in table 2.2.

Table 2.2: Urban Plots: Planning and Legal Perspectives

| Type of Plot | Allocation Rules | Perspective | | Planning & Legal Perspectives |
|--------------|------------------|-------------|----------|-------------------------------|
| | | Legal | Planning | |
| I | Formal | Legal | Formal | Legal Formal |
| II | Informal | Legalised | Informal | Legal Informal |
| III | Informal | Illegal | Informal | Illegal Informal |
| IV | Formal | Illegal | Formal | Illegal Formal |

Source: Leduka (2001, p. 13)

Leduka (2001) describes legal formal plots (Type I) as the plots that have been acquired from urban committees in state-planned layouts; legal informal plots (Type II), are those acquired through informal rules in private sub-divisions in the urban areas but which have subsequently been transformed into legally registered properties; illegal informal plots (Type III), plots acquired through informal rules in private sub-divisions in the urban areas which are yet to be legalised; and, illegal formal plots (Type IV), being plots acquired through formal rules in state-planned sub-divisions but where the use of formal rules has been irregular, illegitimate or outright illegal.

He went further to explain that Type I plots would be formal, because they are a product of a formal set of planning procedures, whereby planners plan the sub-division of land, surveyors map the sub-division and allocations thereafter follow. While Type II plots may over time become legal in terms of tenure, from a planning point of view,

they are informal and, by implication, the settlements are forever condemned to informality because they are not a product of a formal planning process. Type IV plots are a by-product of formal planning procedures and formal rules, but in law, their allocations are illegal. This phenomenon is a common feature of urban land in many African countries as a result of legal pluralism.

2.4.3 Legal Pluralism and Access to Land

Land, in most African countries, can either be customarily or statutorily owned. Customary land tenure is characterised largely by its unwritten nature, is based on local practices and norms, and is flexible, negotiable and location specific. Its principles stem from rights established through first clearance of land, or conquest (Cotula *et al.*, 2004, p. 2). The customary system is usually managed by a traditional ruler. The statutory land tenure system is based on written laws and regulations of government agencies and on judicial decisions. Individual land rights are allocated and confirmed through the issuance of titles (Cotula *et al.*, 2004).

However, in reality, as noted by Cotula *et al.* (2004) and Sclar and Garau (2004) the neat distinction between the two systems is blurred. Therefore, people gain access to land through a blend of customary and statutory or formal and informal, institutions. With this situation, a range of customary, statutory and hybrid institutions and regulations having *de jure* or *de facto* authority over land rights therefore, co-exist in the same territory (Leduka, 2000; Leduka, 2001; Cotula *et al.*, 2004). A lack of clear coordination amongst the different land tenure systems creates uncertainty and fuels tenure insecurity.

The policy response to this situation has been an attempt to eradicate customary system, which is often regarded as informal. It is being argued that only formal titles can secure property rights as well as provide adequate incentives for investments in land. The negative notion of informality and illegality ascribed to informal settlements often increases tenure insecurity and evictions. According to Sclar and Garau (2004, p.

56), the use of terms such as illegality or informality to qualify human settlements by public authorities signs a clearly 'repressive intention', which often physically manifest in eviction.

2.5 (In)Security of Tenure and Poverty

“Security of tenure is the right of all individuals and groups to effective protection by the state against forced evictions”. People have secure tenure when there is evidence of documentation that can be used as proof of secure tenure status or when there is either de facto or perceived protection against forced evictions” (UN-HABITAT, 2004, p. 31).

From the above quotation, protection against forced eviction is an important element of security of tenure. Under international law, 'forced eviction' is defined as:

“The permanent or temporary removal against the will of individuals, families and/or communities from the homes and/or land which they occupy, without the provision of, and access to, appropriate form of legal or other protection” (CESCR, General Comment No. 7, Paragraph 3 cited in UN-HABITAT, 2006a, p. xi).

Tenure is increasingly identified as a key issue in managing the growth of urban areas and poverty alleviation. UN-HABITAT (1996); UN-HABITAT (2004) and UN-HABITAT (2006a) recognise tenure security as a strategic prerequisite for the provision of adequate shelter for all and for the development of sustainable human settlements. Consequently, in 1999, UN-Habitat launched its Global Campaign for Secure Tenure to address the challenges of forced evictions and promote longer terms options for secure tenure. However, tenure security remains a major challenge for the urban poor in informal settlements. Tenure insecurity has multiple direct and indirect consequences for poverty.

According to Lombard (2012), the effects of insecurity of tenure include forced eviction, displacement and resettlement. It has also been observed that tenure insecurity can cause conflict, violence and crime (USAID, 2005; Lombard, 2012), which can result in security threats and loss of livelihoods (UN-HABITAT, 2007a). Insecurity of

tenure has been identified as one of the several serious threats to urban security and safety, alongside disasters and violence (ibid, p. 4). Sclar and Garau (2004) noted that insecurity of tenure has a direct negative impact on investment at individual and settlement levels, and reinforces poverty and social exclusion. The World Bank emphasises the importance of tenure security in promoting economic development and reducing poverty. Quan (2002) also recognises the importance of tenure security as the basis for people to invest in improving their livelihoods and living conditions.

No doubt, tenure security (assurance that people will not be evicted, which may not necessarily be through individual private property titles) is important to the socio-economic development and livelihood sustainability. UN-HABITAT (2003b); UN-HABITAT (2004) and (UN Millennium Project, 2005) have emphasised that security of tenure is one of the most effective tools for alleviating poverty in informal settlements. Based on empirical studies conducted by Millennium Project (2005) and UN-HABITAT/UNESCAP (2008), Payne and Durand-Lasserre (2012, p. 11) concluded that tenure insecurity hinders the prospects for economic development, as follows:

- People living in fear of eviction are less likely to realize their full potential as workers or as citizens are unlikely to invest in improving their homes and neighbourhoods;
- External investment and improvement of other services such as water and sanitation is likely to be reduced; and
- Excluding a significant portion of urban households from legal shelter reduces the prospects of a city's economic development.

Against this background, Payne and Durand-Lasserre (2012, p. 37) asserted that:

“The drive to increase tenure security for all urban citizens is a laudable development and offers exciting opportunities for market wide improvements and deserves widespread support”.

However, how to attain tenure security has remained a subject of debate, resulting in two schools of thought – market-based and rights-based (human right groups) approaches (see sections 3.2 and 3.3 respectively for detailed discussions on both

approaches). Lombard (2012, p. 4) notes that the benefits of the strategies aim at increasing tenure security (most commonly through the provision of individual freehold titles) remain contested.

Land titling has for long been promoted as the only way to obtain security of tenure, and to reduce poverty. Land titling, which centres on a market-based approach, argues from an economic viewpoint. As noted by Miceli *et al.* (2001), conventional economic paradigm argues that secure property rights, particularly individual rights, are a prerequisite for economic growth and poverty alleviation. Many national governments, international donor agencies and international development institutions have extensively promoted property titling, based on de Soto's ideas, as an effective tool for economic growth and poverty alleviation (Field, 2003; Field, 2004).

De Soto (2000) had earlier emphasised the importance of land title to tenure security and its implications for social and economic development. He established a direct correlation between property rights and the prosperity of the developed countries and argued that the continued incidence of poverty in developing countries is as a result of their undeveloped property rights. According to de Soto (2000), the poor already have the assets they need to make capitalism work for them; however, he argued that the assets are held in a defective form, which he refers to as 'dead capital'. By this, he argues that the poor lack formal property titles which they could use to access finance from formal financial institutions. As such, they cannot invest in housing improvement and business, and liberate themselves from poverty.

However, there are ongoing debates about whether land titling is the only and best way to obtain tenure security, whether lack of formal property title is the cause of poverty and whether provision of land title is the only and best solution to poverty in informal settlements. Several authors, as will be subsequently discussed below, have followed the line of de Soto's argument and have equally argued for land titling as the only means to attain tenure security, and to attain individuals and national's prosperities. Conversely, many other authors have equally demystified de Soto's arguments. They have argued, with empirical evidence, that titling may not necessarily

achieve tenure security and other range of benefits arrogated to it by its supporters. Consequently, this section focuses on land titling and security of tenure; while other debates relating to the relationship between land titling, and economic growth, poverty alleviation and development are discussed in chapter three (see section 3.2).

There is a general belief, by the promoters of land titling, that tenure security can only be achieved through formal land titles. However, there is increasing awareness of the limitations of land titling as the only way to obtain tenure security. It is important to note that the focus of this research is not to examine forms of tenure which can offer tenure security. Rather, this research takes the argument further claiming that the issue of tenure insecurity is more than lack of land titles.

Several publications including Payne (2002a); Durand-Lasserve and Royston (2002); UN-HABITAT (2006a); Durand-Lasserve and Selod (2007) and Payne and Durand-Lasserve (2012) have noted that other forms of tenure in many informal settlements can offer tenure security as well as offer enough security for the dwellers to improve their dwellings and environment. Payne (2001) and Durand-Lasserve and Selod (2007) assert that tenure security could be achieved under a variety of land tenure arrangement along the tenure continuum with varying degrees of security and certainty of land right (see figure 2.4). For example, Durand-Lasserve and Selod (2007, p. 7) observe that occupants in squatter settlements are highly exposed to forced evictions particularly when they are located on private land in prime urban areas that are subject to high market pressures for development. This argument is relevant in the case of Lagos, as will be discussed in chapter 7, where it was observed that informal settlements in close proximity to the city centre are more vulnerable to forced eviction than those at the periphery.

| Tenure status Level of rights | Squatters ^a | | Occupants in unauthorized land subdivision | | Holders of temporary permits to occupy | Holders of long-term or renewable permits to occupy | Leaseholders | | Long-term leaseholders (registered leaseholds) | Freeholders |
|---|--|---|--|---------------------------------|--|---|--------------------------|---|--|-------------|
| | not protected against forced evictions | with temporary protection against forced evictions ^b | on sites unsuitable for development | on sites eligible for upgrading | | | with no formal contracts | with formal contracts (short-term renewable leaseholds) | | |
| No rights | ■ | | ■ | | | | | | | |
| Rights limited to legal or administrative protection against forced evictions | | ■ | ■ | ■ | | | | | | |
| Access to a limited number of rights to use ^c | | | | ■ | ■ | ■ | ■ | ■ | | |
| Access to the full bundle of rights ^d | | | | | | | | | ■ | ■ |

Notes:
a. These refer to pavement dwellers, squatters, and tenants in squatter settlements.
b. Squatter settlements declared as 'slums' in some Indian cities or located in Special Zones of Social Interest in Brazilian cities can benefit from some legal or administrative protection.
c. Land can be developed, inherited, sublet.
d. Land can be developed, transferred, inherited, mortgaged, etc.

Figure 2.4: The Continuum in Land Tenure Rights

Source: Durand-Lasserve and Selod (2007, p. 5)

Many of the tenure arrangements highlighted in figure 2.4 are equally found in many informal settlements due to land tenure pluralism, which characterizes many informal settlements. For example, Abdulai (2006) notes that informal settlements under customary land tenure systems are capable of delivering reasonable degrees of tenure security to the dwellers. Ho and Spoor (2006) and Abdulai (2006) noted that tenure security can occur if individuals' land rights are recognised by the society, and not necessarily by acquiring formal land title. For example, Ho and Spoor asserted:

“if we define tenure insecurity as the likelihood that the land user might risk losing his land rights (and associated income flows) at a certain point in the future, it should simultaneously be understood that eliminating such threat can be accomplished through formal, as well as informal institutions. In other words, increased tenure security does not necessarily require the issuance of formal land titles defined and recognized under statutory law” (2006, p. 258).

Supporting the above argument, Durand-Lasserve and Selod (2007) and Payne and Durand-Lasserve (2012) noted that political will and commitment of governments can reduce the risk of tenure insecurity and eviction, even when tenure is not legally

secured. Along this line of thought, tenure security can be attained through common government recognition or proclamation that a settlement will not be demolished.

Where informal settlements exist, the dwellers are particularly vulnerable to forced eviction and avoidable relocation (Fernandes, 2011; Lombard, 2012). However, it has been observed that lack of formal land titles is not the only cause of forced evictions. The causes and drivers of forced evictions vary widely according to local socio-economic and socio-political practices. COHRE (2006, p. 9) summarises major causes of forced eviction to include:

- Tenure insecurity/absence of formal rights.
- Development and infrastructure projects.
- Large international events, such as the Olympic Games.
- Urban redevelopment and 'beautification' initiatives.
- Natural hazards.
- Political conflict, ethnic cleansing, and war.
- Absence of State support for the poor.
- Property market forces and gentrification.

Payne and Durand-Lasserve (2012) have observed that though there is a relationship between lack of land titles and eviction, lack of land titles does not automatically result in evictions. They noted that evictions are more influenced by political factors than by the tenure and occupancy status of the land, as the protection against eviction is usually at the discretion of governments. From this viewpoint, Payne and Durand-Lasserve (2012, p. 9) stated that:

"...risks of eviction can be aggravated by political factors (threats of eviction of politically hostile communities), social stigmatization of poor communities, non-compliance with planning and construction norms and standards, and market pressure."

Combined effects of government policies and market forces often fuel insecurity of tenure. (UN-HABITAT, 2007b) asserts that over 25 per cent of the world population lives in varying degrees of tenure insecurity, resulting from both government instituted evictions and market-led evictions. Everett (2001, p. 455) aptly noted:

“Market evictions are increasingly common as residual land shrinks, peripheral areas become more attractive for middle and high-value development, and low-income residents are evicted, often by local governments...”

de Soto (1989), based on his studies in Peru, had earlier argued that land's values appreciate as informal settlements become formalised. He concluded that land values in legally secure settlements were 12 times greater than in those classified unsecured (ibid, p. 24). Citing studies by Lanjouw and Levy (2002) in urban Ecuador; Kim (2004) in Vietnam and Deininger and Chamorro (2004) in Nicaragua, Mooya and Cloete (2008, pp. 5-6) report that land titling increased land values by almost 24 per cent, between 3-10 per cent and 30 per cent respectively. Durand-Lasserve and Payne (2006, p. 7) also came to a similar conclusion as they noted that formal land tenure does increase land value by at least 20 to 60 per cent. Furthermore, Payne *et al.* (2007) reported an increase in land values of between 25 to 73 per cent on titled land in Indonesia, the Philippines, Cambodia and Brazil. Citing Dowall (1998), Payne and Durand-Lasserve (2012, p. 36) reported that in Manila the risk of eviction was considered to lower the value of housing units by 25 per cent, while residential plots in Jakarta with clear title sold for a 45 per cent premium over comparable plots without clear title.

However, Durand-Lasserve and Payne (2006); UN-HABITAT (2007a); Payne and Durand-Lasserve (2012) and Lombard (2012) have also linked widespread insecurity of tenure and forced evictions in many developing countries to increase in land values. UN-HABITAT (2007a, p. 114) stated:

“Rising urban land values, compounded by urban growth, have resulted in several security of tenure crises, mainly in the countries of the global South”.

Werlin (1999) and Payne *et al.* (2007) observed that rising land values often lead to gentrification, and land speculation by property developers who seek to maximize profit. The outcomes have negative effects on the urban poor and low-income groups, particularly tenants who constitute the majority in many informal settlements, just like

the case of Lagos. UN-HABITAT (2006a), based on the studies of 21 cities in developing countries, stated that tenants made up more than 30 per cent of the population in 16 countries and more than 50 per cent in eight. In the case of Lagos, as shown in chapter 6, over three-quarters of the population are tenants (Lagos State Household Survey, 2012). Palmer *et al.* (2009, p. 43) observe similar trends in Kenya. For example, they noted that about 80 per cent of the residents of Kibera in Nairobi are tenants, while a significant proportion of the structures are owned by absentee landlords, with some of them having multiple structures.

The effects of rising land values are transmitted to the tenants through increase in rents, which often go beyond their affordability (Dey *et al.*, 2006), and through evictions (Payne and Durand-Lasserve, 2012).

“...in cases where the poor are tenants in settlements lacking formal tenure status, providing their landlords with titles will exacerbate evictions of the most vulnerable social groups” (Payne and Durand-Lasserve, 2012, p. 36).

In the case of evictions, tenants often end up losing their advance rents. This situation was observed in the case of Lagos as will be discussed in chapter seven (see section 7.3.1). Berner (2000) notes that regularisation of informal settlements do not really benefit the poor, as claimed by the proponents of land titling, because they end up losing their assets. Payne and Tehrani (2005, p. 3) assert that empirical evidence from Asia, Africa and Latin America shows that land titling has led to increases in landlessness, inequalities in land, the accumulation of land by elites and the erosion of user rights for the poorest and most marginal groups. Dey *et al.* (2006) conclude that regularisation often takes place without poverty alleviation measures thereby worsening the conditions of the intended beneficiaries.

This conclusion is relevant to this thesis, as it argues that land titling on its own will not result in poverty alleviation, if other factors that influence livelihood and vulnerability of the poor are not put into consideration. Therefore, as stated earlier, the main aim of this thesis is to understand these factors, in addition to tenure, within the context of Lagos' informal settlements. This is particularly important in order to be able to

incorporate the experiences, the aspirations and the needs of the poor into poverty intervention policy frameworks. Kellett (2000) has noted the importance of taking into consideration the voices and experiences of the poor themselves in order to achieve effective changes. These experiences, however, vary from context to context.

2.6 Summary

This chapter has brought together, three complex concepts – poverty, informality and security of tenure. It started with the relationship among the three concepts and later focused on each of the concept. This review shows that there is a strong link between poverty, informal settlements and tenure insecurity, which are common features of many cities in developing nations. Rapid urbanisation has brought in its wake increasing urban poverty and informal settlements. The majority of the urban poor lives in informal settlements and makes a living mostly through informal enterprises. On the one hand, poverty creates informality and on the other hand, informality reinforces poverty. The urban poor live in extremely deprived conditions and they are vulnerable to tenure insecurity and forced eviction. Poverty, informality and tenure insecurity are multidimensional and complex phenomena, particularly in the urban areas. They are results of many interacting factors including environmental, political, economic, and planning and urban development factors. It is, therefore, inappropriate to limit the cause and way out of these challenges to a single factor. The issues presented in this chapter underscore the need to re-think poverty alleviation strategies, particularly in informal settlements. This will, however, require the choice of an appropriate approach. An approach which sees poverty from a multidimensional perspective and takes into consideration complex realities, aspirations and livelihoods needs of the poor. Against this background, next chapter reviews a number of potential theoretical approaches to poverty alleviation in informal settlements. The review provides the basis for the choice of the Sustainable Livelihood Approach in this research.

Chapter Three

Potential Theoretical Approaches and Frameworks to Poverty in Informal Settlements

“Transforming poverty into prosperity and replacing exclusion with inclusion requires the crafting of effective methods and techniques. The history of development and action geared towards mitigating or reducing poverty has been characterized by the evolution of various theories and ideas, or the succession of (more or less) effective interventions. Each has a different understanding of what constitutes poverty as well as particular views about instruments of intervention. Each has its own perspective and models regarding the role of the market, the state and civil society in the process of poverty alleviation or reduction” (Abdalla, 2008, p. 5).

3.1 Introduction

This chapter further addresses the first research objective – to explore existing literature on poverty, informal settlements, tenure security and livelihoods. So far, chapter one has set the research background, while chapter two has reviewed literature related to poverty, informal settlements and tenure security. An overview of the issues presented in the previous two chapters clearly shows that poverty and informal settlements are complex and multidimensional concepts. Those affected by them are in precarious conditions, which require intervention. Several approaches have been developed to tackle the challenges of poverty. This chapter therefore identifies and discusses a number of possible approaches. Specifically, three approaches, including market-based approaches, rights-based approaches, and Sustainable Livelihood Approaches (SLA), are respectively discussed. At the end of the review, the most appropriate approach (SLA), based on the focus of this study, was adopted. Exploring market-based and rights-based approaches offers background justification for the choice of SLA in this research.

3.2 Market-based Approach

Conventionally, as discussed in chapter two, poverty is conceptualised as having low or inadequate income. As such, poverty is often blamed on poor economic growth. From this perspective, poverty alleviation strategies are based on economic growth. One of such is market-based approach. According to Gifford (Undated), the market-based approach draws on economic neo-liberalism and western ideas of self-empowerment and entrepreneurship. Following the popularity of neo-liberalism, several authors have argued for market-based approaches to poverty intervention and development in general (Wanyama, 2005).

Market-based approaches to poverty alleviation and development in general are increasingly being promoted. Lombard (2012) notes that since the 1980s, market-based approaches have been promoted as a solution to development related issues, including land, housing and poverty alleviation. As such, anti-poverty programmes of many development organisations and donor agencies mainly focused on economic growth through globalization, foreign direct investment and large-scale public-private partnerships. Consequently, a market-based approach to poverty alleviation and development has over the years received significant attention. However, this approach has also been widely criticised. This section therefore, focuses on these debates.

The market-based approaches are rooted in the ideology of making markets work for the poor, who are mostly marginalised. Hammond *et al.* (2007) note that the market-based approach is premised on the recognition that market is central to development and poverty alleviation. Therefore, it advocates for strategies that can make markets more efficient, competitive, and inclusive, particularly for the poor. One of such strategies, as relate to informal settlements and poverty, is the land rights which focus on land titling.

Land titling is expected to promote economic liberalisation, and privatisation of land allocation processes through commercial land markets (Payne and Durand-Lasserve, 2012). The approach promotes privatisation of land and individual private land

ownership, based on land titles, over other tenure arrangements, which are equally popular in many societies. Payne and Durand-Lasserve (2012, p. 10 and 37) noted that:

“Despite the diversity of concepts, categories and practices regarding land tenure, it is clear that globalisation has tended to reinforce statutory tenure systems based on Western preoccupations with the rights of the individual. Those unable to meet the terms and conditions imposed by commercial land markets offering individual titles are therefore forced into various non-formal solutions....Such a policy also fails to take into adequate account the variety of legal and socially accepted traditions in land tenure systems and distorts land markets in favour of one system at the expense of all others”.

Land is recognised as central to development (McAuslan, 1982), while tenure is central to land (Lombard, 2012). Land has both economic and social values. According to FAO (2005, p. 5), ‘rights to land are not just a source of economic production, but are also a basis of social relationships and cultural values, and a source of prestige and often power’. Market-based approach, however, emphasises the economic values of land.

It is being argued that the reason why many people are poor in the developing countries is because they lack access to land and property rights (Escobar, 1995; de Soto, 2000). Escobar (1995, p. 22) has argued that:

“Massive poverty in the modern sense appeared only when the spread of the market economy broke down community ties and deprived millions of people from access to land”.

This is considered as the key feature of informal settlements, which drive tenure insecurity and poverty. According to Ho and Spoor (2006), the promoters of formal property rights have argued that informal land rights is synonymous to tenure insecurity and will lead to market inefficiencies. As such, land titling is being promoted as the sole solution to the challenges of tenure insecurity and poverty in informal settlements.

The aims of land titling are to enhance security of tenure and to promote economic development and poverty alleviation through investment. The focus of this section is not on relationship between land titling and tenure security. Various debates relating

to land titling and security of tenure have been presented in chapter two (see section 2.5). As discussed in section 2.5, several authors have demonstrated that tenure security does not necessarily require the provision of formal land titles and that land titles may not necessarily provide tenure security. In addition, it has been demonstrated that land titling does promote land investment and increase land values. However, such value increase does not really benefit the poor; particularly the tenants who constitute the majority in many informal settlements. It often increases their vulnerability to gentrification and markets-driven evictions.

From a market-based approach, this section, however, focuses on the debates relating to the relationship between land titling, and economic growth, poverty alleviation and development. The advocates of land titling have claimed that it will enhance the efficiency of land market, increase capital accumulation and thereby reduce poverty in developing countries (Brown, 2005). As such, land titling has increasingly been considered as an effective form of promoting economic growth and poverty alleviation in the urban areas. The acclaimed direct relationship between land titling and poverty reduction is based on the assumption that the poor will be able to mortgage their properties and thereby unlock their hidden capital assets (Brown, 2005), which de Soto described as 'dead capital' (de Soto, 2000).

Bromley (2005, p. 2) observes that land titling is being promoted over other tenure arrangements based on the assumption that:

"...titles are also said to permit individuals to gain access to official sources of credit – banks, credit unions, lending societies – using their new title as collateral for loans to accomplish several desirable outcomes: start a business; upgrade a dwelling; or undertake investments so that agricultural production will be augmented. All of these outcomes are seen as a means whereby the poor can help themselves without the need for grants and various anti-poverty programmes from the international donor community, or even the aid of national governments. It is simple, cheap and effective."

Mooya and Cloete (2008, p. 4) quoting Ward (2003) highlights several acclaimed positive effects of land titling, including:

- Provides security against eviction.
- Brings people into the market from which they can benefit by free sale at full market price.
- Raises land values.
- Provides incentives that stimulate investments in home improvements and consolidation.
- Makes possible the introduction of basic services such as electricity and water.
- Generates greater access to credit by using the home as collateral on loans.
- Incorporates residents into the property-owning democracy and citizenry.
- Integrates settlements and property into the tax and regulatory base of the city.

Mooya and Cloete (2008) observe that though it will be apparent that many of these outcomes would potentially have the effect of reducing poverty, they reflect conventional way of thinking about poverty alleviation. It is observed that there is not enough explicit empirical evidence to support these acclaimed benefits of property titling. Ho and Spoor (2006), based on the review of several studies, including Atwood (1990); Pinckney and Kimuyu (1994) and World Bank (2003b) observed that land titling has had little or no impact on development and poverty alleviation in African. Similar results have also been reported elsewhere, including Latin America and Asia countries. For example, Payne *et al.* (2007) based on the review of seventeen titling programmes across Africa, Asia and Latin America concluded that there is no adequate evidence to link titling to social and economic development, urban poverty reduction, or increasing social equity and inclusion. Corroborating this viewpoint, Payne and Durand-Lasserve (2012, p. 37) asserted that:

“...there is a real danger that a policy approach which emphasises the benefits of owner-occupation, and provides various incentives for it, may result in the creation of a large under-class which is denied access to any form of affordable or acceptable housing... This is hardly consistent with the objective of improving the equity of urban land and housing markets.”

From the above, it can be inferred that market-based approach to property rights may reinforce inequality. Durand-Lasserve (2003), for instance, noted that privatisation of land tenure in South Africa resulted in inequality and landlessness for the poor. Payne and Tehrani (2005) noted that evidence from Asia, Africa and Latin America indicates

that the process of land titling has led to landlessness and inequalities in land for the poor and most marginal groups. Durand-Lasserve (2007) also pointed out that land titling programmes carried out in the name of economic development and poverty reduction often result in increased market pressure on urban informal settlements.

While the proponents of market-based approaches recognise and emphasise the importance of markets to development and poverty alleviation through economic growth, evidence suggests that economic growth on its own is not sufficient to reduce poverty (Ravillion and Datta, 1996; World Bank, 2012). The resources generated by economic growth are hardly used for the benefits of the poor and low-income groups. This is particularly true in the case of Nigeria. The World Bank (2012) describes the Nigerian economy as one of the fastest growing economies in the world. Despite this, poverty and inequality are on the increase (refer to chapter five for further discussion). On this basis, Jochnick (2012) argues that although economic growth may bring jobs and improved income, it will not address the root cause of poverty, if it did not consider power imbalances, deprivations, vulnerability and marginalisation, which are common features of poverty.

As such, economic growth may even lead to increased inequality and poverty because market-based approaches often overlook how the poor can influence the institutions and frameworks that organise markets to be more inclusive. According to IIED (2011), though markets can be a powerful instrument to empower the poor, the institutions, policies and power relations that shape the markets are also important issues that must be understood. IIED (ibid) notes that unequal power relations often undermine efforts to reduce poverty, as the elites or the rich can manipulate markets to their advantage. They have the power to both compete in the market and lobby the government for the resources and policies that benefit them. Wanyama (2005) observes that, these policies are often not necessarily the right ones for the livelihoods of the poor majority, but they are acceptable to the market forces.

Similarly, it has been observed that poverty intervention strategies designed solely to raise the income of the poor are likely to increase their vulnerability. According to

Chambers (2006), borrowing and investment that can easily relieve income-based poverty will increase debts at the same time and may thereby generate more vulnerability. This justifies why the poor are always reluctant to obtain loan from formal financial institutions, as will be empirically discussed in chapters six and eight, contrary to the claim of land titling promoters. Mooya and Clolet (2008, p. 8) concluded that available evidence shows that titling has no effect on credit markets for the poor. They further noted that there is no explicit and sufficient evidence to support titling as an effective poverty alleviation strategy. From this viewpoint, this research takes a position that, if government only recognises titling as the only way to tenure security and poverty alleviation, then the majority of informal settlements dwellers will suffer greatly and will continue to live in poverty.

3.3 Right-Based Approach

Rights-based approaches have emerged as a response to the shortcomings of markets and economics approaches to development and poverty alleviation, and the realisation that they do not benefit the poor (IIED, 2011). Rights-based approach to poverty alleviation advocates the need to promote and protect human rights. As noted by DFID (1999), these rights, including economic, social and cultural, civil and political rights, are recognised by the global community and are protected by international legal instruments. The United Nations High Commission for Human Rights (UNHCHR) in its guidelines on a human rights approach to poverty reduction strategies identifies a set of human rights which citizens can claim from their respective governments. These rights include:

- Right to adequate food
- Right to health
- Right to education
- Right to decent work
- Right to adequate housing
- Right to personal security
- Right to appear in public without shame
- Right of equal access to justice

- Political rights and freedoms (UNHCHR, 2002).

The lives of the poor reflect the opposite of the above mentioned rights. Therefore, basic human rights are areas of concerns for the poor. From the human rights viewpoint, poverty is associated with deprivation of individuals to basic human rights. As such, a rights-based approach is concerns with empowerment and participation, and the elimination of discrimination on any grounds (UNHCR 2002). However, more than often, the residents of informal settlements are constantly denied these rights, particularly land and housing rights (adequate housing). Security of tenure (not necessarily through land titling, as discussed in chapter 2) is central to land and housing rights and it is a prerequisite for the provision of adequate housing. Therefore, as noted by Lombard (2012), security of tenure is recognised as a development priority and one of the human rights at the international level and by many national governments. Durand-Lasserve and Royston (2002, p. 8) aptly stated:

“Security of tenure has a human right dimension: as a prerequisite for the integration of informal settlements into the city, it is also the main component of the right to housing, and an essential prerequisite for access to citizenship”.

As noted by IIED (2011), it is the responsibility of the government to set what individual can claim as rights and the frameworks to claim such rights. In the rights-based framework, as noted by Jahan (2004, p. 3), there are claimants of rights and there are the duty-holders. The duty-holders owe the claimants of rights responsibility to fulfil their human rights. If people are denied such rights, they can claim that their rights have been violated and they can hold the responsible duty-holders accountable. Rights-based approaches may inspire the poor to make claims and demand rights from the government, but this does not necessarily help define how government resources can be most effectively allocated to meet the needs of the poor (IIED, 2011).

However, Jahan (2004, p. 3) argues that a rights-based approach to poverty reduction has the potentials of advancing the goal of poverty reduction in various ways. These include:

- Urging speedy adoption of a poverty reduction strategy (PRS), underpinned by human rights, as a matter of legal obligation
- Broadening the scope of the PRS to address the structures of discrimination that generate and deepen human poverty
- Strengthening civil and political rights, which can play an instrumental role in addressing the cause of poverty
- Confirming that economic and social rights are binding obligations, not just programmatic aspirations
- Adding legitimacy to the demand for ensuring meaningful participation of poor people in decision-making process
- Cautioning against retrogression and nonfulfillment of minimum core obligations in the name of policy trade-offs, and
- Strengthening institutions through which policymakers can be held accountable for their actions (Jahan, 2004, p. 3).

The rights-based approach to development is seen as an idea that integrates the norms, standards and principles of the international human rights system into the plans, policies and processes of development (Onyejekwe, undated, p. 9). According to IIED (2011), such an idea means focusing on the most vulnerable and clearly defining the entitlements of individuals so that they can claim their rights. It equally means emphasising accountability and accessing remedies when rights have been violated, and it means promoting non-discrimination and participation (IIED, 2011).

However, in reality, rights do not avoid the challenges of power relations, such as influence over policy or legal process (ibid). As it is observed in many sub-Saharan African countries, despite that their governments are signatory to many of the internationally recognised human rights, their citizens, particularly the poor cannot claim such rights. For example, the Nigerian government is a signatory to the Universal Declaration on adequate housing and international declaration on forced eviction, but the majority of the citizens remain inadequately housed while many are often forcibly evicted (refer to chapters five and seven for more discussions). On the one hand, the reasons can be attributed to the fact that many of these human rights are not actionable in law, as no citizen can enforce them as rights in the law court. On the other hand, the majority of the citizens are not empowered to claim their rights. One

way to achieve empowerment is to support people to build their assets, an idea which is supported by SLA (DFID, 1999).

Insights from the series of provocative seminars – rights-based versus market-based development – organised by IIED suggested that neither rights-based nor market-based approaches are adequate to tackle the challenges of poverty, informal settlements and development in general (IIDE, 2011). In response to the inadequacy of the earlier approaches to poverty alleviate and as a result of the realisation regarding complex and multidimensional nature of poverty, a new paradigm emerged in the early 1990s, which advanced poverty discourse and poverty intervention from a livelihoods perspective (Krantz, 2001; De Haan and Zoomers, 2005). The main goal of a livelihood approach, as observed by DFID (1999); Bebbington (1999); Appendini (2001); Krantz (2001) and De Haan and Zoomers (2005), is to develop a holistic and effective approach to poverty intervention, which takes into consideration the complex daily reality of the people living in poverty.

2.7 The Sustainable Livelihood Approach

This section provides an overview of Sustainable Livelihood Approach (SLA). This provides the methodological and analytical background for this research, as will be seen in the remaining part of this chapter and other subsequent chapters. The Sustainable Livelihood Approach (SLA) is essentially an approach to holistically understand the livelihoods of the people living in poverty with a view to developing effective poverty intervention strategies. On the one hand, it focuses on the strengths of the poor and, on the other hand, factors at both macro and micro levels that mediate people's livelihoods and how these factors interact to determine people's livelihoods outcomes.

The origin of the Sustainable Livelihood Approach has been traced to the 1987 Bruntland Report and the first Human Development Report in 1990 (Solesbury, 2003), as well as the study of Chambers and Conway (1991), which seeks to understand the lives of poor people (De Haan and Zoomers, 2005, p. 27). Since then, Sustainable

Livelihood Approach has become a new way of thinking about poverty and its intervention strategy. Krantz (2001, p. 10) attributed the widespread application of SLA to poverty alleviation among different international development organisation to three main reasons. Firstly, is the understanding of the limitations of economic growth on its own to result in poverty alleviation. The poor often lack the capability to take advantage of economic growth. Therefore, it is essential to understand what hinders the poor from enhancing their economic and living conditions amidst economic growth, in order to develop effective strategies. Secondly, is the realisation that poverty is multidimensional, which goes beyond inadequate income to include other dimensions of deprivation, exclusion, vulnerability and powerlessness. These various dimensions are, however, complex and interconnected. Lastly, is the need to involve the poor, who best known their conditions, in the design of poverty intervention strategies.

There is vast amount of research on livelihoods, which suggest that livelihood is multidimensional covering different aspects of human endeavours. Various development agencies and organisations such as DFID, UNDP, CARE, Oxfam and FAO have contributed to the development and understanding of livelihoods (Carney *et al.*, 1999). Also, livelihoods related issues have been widely examined by various researchers in different contexts (Chambers and Conway, 1992; Carney, 1998; Scoones, 1998; Ashley and Carney, 1999; Bebbington, 1999; Ellis, 2000; Radoki and Lloyd Jones, 2002; Rakodi, 2002; De Haan and Zoomers, 2005; Frankenberger and Drinkwater, 1999) and they have defined livelihoods in different ways (see box 3 for some of these definitions). However, Shackleton *et al.* (2000) note that out of these numerous definitions, two major approaches can be identified – the first one focuses on production, employment and household income, while the second one adopts a comprehensive approach which integrates concepts of economic development, reduced vulnerability and environmental sustainability with emphasis on the strengths of the poor. The latter is particularly relevant to this thesis based on the realisation that poverty is complex and multidimensional, as discussed in chapter two.

Box 3: Some Selected Definitions of Livelihoods

A livelihood comprises the capabilities, assets (stores, resources, claims and access) and activities required for a means of living (Chambers and Conway, 1992, p. 6).

A livelihood comprises the capabilities, assets (including both material and social resources) and activities required for a means of living (DFID, 1999).

A livelihood comprises the assets (natural, physical, human, financial and social capital), the activities and the access to these (mediated by institutions and social relations) that together determine the living gained by the individual or household (Ellis, 2000 p. 10).

A livelihood is the combination of people's capabilities, assets and activities for a means of living (Mwaura, 2002).

Livelihood best expresses the idea of individuals or groups striving to make a living, attempting to meet their various consumption and economic necessities, coping with uncertainties, responding to new opportunities, and choosing between different value positions (Long, 1997, cited in de Haan and Zoomers, 2005, p. 32).

Within these diverse definitions and approaches, there is a common agreement that livelihood is concerned with the ways and means by which people make a living, and there is a common consensus that for livelihood to contribute to poverty alleviation, it must be sustainable.

A livelihood is considered sustainable when it can cope with and recover from stresses and shocks and maintain or enhance its capabilities and assets both now and in the future, while not undermining the natural resource base" (DFID, 1999). More profoundly, as Chambers and Conway stated:

"A livelihood is sustainable which can cope with and recover from stress and shocks, maintain and enhance its capabilities and assets, and provide sustainable livelihood opportunities for the next generation; and which contributes net benefits to other livelihoods at the local and global levels and in the short and long term" (Chambers and Conway, 1992, p. 6).

Titi and Singh (1994) and Sanderson (1999) have noted that the capability of individuals or households to sustain their means of living, enhance their wellbeing and

that of future generations is premised upon continuous adequate access to income and other resources, which enable them to meet basic needs and to build up capabilities to resist vulnerability or recover from shocks and stresses.

Though there are variations in the definitions of livelihoods and sustainable livelihoods, as defined by various authors, the common factors emphasised by all authors is that livelihood is about people, their resources, how the resources are utilised and what hinders or enhances utilisation of the resources. Therefore, as emphasised by Majale (2002, p .3), Sustainable Livelihoods Approach is a way of thinking about the objectives, scope and priorities for sustainable development, in order to enhance progress in poverty elimination.

“The sustainable livelihoods approach is a holistic approach that tries to capture, and provide a means of understanding, the fundamental causes and dimensions of poverty without collapsing the focus onto just a few factors (e.g. economic issues, food security, etc.). In addition, it tries to sketch out the relationships between the different aspects (causes, manifestations) of poverty, allowing for more effective prioritisation of action at an operational level. The SL approach aims to help poor people achieve lasting livelihood improvements...” (Majale, 2002b, p. 3).

A livelihoods approach to poverty and livelihood analysis, therefore, provides a comprehensive platform for understanding the links between access, assets, context and institution and their effects on individual or household asset accumulation (Bebbington, 1999). The strengths of SLA, as a tool for poverty and livelihoods analysis, are in its core principles.

3.3.1 Strengths and Core Principles of Sustainable Livelihood Approach

At the heart of poverty lies livelihoods and vulnerability. Poverty is linked to livelihood through five assets. Livelihood, on the one hand, is vulnerable to trends, shocks and seasonality, and on the other hand, is mediated by various factors, including institutions, processes and structures. All these concepts are brought together under SLA. As such, the Sustainable Livelihood Approach is an analytical tool and at the same time practical tool for developing poverty intervention strategies (Baumann, 2002).

Therefore, it provides a platform for combining livelihood and poverty analysis, and poverty intervention strategy in one integrated framework.

The SLA aims to holistically understand people's assets and how they strive to convert them into positive livelihood outcomes. Positive livelihood outcome may include more income, increased well-being, reduced vulnerability, improved food security and more sustainable use of resources (DFID, 1999). Sustainable Livelihood Approach is premised on the realisation that people require a range of assets to achieve livelihood sustainability, with no single category of assets on its own sufficient to yield all the many and varied livelihood outcomes that people seek (DFID, 1999; Moser *et al.*, 2001). This viewpoint further strengthens the argument of this thesis – tenure (land titling) is just one of the many assets necessary for poverty alleviation in Lagos' informal settlements.

The core principles of SLA, as discussed below, further reflect its strengths.

People-centred and Building on strengths

It is now clear that effective poverty alleviation strategy can no longer ignore to take into consideration the priorities and strengths of the poor. As such, the Sustainable Livelihoods Approach puts people at the centre of development and poverty analysis by building on their strengths, while making practical efforts to eliminate hindrances to convert their strengths to positive livelihood outcomes. In practice, according to DFID (1999, section 1.3), people-centred means, it:

- starts with an analysis of people's livelihoods and how these have been changing over time;
- fully involves people and respects their views;
- focuses on the impact of different policy and institutional arrangements upon people/households and upon the dimensions of poverty they define (rather than on resources or overall output *per se*);

- stresses the importance of influencing these policies and institutional arrangements so they promote the agenda of the poor (a key step is political participation by poor people themselves);
- works to support people to achieve their own livelihood goals.

From a People-centred viewpoint, DFID (1999) suggests that livelihood analysis is most likely to begin with people's assets. The need to start with assets is also based on the realisation that individual or households' vulnerability is a function of their assets portfolios. Assets act as buffer against vulnerability (Moser, 1998). Farrington *et al.* (2002, p. 9), quoting Moser and Holland (2007) aptly put it:

"...vulnerability can be understood through an assessment of tangible and nontangible assets: labour, human capital, productive assets, household relations and social capital."

Against this background, this research adopts this approach. It started with an analysis of livelihood assets of the selected informal settlements in chapter six and then vulnerability in chapter seven.

Participatory

A participatory approach to defining poverty is becoming increasingly popular among development agencies and professionals that are committed to poverty alleviation. Conventionally, understanding the realities of the poor and the strategies to help them overcome poverty are developed from a distance without the input of the beneficiaries that is, those living in poverty (Chambers 1995). However, as Norton *et al.* (2001) and Norton and Foster (2001) demonstrate, Participatory Poverty Assessments (PPA) has shown that people's perceptions of their poverty do not necessarily conform to the perceptions and definitions imposed by the professionals. Hulme *et al.* (2001, p. 8) note that poverty definitions imposed by the professionals can lead to disempowering poor people and removing their right to create their own knowledge of poverty. DFID (1999: section 1.5) emphasises the link between SLA and participatory approach, as it states that 'the livelihoods approach will not be effective unless operationalised in a participatory manner by people who are skilled in social

analysis and who share an overall commitment to poverty elimination'. With a focus on participatory approach, SLA embraces multidimensional nature of poverty. As such, it offers an opportunity to including the perceptions and realities of the poor in poverty and livelihood analysis, and in the formulation of intervention strategies.

This was given adequate consideration in this research. In addition to the household surveys, the research equally uses participatory methods of data collection, such as interviews and group discussions (see chapter four for detailed discussion on data collection methods), to obtain relevant information from the research participants.

Holistic, Multi-level and Macro-micro links

SLA is holistic in approach. It reflects both the multidimensional nature of poverty and the survival strategies of the poor (Meikle *et al.*, 2001). SLA recognises the variety of assets required for people to pursue livelihoods. This is particularly important for the poor, as they often rely on a range of activities to make a living. Krantz (2001) notes that SLA is a departure from sectoral approaches, which seek to narrow poverty intervention to one factor and pre-determine which area of economic activity people should focus on. The danger of sectoral approaches is that, it might lead to only one aspect of people's livelihoods being addressed, which may not necessarily be the priority of the poor (*ibid*). He however, cautions that the idea of being holistic does not mean that SLA intends to address all aspects of peoples' livelihood, but the idea is to apply a holistic approach at an analytical level in order to identify priority areas where poverty alleviation strategies can be strategically focused. This is relevant to this thesis, as it argues that land title is just one of the assets required by the poor to build their livelihood. Therefore, there is need to examine other assets, which together constitute the livelihoods of the poor before effective intervention strategies can be designed. As such, sustainable poverty intervention strategies need to recognise multiple actors operating at different levels (DFID, 1999), and must 'cut across the conventional divides of government bureaucracy and professional specialisation' (Scoones, 1998, p. 14).

At this point, it is important to note that though adopting a Sustainable Livelihood Approach to poverty and livelihood analysis has advantages; it has equally been criticised (Krantz, Lasse 2001).

3.3.2 Criticisms of Sustainable Livelihood Approach

SLA is often criticised for not addressing the issues of political power and power relations. As noted by Baumann (2002, p. 31), though there is emphasis on policies, the power relation that underpin policies are less emphasised. Bebbington (1999) notes that power often influences capability and access to livelihood resources. He therefore calls for more recognition of rights in livelihood analysis. Similarly, Carney (2003) makes case for the inclusion of rights-based perspectives into livelihood analysis in order to enhance capability of the poor to claim their rights.

However, as observed by Krantz (2001), DFID's SLF, unlike many other development agencies such as UNDP and CARE, includes issues of power relations and access as aspects of Transforming Structures and Processes to be analysed. This is evident in the DFID Livelihood Guidance Sheets:

“The livelihood framework identifies five core asset categories or types of capital upon which livelihoods are built. Increasing access – which can take the form of ownership or the right to use – to these assets is a primary concern for DFID in its support of livelihoods and poverty elimination” (DFID, 1999, P. 2.3).

From this viewpoint, Farrington et al. (2002) note that the importance of access and entitlement to assets, and the factors mediating them, are largely covered by sustainable Livelihood Framework through an analysis of Policies, Institutions and Processes. It is observed that SLA is strongly related to rights-based approach to development. According to Farrington et al. (ibid), rights-based approach focuses on what people's rights should be, while SLA focuses more on the effect exclusion from rights has on people's livelihoods. They further noted that both approaches are concerned with the processes mediating the access of the poor to assets and

entitlements. They, however, concluded that SLA may be particularly important to understand how rights should be prioritised and why the poor do not take up entitlements available to them.

Ashley and Carney (1999) have equally argued that Sustainable Livelihood Approach is an integrated approach, which its principles embrace key principles of other development approaches including the rights-based, as they stated:

“...the word ‘approaches’ remains imperfect if it is taken to mean something self-contained that might conflict with other development ‘approaches’ (participatory approaches, the rights-based approach, etc.). This is not what is intended. SL principles incorporate and complement key tenets of other development approaches” (Ashley and Carney, 1999, p. 9).

Ashley and Carney (1999), however, suggested the modification of the SLF assets component to include political capital. Baumann (2000) suggested three likely solutions to the issue of inadequate emphasis on power relation in SLA: 1) to integrate political power into PIPs component 2) to add it to the broader conceptualisation of social capital 3) to create political asset as a separate capital. This thesis adopts the first two suggestions. Instead of creating political capital as the sixth category of capital, the indicators of political capital were incorporated into social capital. Also analysis of social capital, human capital and PIPs reflect issues related to power and access.

3.4 The Sustainable Livelihood Approach: One Concept, Many Frameworks

Sustainable Livelihood Approaches provide useful frameworks for understanding the nature of poverty and how interventions can be better prioritised to enhance livelihoods (Farrington *et al.*, 1999). Since the mid-1990s, Sustainable Livelihood Approach has been adapted by various international development researchers and international development institutions – DFID, UNDP, FAO, Oxfam and CARE – as a way of thinking broadly about poverty and poverty intervention strategies (Seshia and Scoones, 2003). As such, over the years, several institutions have developed Livelihood

Frameworks to operationalise SLA, and they have been applied to poverty related issues in different context.

For examples, Moser (1998) developed Asset Vulnerability Framework; DFID developed Sustainable Livelihood Framework (SLF) and released a series of Sustainable Livelihoods Guidance Sheets in 1999; FAO also adapted DFID (SLF) to food security challenges, while CARE developed Household Livelihood Security (HLS). Though these frameworks are called different names, their core concept is based on the Sustainable Livelihood Approaches and their aim is to support poverty alleviation. It is important to emphasise, as noted by Ashley and Carney (1999), the difference in the names do not really matter like the concept and the principles. Krantz (2001, p. 11) summarises the common features of livelihood frameworks, as he noted:

“There are, however, three basic features which most approaches have in common. The first is that the approach focuses on the livelihoods of the poor, since poverty reduction is at its core. The second is that it rejects the usual sectoral entry point and instead begins with an analysis of people’s current livelihood systems to identify an appropriate intervention. The final feature is its emphasis on involving people in the identification and implementation of activities where appropriate.”

Various development institutions that have adapted SLA have defined various components of their respective frameworks. However, it is important to note, this research adapts DFID’s SLF in exploring livelihoods of the urban poor in Lagos. DFID’s SLF is particularly adapted because it has been widely used and it has influenced many other agencies and researchers’ livelihood frameworks. More so, it is flexible to adapt to different contexts, and it is purposively developed for structuring livelihoods analysis, which this research aims to achieve. Ashley and Carney (1999, p. 8) noted:

“DFID framework is used as a checklist of issues and a way of structuring analysis unlike many other agencies such as CARE and Oxfam which use SL frameworks to guide programme development...”

This is not to say that other frameworks are not important or not useful in this research. There are useful contributions from other livelihood frameworks, which help this research to build a comprehensive understanding of livelihood analysis,

particularly for identification of indicators for the analytical framework. Against this background, two of these frameworks – Moser’s Asset Vulnerability Framework and DFID’s Sustainable Livelihood Framework are discussed below. The decision to discuss these two, out of other Livelihood Frameworks, is based on the realisation that both of them have greatly influenced livelihood analysis.

3.4.1 Moser’s Assets Vulnerability Framework

In response to the limitations of income-poverty measure to capture complex and multidimensional nature of poverty and vulnerability, Moser developed an Asset Vulnerability Framework based on the empirical study of four poor communities in the cities of developing countries. Just like many other livelihood frameworks, Moser’s Asset Vulnerability Framework takes an asset-based approach. There are two main components in Moser’s Asset Vulnerability Framework – assets and vulnerability. In operationalising the framework, Moser (1998) categorises the assets of the urban poor at individual, household and communities levels into five – labour, human capital, productive assets, household relations and social capital. In summary Moser (1998, p. 4) describes the five assets as follows:

- Labour – commonly identified as the most important asset of poor people.
- Human capital – health status, which determines people’s capacity to work, and skills and education, which determine the return to their labour.
- Productive assets-for poor urban households the most important is often housing.
- Household relations – a mechanism for pooling income and sharing consumption.
- Social capital-reciprocity within communities and between households based on trust deriving from social ties.

Moser’s Asset Vulnerability Framework understands vulnerability as a dynamic concept. Based on this understanding, Moser (1998, p. 3) defines vulnerability as insecurity and sensitivity in the well-being of individuals, households and communities

in the face of a changing environment, and their responsiveness and resilience to recover from the negative impacts of such environmental changes. According to Moser (1998) changing environment may include ecological, economic, social and political and people may feel the impact through sudden shocks, long-term trends, or seasonal cycles. The means of resistance in the face of vulnerability are the assets that individuals, households, or communities can mobilize and manage. As such, Moser (1998, p. 3) emphasises the close relationship between assets and vulnerability, as she asserts that the more assets people have, the less vulnerable they are, and the greater the erosion of people's assets, the greater their insecurity.

Moser's Asset Vulnerability Framework has made significant contributions to poverty and livelihood analysis discourse, particularly in understanding assets and vulnerability and their importance to livelihood analysis. The framework has greatly influenced the conceptualisation of assets and vulnerability of the livelihood framework of other development institutions mentioned earlier. This thesis draws inspiration from Moser's Asset Vulnerability Framework in developing variables for the analytical framework; particularly assets and vulnerability analysis (sections 4.6.1 and 4.6.2).

Though Moser's Asset Vulnerability Framework offers a great insight into livelihood analysis, it is important to point out its limitations as a framework for developing poverty alleviation strategy. The framework focuses on assets and vulnerability with less emphasis on the roles of various institutions, policies and regulatory frameworks that mediate assets and vulnerability, which is one of the objectives of this research.

3.4.2 Department for International and Development (DFID)

The origin of the DFID's Sustainable Livelihood Framework can be traced to the UK Labour administration 1997 White paper on international development, which seeks, among other things, to alleviate poverty in developing countries. As such, as noted by Ashley and Carney (1999), DFID began to explore the meaning and practical application of Sustainable Livelihoods Approaches to development and poverty alleviation.

In the late 1990's, DFID, therefore, developed Sustainable Livelihood Framework and published Sustainable Livelihood Guidance Sheets in 1999 for implementing its mission of improving the lives of the poor. The framework is based on the core concept and principles of SLA, as initially conceptualised by Chambers and Conway (1992). DFID slightly modifies the initial definition of Chamber and Conway and therefore, defines a livelihood as 'comprises the capabilities, assets (including both material and social resources) and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stresses and shocks and maintain or enhance its capabilities and assets both now and in the future, while not undermining the natural resource base' (DFID, 1999).

The framework puts people and their assets at the centre in trying to understand livelihoods and factors that affect livelihoods of the poor. DFID's SLF presents an understanding of different interacting factors that affect people's livelihoods. This understanding can be used in both planning new development activities and assessing the contribution to livelihood sustainability made by existing activities.

DFID's SLF incorporates five interacting components – assets (physical, human, social, financial and natural capital), vulnerability contexts (trends, shocks and seasonality), Transforming Structures and Processes (often refers to as Policies, Institutions and Processes), livelihood strategies and livelihood outcomes (see figure 3.1). These components will be discussed in detailed in section 3.6, as the DFID's SLF is adopted to unpack Livelihood Framework in this thesis.

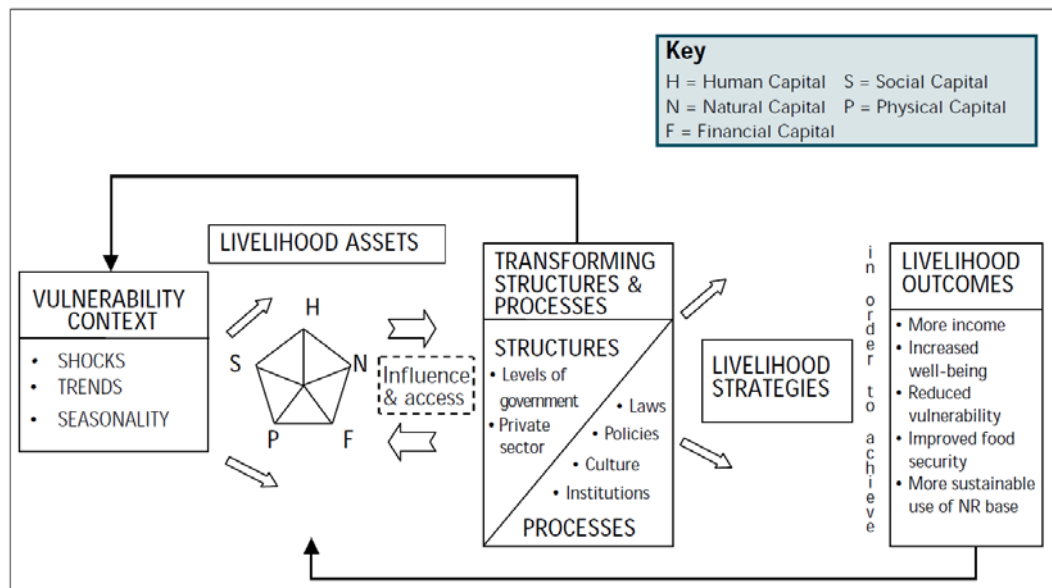


Figure 3.1: DFID's Sustainable Livelihood Framework (SLF)

Source: DFID (1999)

The arrows within the framework demonstrate a variety of dynamic relationships among the various livelihoods components. In summary, DFID's SLF notes that people pursue their livelihoods objectives within a context of vulnerability. However, they have access to a range of assets, which gain their meanings and values through the prevailing institutions and policies that mediate the use of assets in the pursuit of beneficial livelihood outcomes that meet individuals' livelihood objectives (DFID, 1999).

An important addition, which makes DFID's framework clearly different from Moser's Asset Vulnerability Framework, is the inclusion of Transforming Structures and Processes. DFID (1999) emphasises the influence of institutions on the other components of the framework and more importantly on the livelihoods of the poor. Institutions through policies and regulations may enhance or reduce livelihood opportunities available to individuals, households or communities. It is, however, noted that this is not a one way relationship, as individuals or communities can also influence institutions and policies through their assets endowment. The greater people's asset endowment, the more they can influence policies.

Emphasis is placed on the strengths of the poor based on their assets. DFID recognises that asset is at the core of SLF. DFID (1999: section 2.1), therefore, emphasises the relationships of assets with the other components of the framework, as shown in box 4

Box 4: Relationships between Assets and other Framework Components

- *Assets and the Vulnerability Context*: assets are both destroyed and created as a result of the trends, shocks and seasonality of the Vulnerability Context.
- *Assets and Transforming Structures and Processes*: The institutions and policies of the Transforming Structures and Processes have a profound influence on access to assets. They:
 - (a) Create assets – e.g. government policy to invest in basic infrastructure (physical capital) or technology generation (yielding human capital) or the existence of local institutions that reinforce social capital.
 - (b) Determine access – e.g. ownership rights, institutions regulating access to common resources.
 - (c) Influence rates of asset accumulation – e.g. policies that affect returns to different livelihood strategies, taxation, etc.
- *Assets and Livelihood Strategies*: Those with more assets tend to have a greater range of options and an ability to switch between multiple strategies to secure their livelihoods.
- *Assets and Livelihood Outcomes*: Poverty analyses have shown that people’s ability to escape from poverty is critically dependent upon their access to assets. Different assets are required to achieve different livelihood outcomes.

Source: DFID (1999)

The DFID’s SLF has given impetus to many other development agencies and development researchers’ livelihood frameworks. For examples, Farrington et al (2002); Rakodi and Lloyd-Jones (2002); FAO (2005); Carloni and Crowley (2005) and Chang (2010) adapted DFID’s SLF in their respective studies.

Farrington *et al.* (2002) adapted DFID’s SLF to livelihood analysis in urban context and emphasises that the primary aim of SLA is to enhance the sustainability of people’s livelihoods, particularly the poor. They noted that assets are important component of the Sustainable Livelihood analysis; as such many of the leading Sustainable Livelihood Frameworks adopted assets-based perspectives. For example, the categories of assets used by some selected agencies and authors are shown in table 3.1.

Table 3.1: Assets Categories in Different Sustainable Livelihoods Models

| Chambers | UNDP | OXFAM, DFID | CARE | Moser |
|--|-----------|-------------|----------|------------------------|
| tangible (stores, resources) | Human | Human | Human | Labour |
| intangible - claims for material, moral or practical support - opportunity to Access resources | Social | Social | Social | economic and social |
| | Natural | Natural | economic | infrastructure housing |
| | Physical | Physical | | household relations |
| | Economic | economic | | social capital |
| | political | | | |

Source: Farrington *et al.* (2002, p. 17)

Farrington et al (2002) adopted DFID's assets categories, as shown in figure 3.2. They, however, adopted Moser's (1998) definition of vulnerability (refer to section 3.5.1 for this definition). One significant addition by Farrington et al (2002) to the initial framework of DFID is the incorporation of rights perspective (see figure 3.2, the addition is shown in dotted lines). They emphasise the importance of rights in relation to access to assets.

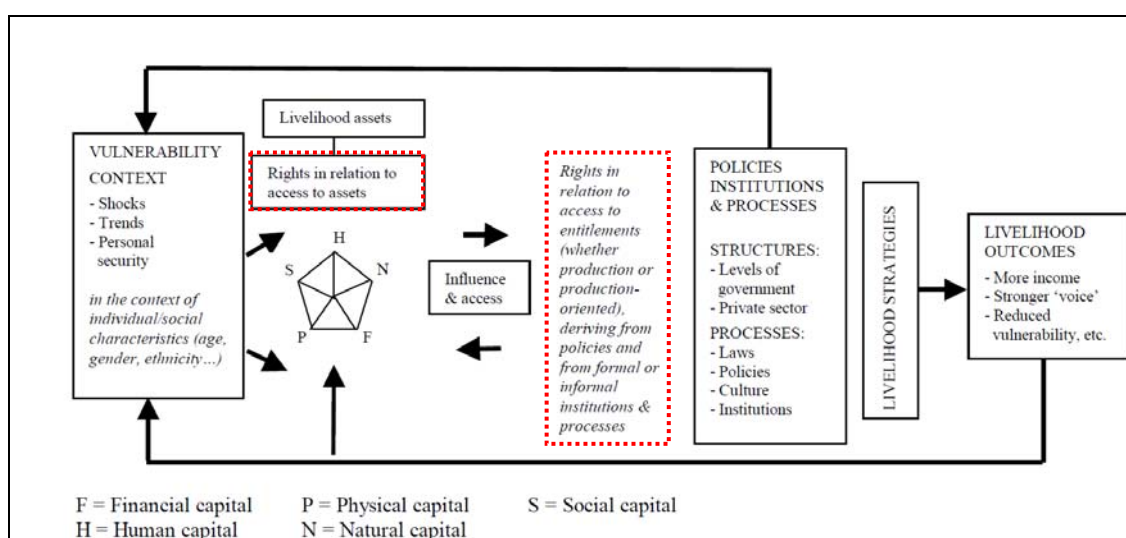


Figure 3.2: DFID Sustainable Livelihood Framework, Incorporating Rights Perspectives and with Urban Adaptations

Source: Farrington *et al.* (2002, p. 2)

Carloni and Crowley (2005) adapted DFID’s SLF. The adapted framework illustrates the process of falling into or getting out of poverty (see figure 3.3). It equally highlights key linkages in the Sustainable Livelihoods Framework:

- The vulnerability context influences household livelihood assets
- Policies and institutions also influence household livelihood assets
- Policies and institutions can increase or decrease individual vulnerability
- Household asset ownership widens livelihood options
- Asset ownership decreases vulnerability and increases ability to withstand shocks
- The range of livelihood options influences livelihood strategies
- Different livelihood strategies lead to different livelihood outcomes (positive and negative)
- Livelihood outcomes influence the ability to preserve and accumulate household assets (Carloni and Crowley, 2005, p. 5).

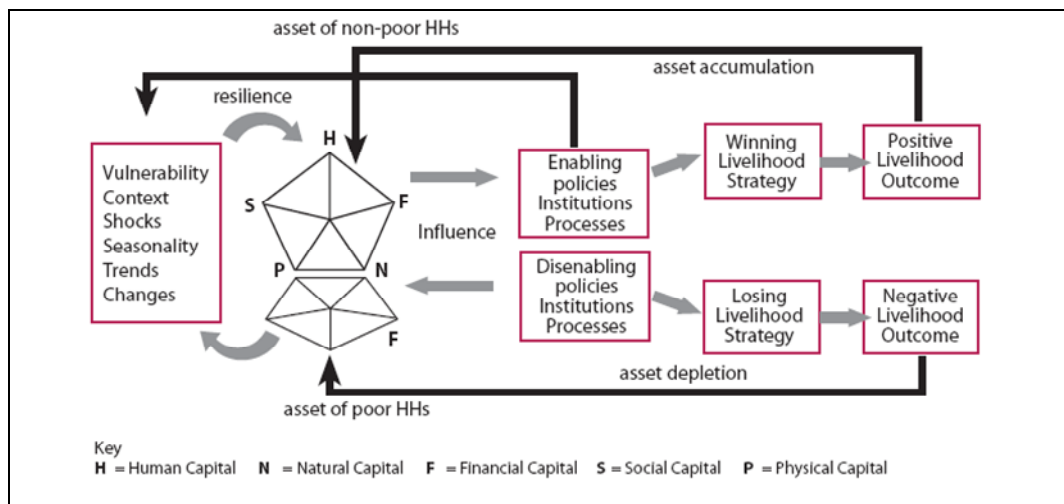


Figure 3.3: Sustainable Livelihoods Framework: Livelihoods and Poverty

Source: Carloni and Crowley (2005, p. 5)

Lloyd-Jones in Rakodi and Lloyd-Jones (2002) also developed a livelihood framework based on DFID’s SLF (figure 3.4). The framework recognises that assets are at the centre of livelihood analysis. It emphasises the importance of assets to individuals or households’ livelihoods strategies, livelihood opportunities and the outcomes they produce. Equally highlighted in the framework is the influence of the context, policies and institutions on the assets and vulnerability of the poor.

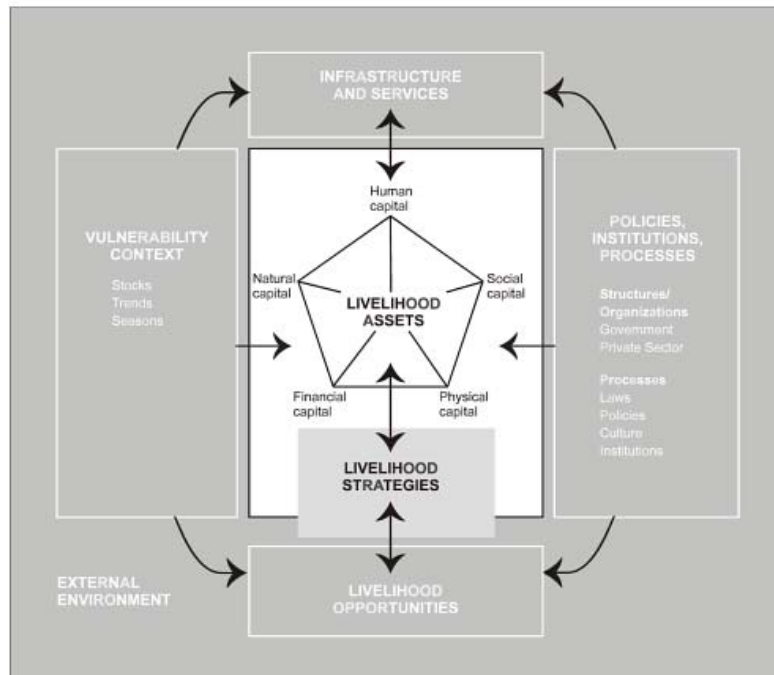


Figure 3.4: Livelihood Framework

Source: Rakodi and Lloyd-Jones (2002, p. 9)

3.5 Unpacking the Framework: The Sustainable Livelihood Framework

“The livelihood framework is a tool that helps to define the scope of and provide the analytical basis for livelihoods analysis, by identifying the main factors affecting livelihoods and the relationships between them; to help those concerned with supporting the livelihoods of poor people to understand and manage their complexity; to become a shared point of reference for all concerned with supporting livelihoods; to provide a basis for identifying appropriate objectives and interventions to support livelihoods. At the centre of the framework are the assets on which households or individuals draw to build their livelihoods” (Carney, 1998 cited in Hossain, 2005, p. 2).

As stated earlier, this thesis adopts the DFID’s SLF to unpack the various components of Sustainable Livelihood Framework. The framework is generally divided into five components: Livelihood assets, vulnerability context, Policies, Institutions and Processes (PIP), livelihood strategies and livelihood outcomes. For a detailed understanding of the framework, each of these components is further examined below (see sections 3.6.1 to 3.6.4). However, it is important to note that the focus of this

research is on the livelihood assets, vulnerability context and PIP, as indicated in chapter one. These three components also guided the adapted analytical framework presented in chapter four (figure 4.2). DFID (1999) has noted that livelihood analysis does not have to be exhaustive to be effective. Users are encouraged to use it as a flexible tool and adapt it as necessary. Therefore, it is recommended that users can focus on any part of the framework based on the focus of their research (ibid). Against this background, this thesis focuses livelihood assets, vulnerability context, Policies, Institutions and Processes, as will be seen in the analytical chapters. These cumulate into three chapters of analysis and discussions, as presented in chapters six, seven and eight respectively.

The choice of the three components is dictated by the focus of this research. As noted earlier, this research seeks to understand the livelihood context and range of factors that influence the livelihoods of the urban poor in Lagos' informal settlements. It is important to note that individual or household's livelihood strategies and livelihood outcomes are influenced by assets, vulnerability context, and institutions and policies (DFID, 1999; Farrington *et al.*, 1999; Farrington *et al.*, 2002; Schilderman and Lowe, 2002). Farrington *et al.* (2002) note that in setting a context for livelihood of the poor, there is some overlap between PIPs and vulnerability context. Generally, the relationship between assets, vulnerability context and PIPs determine individuals or households' livelihood strategies and outcomes. Grown and Sebstad (1989) cited in Rakodi and Lloyd-Jones (2002, p. 7) operationalise livelihood strategies to include labour, savings, borrowing and investment, productive and reproductive activities, income and social networks. This corresponds with livelihood assets, which Rakodi and Lloyd-Jones (2002) describe as portfolio of assets. The analytical framework develops for this research adopts this approach, as will be discussed in section 4.6 (figure 4.2). Livelihood outcomes may either be positive or negative outcomes. Positive outcomes result in more income, increased well-being, reduced vulnerability, food security and sustainable use of natural resources (DFID, 1999; Rakodi and Lloyd-Jones, 2002). Negative outcomes result in multiple dimensions of poverty, which are common

features of urban informal settlements, as will be seeing in the livelihood analysis of the case study settlements.

3.5.1 Livelihood Assets: The Asset Pentagon

“Assets are “stock of financial, Physical, human, natural or social resources that can be acquired, developed, improved and transferred across generations. It generates flows or consumption, as well as additional stock” (Ford Foundation, 2004, p. 9).

“Lack of assets is both a cause and an outcome of poverty. And more importantly these assets lie at the core of whether an individual, households or groups lives in poverty or escapes it... assets interact with market and social opportunities to generate income, a better quality of life, and a sense of psychological well-being. In addition assets are also central to coping with shocks and reducing the vulnerability that is a constant feature of poverty” (World Bank, 2001 cited in Mooya and Cloete, 2008, p. 9)

The Sustainable Livelihood Framework identifies five core asset categories, which DFID (1999) refers to as the asset pentagon (see figure 3.5). The asset pentagon lies at the core of the livelihoods framework, which enable those involve in poverty intervention to think about sustainability between different types of capital (DFID, 1999).

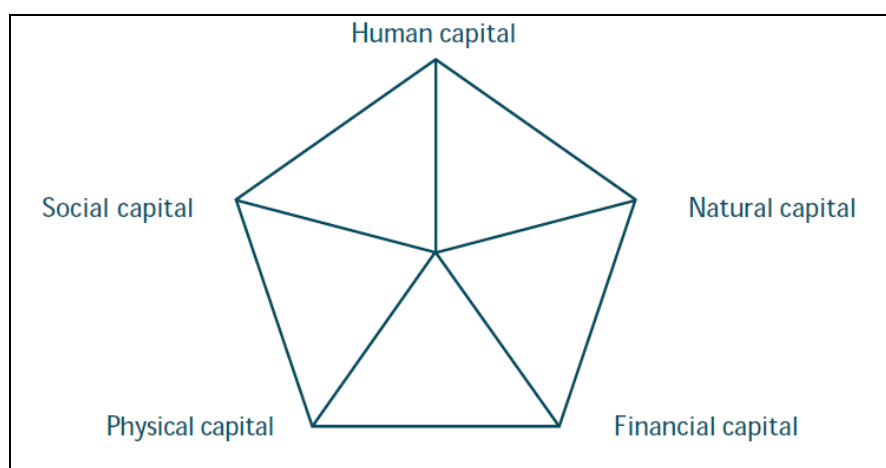


Figure 3.5: The asset pentagon
Source: DFID (1999, p. section 2.3)

The word capital within the Sustainable Livelihood Framework refers to a range of assets, which people could harness to making a living. Assets are therefore, the bedrocks upon which livelihoods strategies are built. According to Elasha *et al.* (2005), assets are stocks of various kinds of capital which are used directly or indirectly by individuals and households to make a living, which could result in positive or negative livelihood outcomes. Livelihood outcome can be said to be positive when it results in security of food and income, good health, increased well-being, more sustainable use of natural resources, asset accumulation and high status in the community (DFID, 1999; Carloni and Crowley, 2005). Negative livelihood outcome is manifested in insecurity of food and income, high vulnerability to shocks, loss of assets and poverty (Carloni and Crowley, 2005).

The importance of assets for overcoming deprivation and exclusions cannot be over emphasised. Assets are more than means of making a living, they also give meaning to people's world (Bebbington, 1999, p. 2022), and help them build capability to engage more 'fruitfully and meaningfully' with the society, and most importantly the capability to change the world to their benefits (Sen, 1997). As Bebbington (1999, p. 2022) aptly put it:

"...assets not only as things that allow survival, adaptation and poverty alleviation: they are also the basis of agents' power to act and to reproduce, challenge or change the rules that govern the control, use and transformation of resources."

As such, assets are essential to reducing vulnerability, poverty and achieving sustainable livelihoods. As noted by World Bank (2001), assets ownership is a measure of individuals' ability to self-insure. This simply means that individual assets portfolios are 'shock-absorbers' against poverty. Similarly, Moser (1998) asserts that the greater the assets portfolios of people the less vulnerable they are.

Asset portfolios are the possessions which individuals or households are able to access, accumulate over time and exercise control over and they are the building blocks upon which livelihoods and livelihoods strategies are based (Schütte, 2006a; Schütte, 2006b). The asset portfolios have profound influence on individual or household's

capacity to pursue different livelihoods opportunities, and cope with vulnerability (Scoones, 1998). In a way, level of access to these ranges of assets varies from household to household and within household (intra household). Diversity and the amount of assets a household has at its disposal and the balance between them will affect what sort of livelihood is able to create (Messer and Townsley, 2003).

These categories of assets are interdependent, which means a deficiency in one asset category may negatively affect access to other assets. In other words, there is need for diversity and balance among various asset categories for an individual or a household to achieve sustainable livelihoods. A detailed overview of the various asset categories, based on the DFID's asset pentagon, is presented below.

3.5.1.1 Physical Assets

Physical assets as operationalised by DFID (1999) include the basic infrastructure and services, and producer goods to support livelihoods. Infrastructure is described as changes to the physical environment that help people to be productive and meet their livelihood objectives, while producer goods refer to tools and equipment that people use to function more productively (ibid). Detailed overview of physical assets and their importance to livelihood sustainability are presented around three themes – infrastructure facilities and services, housing and location, while variables used to operationalise them in this thesis are discussed in chapter four.

3.5.1.1.1 Infrastructure Facilities and Services

Infrastructural facilities and urban basic services as components of physical capital play a major role in individuals or households' livelihoods and wellbeing (Beall and Schütte, 2006). Adequate provision of physical infrastructure and urban services are essential for maximising the potential benefits of informal enterprises and for accumulating and maintaining assets portfolios (Devas, 2004a). Only when assets are maintained and accumulated that livelihood can be sustainable.

However, it has been observed, in many developing cities, that there is a huge gap between demand and supply of urban services as a result of the high rate of urban population increase without proportionate increase in infrastructure provisions (Kantor and Nair, 2005). The existing infrastructures within the urban core are often over stressed and expansions to peripheral areas are hindered by the lack of resources and political will to address the inadequacy of urban service provisions. The little amount allocated to infrastructure development is usually prioritised on the formally recognised settlements at the expense of informal settlements, which accommodate the majority of the urban poor. Therefore, shortage of urban services hits the urban poor households more, as they are mostly excluded from the most basic services, and are forced to live their daily life and pursue livelihoods in often health-threatening environments (Beall and Schütte, 2006). Lack of adequate urban basic service in most informal settlements pose heavy burden on dwellers livelihoods and hinders their capability to achieve sustainable livelihoods. For instance, lack of safe drinking water and adequate sanitation systems are capable of causing health problems.

3.5.1.1.2 Housing as a Physical Asset

The concept of housing has long been recognised as more than mere shelter as it is not only to providing privacy and security, especially to the urban poor, but also facilitate economic and physical well-being (Hardoy and Satterthwaite, 1990; Ghosh, 1994). Access to housing is a major physical asset in the urban livelihoods portfolios and it is about the most productive physical asset (Payne, 2002b; Schütte, 2006a). Housing is capable of generating income through letting out rooms and home-based enterprise (Ghosh, 1994; Tiple *et al.*, 1997; Moser, 1998a; Moser, 1998b; Kellet and Tiple, 2005; Tiple, 2005; Sheuya, 2009). It can serve as collateral or security for loan from official financial institutions (de Soto, 2000). Productive use of home, especially by the urban poor, is an important livelihood strategy which contributes considerably to the income and assets portfolios (Beall and Kanji, 1999; Farrington *et al.*, 2002; Verrest, 2007). Home ownership can also generate savings through owner-occupier. This can greatly reduce the cost of living in the urban areas. Most urban dwellers are tenants

and they spend a huge proportion of their often inadequate income on rent (Lowe and Schilderman, 2001).

The capability of housing as an income generating and productive assets is influenced by various factors including the level of control command by an individual or household, ability to manage it as an asset, and regulatory frameworks and policies guiding its development. For instance, home ownership without legal title cannot be used as security for obtaining a loan from an official financial institution (de Soto, 2000; Lowe and Schilderman, 2001; Schilderman and Lowe, 2002). Furthermore, lack of adequate or sometimes none existence of infrastructure facilities in informal settlements impose extra burden on the dwellers and their capacity to generate income from informal enterprises and home-based activities. For instance inadequate electricity and water supply can negatively impact people's productive capacity as well as increase the cost of production and services of home-based enterprises.

Housing as an asset is more than its monetary worth, and its potential to generate income through home-based enterprises and letting out rooms but include its potential role to assisting residents avoid environmental health problems (McGranahan *et al.*, 2001). Adequate housing is essential for individuals or households' productivity as well as physical, psychological, social and economic well-being. It is a universally recognised human right and an integral part of the right to adequate standard of living, as explicitly stated in the Universal Declaration of Human Rights. Housing adequacy is encompassing and it can be measured against a set of standards as stated in the Habitat Agenda, paragraph 60 (UNCHS, 1997:35):

“Adequate shelter means more than a roof over one’s head. It also means adequate privacy; adequate space; physical accessibility; adequate security; security of tenure; structural stability and durability; adequate lighting, heating and ventilation; adequate basic infrastructure, such as water-supply, sanitation and waste-management facilities; suitable environmental quality and health-related factors; and adequate and accessible location with regard to work and basic facilities: all of which should be available at an affordable cost”.

Succinctly put, housing adequacy include: availability, accessibility, affordability and serviceability. Importantly, impacts of adequate housing on human wellbeing and livelihood are enormous. Housing quality has profound influence on the health and productivity of individual, household and community at large. Unfortunately, most urban dwellers, especially in developing countries, are accommodated in congested and poorly serviced housing as epitomised by the conditions of many informal settlements. Worst of it is, as noted earlier, is that most households in informal settlements are tenants and they spend so much of their income on the poorly serviced accommodations. Congested and poorly serviced housing is detrimental to individuals and households health and capability to pursue livelihood opportunities. As noted by Lowe and Schilderman (2001), informality and poor serviced housing come at a great cost to residents' health and well-being.

There is a relationship between urban housing, human health and wellbeing. As noted by Hardoy and Satterthwaite (1990) and McGranahan *et al.* (2001), well serviced housing can reduce people's vulnerability to environmental health hazards, which could affect their wellbeing. The physical wellbeing of individual members of a household greatly impacts their ability to secure income and food and other livelihoods opportunities, which in the long run can influence the health and poverty status of the entire household (Beall and Schütte, 2006).

3.5.1.1.3 Location as a Physical Asset

Interaction between high demand and limited supply of service land and housing to accommodate the continuous urban population increase has resulted onto uncoordinated and uncontrolled urban expansion especially within the periphery areas of cities in developing countries. Generally speaking, spatial locations of informal settlements relative to city centre or Central Business District (CBD) can be grouped into two – core and peripheral areas (Davis, 2006). These spatial locations can be correlated with the ages of the settlements. On the one hand, the older and more established informal settlements are usually located within the core areas that is, areas close to the city centres and place of high economic activities (UNECE, 2009).

This means that by the reason of this location, dwellers tend to benefit from their closeness to place of employment opportunities either as skilled or unskilled workers. Informal settlements mainly inform of slums and squatter settlements within the core areas are usually characterised with sub-standard housing, overcrowding, dilapidated housing, and inadequate services.

On the other hand, informal in the peripheral areas of the cities may offer better quality housing than the ones in the inner cities and the residents may enjoy more spaces around their dwelling comparable to what is obtainable in the inner cities because of their relatively new status. However, they are usually characterised by inadequate infrastructure, haphazard development and far away from centres of economic opportunities

Informal settlements within these two spatial locations exhibit varying degrees of economic, social, cultural, institutional and physical contexts, and they present different livelihoods opportunities and limitations to the dwellers (Meikle, 2002). Also, ecological and environmental peculiarity of these locations, on the one hand could be an opportunity for the residents. On the other hand it could make the settlements and the dwellers vulnerable to environmental hazards of different kinds and magnitudes, which could in turn affect their livelihood assets. For instance, informal settlements located, whether at the core or peripheral areas, in flood plain and swampy areas will likely be more at risk of flooding while fire and communicable disease could be more prominent in overcrowded informal settlements.

3.5.1.2 Human Assets

Human assets include knowledge, skills, education, labour and health, and they are essential for the pursuit of livelihood opportunities. They are crucial for individuals and households ability to deploy and manage assets portfolios, as well as managing vulnerability contexts (Lowe and Schilderman, 2001; World Bank, 2001; Schilderman and Lowe, 2002). The level of investment in human assets has an effect on the overall

household livelihoods. At a household level, human capital is a function of the quantity and quality of labour available; these, however, as noted by DFID (1999) vary according to household size, skill levels, leadership potential, and health status among other things. The quality and quantity of human assets are therefore, important for sustainable livelihoods. The quality refers to the education levels, skills and health status of individual household members. These variables do influence the nature of livelihood options and types of income generating activities available to the household. Quantity refers to the numerical strength or number of people, which a household could deploy to income generating activities, and time available to engage in income-earning activities (Carney, 1998; Moser, 1998b).

3.5.1.3 Social Assets

It is often believed that social networks and reciprocity are features associated with rural areas only, but evidence has shown that they are equally important to the livelihoods of the urban poor, especially in the African cities (Devas, 2004a). Networks such as family and kinship, self-help group, community support, communal labour, informal saving, community based organisations, hometown associations and worked-based organisations have been seen to be formidable in urban areas of many third world countries.

Social capital helps to understand the relationships and transactions between the members of a community and other actors, including the state, the market and civil society. As such, it helps to analysis how the poor engage with other actors in society in order to gain access to assets and to convert such assets to building a sustainable livelihood (Bebbington, 1999). As noted earlier (see section 3.4.2), it is at this level of analysis that SLA corresponds to the rights-based approach, which focuses on how people access resources and how entitlements are claimed (Farrington et al, 2002, p. 30).

Social networks could develop and transform to a complex socio-economic and political pressure group with access to information and power to influence institutional policies and processes to the advantage of the members and community at large. For instance, as noted by Devas (2004), in Bangalore, informal network influenced formal land market and thereby made land more and easily accessible to the urban poor. Social networks are capable of providing safety nets, which are usually not provided by government to the poor in many developing countries. New migrants in the city are particularly dependent upon social networks for housing and work information, and many find this assistance within the informal settlements.

3.5.1.4 Financial Assets

Possession of financial asset is important in accessing and accumulating other livelihoods assets. Income derived from employment, assets and entitlements are essential for livelihoods. Policies mediating financial market, especially housing finance, often hinder livelihoods of the low-income group. Income is particularly important for the livelihood of the urban poor because of the urban commoditisation (Moser, 1998b). Commoditisation means that urban residents depend on the cash economy for basic goods and services (Meikle *et al.*, 2001), and rely more on labour, pay more for basic goods and services such as food, transportation, education and shelter, and depend more upon purchasing services than the rural residents (Moser, 1998b; Rakodi and Lloyd-Jones, 2002). This is one of the urban features that make urban residents vulnerable to poverty.

3.5.1.5 Natural Capital

“Understanding the range of natural capital in an area...and the different forms of access to that capital contributes to our understanding of livelihood”
(FAO and ILO, 2009, p. 37).

Resources that make up natural capital vary greatly. It include both tangible and intangible natural goods such atmosphere, biodiversity, water, land among others.

Though, commonly, natural capitals are public goods which are communally or publicly owned but, in some cases, they can be publicly or privately owned. For example land can be owned privately, communally or publicly. These forms of ownerships can also co-exist, even within the same community. For instance in Lagos, a mixture of land tenure system exists. People do have access to land through different land tenure arrangement.

In livelihood analysis, the importance and contributions of each component of natural capital differ between rural and urban environments. It is generally believed that natural capital is less important to the livelihoods of the urban poor. However, as noted by Farrington *et al.* (2002) natural capital and services offered by natural capital are becoming important to the livelihoods of the urban poor. Beyond the availability of natural capital, access and quality are important in livelihood analysis.

3.5.2 Vulnerability Context

As discussed in chapter two, vulnerability is a key feature of poverty (see section 2.3.2). The concept of vulnerability has evolved over the years and it has been applied in various disciplines. For examples, it has been widely applied in the fields of natural hazards (Blaikie *et al.*, 1994; Clark *et al.*, 1998), climate change (Bohle *et al.*, 1994; Adger and Kelly, 1999; Downing *et al.*, 2001; IPCC, 2001; Kasperson *et al.*, 2002; IPCC, 2007) and poverty and sustainable livelihoods (Chambers, 1989a; Moser, 1998b; DFID, 1999; Rakodi, 2002; Chambers, 2006). As such, vulnerability has different meanings. It is not the intention of this research to engage with detailed discussion of vulnerability across all disciplines. However, it is important to note that understanding of vulnerability from natural hazards and climate change perspectives are equally useful in poverty and livelihood analysis. Against this background, this research gives a brief definition of vulnerability across three disciplines (natural hazards, climate change and poverty and sustainable livelihoods), and later narrows down to a detailed discussion of vulnerability from poverty and sustainable livelihoods perspective.

Downing *et al.* (2004) note that the earlier definitions of vulnerability originated from natural hazards. From this perspective, Blaikie *et al.* (1994, p. 11) define vulnerability as:

“The characteristics of a person or group and their situation that influence their capacity to anticipate, cope with, resist and recover from the impact of a natural hazard (an extreme natural event or process)”.

They noted that vulnerability involves a combination of factors, such as class, occupation, caste, ethnicity, gender, disability and health status, age, immigration status, and the nature and extent of social networks. These factors determine the degree to which individual’s or household’s livelihoods are put at risk by hazard. Livelihood is essential in defining vulnerability. According to Blaikie *et al.* (1994), vulnerable individuals or households are those that find it difficult to reconstruct their livelihoods following a disaster, and this in turn makes them more vulnerable to the effects of subsequent hazard events.

From the perspective of climate change, Adger (2006, p. 268) defines vulnerability as:

“the state of susceptibility to harm from exposure to stresses associated with environmental and social change and from the absence of capacity to adapt”.

From the above, the concept of vulnerability describes states of powerlessness and marginality of both physical and social systems (Adger, 2006). Corroborating this viewpoint, IPCC (2001) defines vulnerability as the extent to which a natural and social system is susceptible to sustaining damage from climate change. This system may include individuals, households, groups or communities. Elaborating on this, Adger and Kelly (1999) define vulnerability as the state of individuals, groups or communities in terms of their ability to cope with and adapt to any external stress on their livelihoods and well-being.

Vulnerability has also been discussed from poverty and sustainable livelihoods perspective. The rest of this section, therefore, focuses on this. Moser (1996) defines ‘vulnerability as the insecurity of the well-being of individuals or communities in the face of changing environments (ecological, social, economic and political) in the form

of sudden shock, long terms trends, or seasonal cycles'. DFID (1999) defines vulnerability as trends, shocks and seasonality, which people have limited or no control over, but affect their livelihoods.

According to World Bank (2001), vulnerability is a dynamic concept which measures the variability of income or consumption and the viability of other dimensions of well-being. Vulnerability has time dimension, which can be measured both in terms of present and future effects to livelihoods (Blaikie *et al.*, 1994). It is therefore, an important concept in generating knowledge about poverty because it takes into account the multidimensional, dynamic and structural aspects of poverty such as exposure to risk, lack, deprivation, defenselessness, insecurity, lack of assets and both the existing and anticipated challenges as people strive to build assets portfolios (Chambers, 1989b; Kanji *et al.*, 2005; Chambers, 2006).

To a greater extent, as revealed by various studies (Farrington *et al.*, 2002; Messer and Townsley, 2003; Farrington, 2004; Carloni and Crowley, 2005), vulnerability context affects individuals asset portfolios and livelihoods outcomes. There is a two way relationship between assets and vulnerability. According to Carloni and Crowley (2005, p. 4), on the one hand, vulnerability causes people to lose their assets. On the other hand, assets help protect people's livelihoods against vulnerability. As such, lack of assets is an indication of vulnerability and poverty.

It important to note that vulnerability does not automatically mean poverty neither does it means that all its indicators always move in negative direction, but it gives an indication that interactions within vulnerability context are in many ways responsible for a number of challenges confronting poor people globally (DFID, 1999). Vulnerability may increase or reduce exposure to shocks and stresses, such as loss of income, crime, natural disasters illness, and capacity to cope with such shocks and stresses (UNDP, 1997b). When vulnerability to shocks increases and the capacity to cope reduces then people's present or future well-being are greatly threatened and they are vulnerable to poverty (Schütte, 2004; Kanji *et al.*, 2005; Schütte, 2006a; Twigg, 2007).

Individual's status often influences the impacts of vulnerability and the ability to cope. UNDP (1997) acknowledges that both the poor and the better off are vulnerable to hazards, however, the poor are often less able to cope with risks because of their limited command of assets. As such, the poor suffer more from hazards than the rich do. From this viewpoint, Blaikie *et al.* (1994) conclude that vulnerability is closely correlated with socio-economic position, and that both poverty and vulnerability are highly correlated. Against this background, it is safe to say that vulnerability is at the centre of various dimensions of poverty. Therefore, reducing individuals' and communities' vulnerability assist people to build resilience to circumstances that could make their assets vulnerable to shocks.

Location and status of settlements are important in vulnerability discourse. Although, shocks and trends may occur anywhere and to anybody, it is clear that the poor, especially in the urban areas, are more affected because they lack capacity to cope owing to, often, limited assets at their disposal (Chambers, 1989b; Moser, 1998b; Twigg, 2001; Rakodi, 2002; Kantor and Nair, 2005). In addition to the risks which all urban dwellers are vulnerable to, urban informal settlements dwellers are vulnerable to double risks of being poor and being accommodated in informal settlements. Informal settlements are generally characterised by contentious tenure arrangements, hazardous and marginal locations with inadequate or complete absence of basic facilities. These conditions, as noted by Duijsens (2010), naturally expose informal settlements and their inhabitants to environmental hazards and various forms of insecurity, including physical, economic and tenure insecurity. Consequentially, these impact their livelihoods as well as intensify their vulnerability and negatively affect their capability to cope with future shocks and trends.

People's ability to resist shocks and trends is a measure of sustainability of their livelihoods. Therefore, vulnerability is an important component of sustainable livelihoods framework and it is central to understanding poverty and livelihoods strategies of an individual and a household. Livelihoods strategies, according to Kantor and Nair (2005 :335), 'are the ways households make their livings through combining and transforming the various individuals and collective capabilities and assets at their

disposal into activities bringing valued outcomes'. In other words, household poverty is correlated with its assets collections, capacity to manage and deploy assets, its labour force qualities and quantities, the available coping strategies and external unforeseen events (Rakodi, 1995; Reyes, 2002; Hossain, 2005; Schütte, 2006a). The implication of this is that individuals and households may experience varying degrees of vulnerability within the same context.

In order to understand the complex and differentiated processes of livelihoods vulnerability, Scoones (1998) notes that in addition to assets and vulnerability analysis there is a need to analyse the institutional processes and organisational structures that mediate both assets and vulnerability.

3.5.3 Policies, Institution and Processes (PIPs)

“The PIPs (earlier, ‘Transforming Structures and Processes’ in the DFID approach to Sustainable Livelihoods) refer to the levels of government institutions and public policies, as well as private sector practices and policy, and civic, cultural and economic and economic institutions that operate in society, which together help to determine and set parameters for the livelihood which are open to poor men and women” (Farrington et al., 2002, p. 30).

An understanding of PIPs is fundamental to livelihoods analysis. In a number of ways, the interactions between PIPs and vulnerability context determine people's opportunities and livelihoods outcomes (Farrington et al., 2002). Vulnerability context has been discussed in section 4.6.2. Therefore, this section focuses on PIPs.

In Sustainable Livelihoods discourse, Transforming Structures and Processes, and Policies, Institutions and Processes are used interchangeable to mean factors that mediate people's livelihoods. However, for simplicity and consistency, this research uses Policies, Institutions and Processes (PIPs). Understanding of PIPs is essential to livelihood analysis, as they determine the choices that are available to people in pursuing their livelihood objectives, and they influence individuals' access to or control of assets (Farrington et al., 2002).

Policies, Institutions and Processes are complex terms within Sustainable Livelihood Framework. They are subject to various meanings and interpretations depending on the context or focus of the research (Messer and Townsley, 2003). According to Farrington *et al.* (2002), PIPs cover a wide range of social, political, economic and environmental factors that determine people's livelihood opportunities and livelihood choices. Davies (1997, p. 24) describes institutions as:

“the social cement which link stakeholders to access to capital of different kinds to the means of exercising power and so define the gateways through which they pass on the route to positive or negative livelihood.”

Uphoff (1986) describes institutions as complexes of norms and behaviours that persist over time by serving some socially valued purposes. Elaborating this, Narayan *et al.* (2000b, p. 8) observed that institutions encompass a wide range of both formal and informal relationships that shape societal interactions and productivity through organisational form, norms and behaviour.

PIPs have both direct and indirect influence on people's livelihoods. According to Carloni and Crowley (2005, p. 5), institutions influence household livelihood directly, by determining which activities are legal/illegal and appropriate/inappropriate. Similarly, institutions influence household livelihood indirectly through their influence on access and control of resources. Institutional context can support or inhibit livelihoods of the poor, as Carloni and Crowley stated:

“An enabling policy and institutional environment makes it easier for people – poor and less poor – to gain access to assets they need for their livelihoods. A disabling policy and institutional environment may discriminate against the poor, thus making it difficult for them to get access to land, livestock, capital and information” (2005, p. 4).

Therefore, Institutions, Policies and Processes have potentials for enhancing or reducing various dimensions of poverty, as they often shape people's access to adequate security, employment, services, land, housing and infrastructure (Devas, 2004). Infrastructure provisions and maintenance are primarily government responsibilities through her various agencies. However, governments, particularly in

developing countries, are challenged in fulfilling these responsibilities. Infrastructure is fundamental to livelihood sustainability. Any government that is serious about alleviating poverty must, therefore, make infrastructure available for the poor. As Baker and Schuler (2004, p. 5) aptly put it:

“In providing its citizens with infrastructure (roads, transportation, water, electricity, etc.), education, health care, legal, political, and financial institutions, and employment opportunities, the city provides the tools that individuals use to generate their livelihoods and well-being.”

Policies and processes of infrastructure and service provisions therefore, influence the nature, quality and quantity of services accessible to individual and household and how the assets portfolios are used to making a living (Messer and Townsley, 2003). Analysis of these interrelationships should therefore be an important component of livelihoods and poverty analysis.

Scoones (1998) emphasises the need to understand institutions in livelihood analysis, as he stated:

“Understanding institutional processes allows the identification of restrictions/barriers and opportunities (or ‘gateways’) to sustainable livelihoods. Since formal and informal institutions (ranging from tenure regimes to labour sharing systems to market networks or credit arrangements) mediate access to livelihood resources and in turn affect the composition of portfolios of livelihood strategies, an understanding of institutions and organisations is therefore key to designing interventions which improve sustainable livelihood outcomes” (p. 12).

Narayan *et al.* (2000b, p. 11) also supported the above statement, as they noted:

“An understanding of institutions is important in any project attempting to understand poverty, because institutions affect people’s opportunities by stabilising and maintaining their access to social, material and natural resources”.

They pointed out that an understanding of the relationships between institutions and the people is essential to an understanding of how different groups in the society have access to different opportunities and resources. Against this background, they developed a framework which represents these relationships (see figure 3..6).

Figure 3.6 explains how state and civil society institutions mediate poor households' access to opportunities and resources. Narayan *et al.* (2000b) explain that there is no direct link between the informal networks of the poor and formal institutions. As such poor people have less access to, or influence on, the resources of the state. However, state institutions have severe impact on individuals' livelihoods. To achieve a sustainable poverty alleviation, institutions must be accountable to the poor. Unfortunately, in many developing countries, institutions are often not accountable to those they are serving. This reflects the situation in Nigeria, as will be discussed in chapter five and eight.

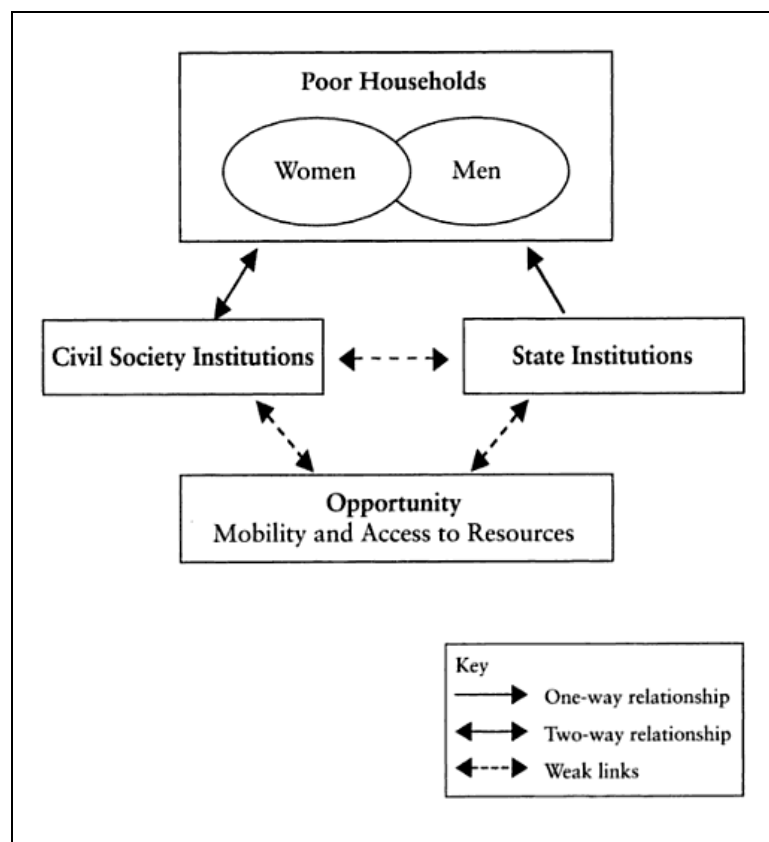


Figure 3.6: Institutions and Access to Opportunities

Source: Narayan *et al.* (2000b, p. 12)

From this viewpoint, the Department of Economic and Social Affairs of the United Nations (2009, p. 68) notes that the ability of the poor to improve their well-being depends on the prevailing socio-political structure of the society they live in. Institutions through policies and regulations can influence people's access to assets,

and define opportunities in transforming assets to livelihoods objectives. For instance, the result of the study by Devas (2004a), based on ten cities across Asia, Africa and Latin America reveals that heavy-handed enforcement of repressive regulations resulted in loss of means of livelihoods for the residents of informal settlements. People living in poverty are disproportionately affected negatively by the policies, institutions and processes that regulate the built environment, as the majority cannot keep up to the formal planning standards and land policies. Devas (2004) concludes that the prevailing planning regulations and standards in many developing countries are anti-poor and anti-informal development. For example, Schilderman and Lowe (2002) note that urban development, especially land and housing development and urban upgrading, are guided by a complex set of planning standards and regulations which often determine, among others, the quality and cost of land, housing and infrastructure, and how accessible and affordable they are to people. These prevailing planning standards and regulations, and land policies in many developing countries inhibit access of the poor majority to adequate serviced land, housing, and infrastructural facilities. With this situation, the urban poor are left with no other option than to develop informally, mostly in precarious locations. In addition, inappropriate policies and regulations prevent the poor from using their assets productively, which ultimately influence their livelihood strategies and the outcomes they achieve. In the context of Lagos, the cases of the commercial motorcyclists (*okada riders*) and street traders/hawkers, presented in chapter eight, exemplify this.

3.5.4 Livelihood Strategies and Livelihood Outcomes

Within sustainable livelihoods frameworks, livelihood strategies “is the overarching term used to denote the range and combination of activities and choices that people make in order to achieve their livelihood goals” (DFID, 1999). It is important to note that people’s capability to overcome poverty is linked to the amount of choices and flexibility they have in their livelihood opportunities. However, as earlier mentioned, livelihood opportunities of the urban poor are determined to a large extent by the range of assets available to them to pursue different activities, policies, institutions

and processes (institutional context), and vulnerability context (Schilderman and Lowe, 2002). The context can be political, social, natural, physical and economic and refer to the conditions of the general environment in which people have to pursue their livelihoods. The livelihoods strategies of people are therefore, shaped by numerous factors associated with the context, assets and the prevailing institutional structures (CARE, 2006)

Livelihoods strategies according to Majale and Albu (2001: 26), “is the coping and adaptive mechanisms that people develop to gain resilience to shocks and stresses”. The urban poor are confronted with various challenges due to their environmental, political, economic, social contexts, and the institutional and regulatory frameworks controlling the availability and accessibility of assets. Livelihood strategies of the poor are therefore, influenced greatly by policies, institutions and processes, and the range of assets available and accessible to them as they face challenges within their context (Scoones, 1998; Farrington *et al.*, 1999; De Satgè, 2002; Mulugeta, 2009).

In a way, the urban poor through their tangible and intangible assets collections make efforts to diversify their livelihoods as a defense against internal and external or micro and macro forces that make them vulnerable to shocks and stresses with a view to sustaining their livelihoods (Moser, 1996a; UNDP, 1998; DFID, 1999; Majale and Albu, 2001; Meikle, 2002; Mulugeta, 2009). No doubt, the multiple livelihoods strategies adopt by some urban poor through the capacity and motivation of individual household members to engage in various activities in different places at different times make them resilient to urban risks, shocks and stresses. According to Rakodi (1995) and DFID (1999), the more robust and flexible individuals and households livelihoods, the more they are likely to resist and reduce vulnerability. Urban poor therefore, usually adopt a range of complex and diverse livelihood and survival strategies to cope with their often precarious situations (Chambers, 1989b; Chambers, 1995; Wratten, 1995; Chambers, 2006).

As observed by Majale and Albu (2001), these strategies could range from short term measures such as renegotiating deferred rent payments to longer term strategies such

as building informal savings groups and diversifying work skills. Furthermore, livelihood strategies of the urban poor may also include relying on credit, social network, self-construction of housing, working in both informal and formal economies, and productive and reproductive activities (Roberts, 1994; Devas, 2004a). Most of these strategies are adopted by the urban poor in order to escape poverty. Unfortunately, most often, many urban poor households adopt short term survival strategies out of pressure to cope with their immediate hard situations and less often adopt long term strategies which could build capacity for sustainable livelihoods (Meikle, 2002). Some of these strategies as noted by Majale and Albu (2001) in the study of livelihoods among the roofing construction subsector in Nakuru, Kenya are to reduce the negative impact of vulnerability and institutional contexts.

Urban poor livelihood strategies may also include a range of legal and illegal as well as formal and informal activities and may be at the expense of the disadvantaged members of the households or at the detriment of the natural environment and community at large. For instance, it is possible for households to reduce investment in children's education, basic food stuff, health so as to cut cost in the short term with a greater implication on human assets in the long term. This means that it is possible for individual members of the households especially the vulnerable group such as children, female among others to be victims of survival strategies adopted at household level (Meikle, 2002). It is important to emphasise that such livelihoods strategies which have negative effects on the natural environment and community, and which negatively affect human right are not in any way sustainable and should therefore not be encouraged.

Squatting and illegal development on vulnerable land are common strategies adopted, especially by poor urban households, to cope with urban land and housing needs. Livelihoods built on such land are naturally vulnerable to threat of forced eviction or actual eviction because of their illegal status.

The pattern of livelihoods strategies formed by individuals and households could be a function of individual and households preferences and choices or as a result of

available assets and contextual attributes which interplay with the access, use and management of the available assets. This simply means that access to assets is central to individual and households livelihoods strategies and their resilience to vulnerabilities.

3.6 Summary

The focus of this research is to understand the livelihoods context, and factors that influence livelihoods of the urban poor in Lagos informal settlements with a view to developing a poverty alleviation policy framework. To this end, this chapter has reviewed three possible approaches – Market-based Approach, Rights-based Approach and Sustainable Livelihood Approach – to aid this understanding. This section, however, presents the summary of the review and further justification for the choice of Sustainable Livelihood as an approach and SLF as an analytical framework in this research.

The Market-based Approach, an approach which seeks to foster economic growth, is based on the ideology of making market work for the poor. It argues that market is central to poverty alleviation and therefore advocate for strategies that can make markets work for the poor. One of such strategies, as relate to informal settlements and poverty, is the land rights which focus on land titling. This strategy focuses on land titles over other assets required by the poor and tenure insecurity over other forms of vulnerability experienced by the poor. Although all the case study settlements are informal settlements, experience of forced evictions instituted by government or market-driven evictions are not general to all the settlements and other informal settlements in Lagos. Inadequate access to all forms of assets and experience of other forms of deprivation and vulnerability, as will be discussed in chapters six and seven respectively, are common phenomena in all the case study settlements. The acclaimed direct benefits of land titling to the poor are to enhance security of tenure and to promote poverty alleviation through investment and economic growth. However, evidence suggests that economic growth does not benefit the poor and it is not

sufficient on its own to reduce poverty. Therefore, this approach is far from being fit for the purpose of this research.

The Rights-based Approach seems fairly appropriate to be adopted for this research as it centres on promoting and protecting human rights, which are recognised by the global community and are protected by international legal instruments. The lives of the poor reflect denial of rights. Rights-based approach is therefore, expected to inspire the poor to claim their rights. However, it does not in any way define how government resources can be most effectively allocated to meet the needs of the poor. Government determines what individuals can claim as rights, which may not necessarily be the priority of the poor. In reality, rights do not avoid the challenges of power relations, such as influence over policy or legal process. In the Nigerian context, particularly for the poor, most of the rights are not actionable in the law court. Furthermore, its lack of focus on the interaction between policy and livelihoods of the poor, which is one of the objectives of this research, makes it inadequate as an approach to be applied in this research.

Despite the criticisms of the Sustainable Livelihood Approach, it remains the most appropriate approach to be applied in this research, as the focus of this research aligns with its argument. As DFID (1999) noted, Sustainable Livelihood Approach is based on the realisation that people require a range of assets to achieve positive livelihood outcomes, with no single category of assets on its own sufficient to yield all the many and varied livelihood outcomes that people seek. This approach takes on a holistic approach to poverty and development issues. Furthermore, it is a participatory and people-centred approach, as it takes into consideration people's needs and aspirations, and the specific constraints which mediate the realisation of these needs. Poverty alleviation is central to the Livelihood Approach, as it provides a platform for combining livelihood and poverty analysis and poverty intervention strategy in one unifying framework. SLA has well developed frameworks, which can be adopted or adapted in different contexts to support livelihood analysis and poverty alleviation. One of such frameworks is DFID's SLF, which is adapted in this research. The DFID's SLF is not intended to depict reality in any specific context, rather it is an analytical

framework for understanding the complex nature of livelihoods of the poor, various factors that influence their livelihoods and how intervention can be effective. This research seeks to achieve these objectives.

This approach is particularly valuable to this research because of the flexibility of its adaptation and application to different contexts and development issues. Its relevance to the Lagos context is underpinned by the fact that the issues of urban poverty and the incidence of informal settlements in Lagos are complex, multidirectional and result from many factors. The major challenges of the informal settlement dwellers in Lagos is related to their livelihoods and the constraints associated with the social, economic, physical and political environments within which they pursue their livelihoods objectives. This research adapts DFID's SLF, as methodological and analytical framework, to explore these issues in the context of Lagos informal settlements. The next chapter describes the process to achieve this objective.

Chapter Four

The Process: Research Design and Methodology

“All efforts to address the multiple challenges facing the contemporary city must be based on informed analysis that come from rigorous, committed methodology and intensive fieldwork as well as critical reading of urban theory” (Kellett and Hernandez-Garcia, 2013, p. 13).

4.1 Introduction

Research design and methodology refer to the plans and procedures of carrying out a research (Creswell, 2003; Vine, 2009). It can also be described as a systematic approach in the design and conduct of research which ultimately determine the validity and reliability of such research outcome. It consists of steps, processes, techniques and tools employed in data collection and analysis (Mackenzie and Knipe, 2006). The research design and methodology therefore concerns the logical sequence for collection and analysis of data and its eventual conclusions in relation to the research questions and objectives.

There are various research designs, which, are often used in social sciences disciplines. The choice of a particular design is influenced by a number of factors such as the nature of the research, research objectives, and research questions among others. The focus of this research is to explore various factors which influence livelihood of the urban poor in Lagos’ informal settlements. The outcome is expected to provide a depth and breadth of information, which will give a good understanding of factors which influence livelihoods of the residents of informal settlements in Lagos. The nature of the research problem and the focus of the research dictate that pragmatic philosophy (from a critical realist viewpoint), case study research design (multiple case studies) and mixed methodologies (qualitative and quantitative) be adopted for this research.

4.2 Research Process

To achieve the aim and objectives of this research, the research involves four main stages. The first stage involves review of background literature on poverty, informal settlements and tenure security. This led to the review of potential theoretical approaches and frameworks to poverty alleviation in informal settlements. This includes the Market-based Approach, the Rights-based Approach and the Sustainable Livelihoods Approach (chapter three). The process resulted in the adaptation of the DFID's Sustainable Livelihood framework (section 4.6). This informed the design of fieldwork and choice of data collection tools.

The second stage involves fieldwork and data collection. This stage started with the selection of case study settlements and development of data collection tools. Four informal settlements were selected for in-depth study. The actual fieldwork took a period of five months, between August and December, 2012. Both quantitative and qualitative data were collected. Various data related to livelihoods assets, vulnerability context and factors influencing livelihoods of the urban poor were collected.

The third stage focused on data analysis. After a period of five months of fieldwork in Lagos, the researcher returned to Newcastle for data analysis and interpretation. The processes started with quantitative data, then followed by qualitative. The processes of data analysis and interpretation are explained in sections 4.8, 4.8.1 and 4.8.2.

The final stage involves writing of the thesis. At this stage, various chapters of the thesis were written.

4.3 Research Philosophical Positioning

The philosophy of pragmatism from a critical realist strand guided the design of this research. This is informed by the focus of the research – understanding the complexity of factors which influence the livelihoods of the urban poor. Pragmatic philosophy was developed in order to address the philosophical dichotomy that existed for long in

social sciences research Goodman (2005). Some extremist social sciences' researchers, who are divided between qualitative or quantitative, have argued that both qualitative and quantitative are mutually exclusive and, as such, cannot co-exist in a single research Bryman (1984). This argument is based on the notion that the assumptions, worldviews and philosophical positions of both methods are different. It is further argued that there are differences in the theory of being and the nature of knowledge between quantitative and qualitative Johnson and Onwuegbuzie (2004). On the one hand, those who exclusively use quantitative approach (positivists) argue that reality can be objectively known through deductive reasoning. On the other hand, those who exclusively use qualitative approach (constructivists) argue that reality is subjective and socially constructed, and can only be known through inductive reasoning Rocco *et al.* (2003).

Applying solely positivist approach to social phenomena, such as poverty, vulnerability and livelihoods, is problematic and inadequate, as it does not provide deep insight into the underlying causes of the issues. Similarly, the constructivist approach has been criticised for being subjective, as the same issue often results in different meaning. Several pragmatic social sciences researchers have, therefore, noted that both methods of knowledge creation are complementary and connected (Rossman and Wilson, 1985; Johnson and Onwuegbuzie, 2004; Onwuegbuzie and Leech, 2005).

Mertens (2005) refers to pragmatists as realists, who seek to understand social phenomena by combining both inductive and deductive approaches in a single research design. Critical realism draws on both qualitative and quantitative research methods to understand social issues. The critical realist approach, which is considered appropriate for understanding the core issues of this research, is consistent with the principles of pragmatism. The critical realist approach investigates underlying mechanism and structure of the social issues. According to Kitchin and Tate (2000), critical realist approach seeks to understand what produces changes, what make things happen or what allows or forces changes. Sayer (2000) asserts that changes cannot be understood or explained without an understanding of the complex

interactions underlying individual and societal mechanisms and how they are interrelated. Ontologically, critical realist recognises that reality is mediated by the underlying structures and mechanism of the society and this gives meaning to observed social phenomena, including poverty and livelihood vulnerability.

The position taken by this research is that just as the concepts of poverty and livelihood vulnerability are socially constructed, the factors that cause them and the subsequent intervention strategies are socially mediated. From a critical realist viewpoint, this research recognises that poverty and livelihood vulnerability are caused by many interrelated factors embedded within individual, institutions and society at large. In order to understand and analysis livelihoods vulnerability of the poor, it is essential to provide a theoretical understanding of these factors, which can then be applied to the real world. In this research, it is applied through the lens of the Sustainable Livelihood Approach. It seeks to understanding factors which influence livelihoods of the residents of informal settlements in Lagos, as well as factors causing livelihood vulnerability and poverty. Specifically, the approach is used to examine livelihood assets of the urban poor, vulnerability context within which the urban poor pursue their livelihoods and factors which mediate assets and vulnerability. To achieve these objectives, this research draws on case study research approach, which is consistent with critical realist ontological and epistemological position.

4.4 Research Approach – Case Study

Yin (1994, p. 13) defines case study research design as ‘an empirical enquiry that investigates a contemporary phenomenon within its real-life context, especially when the boundaries between a phenomenon and context are not clearly evident’. This research adopts case study approach, as an appropriate research design, to investigate livelihoods context and factors that influence livelihood of the urban poor in informal settlements in Lagos. This allows the researcher to have a detailed contextual understanding of issues being investigated. An outstanding contribution of the case study approach, in this research, is that it allows a detailed contextual understanding of livelihood assets and vulnerability, and various factors that mediate both the assets and vulnerability of the urban poor in Lagos. Feagin *et al.* (1991) recommend case

study as the most appropriate research approach where a detailed and holistic investigation of a socially constructed phenomenon is required. Yin (2003) equally recommends that case study is most appropriate when the researchers require detailed understanding of social phenomena, and more importantly when they have little control over the phenomena being studied.

Case study research approach can be based on a single case or multiple cases (Yin, 2003). This research employs a multiple case design because it more compelling and robust than a single case study design (Yin, 1994). Multiple cases are, particularly, desirable when a comparative study among the cases is envisaged. This is particularly relevant in this research. For examples, chapter six shows that provision and quality of infrastructure and urban services vary among the four case study settlements and chapter seven shows that vulnerability to eviction and flood hazards varies among the case study settlements, even though they are all informal settlements. Multiple cases may, however, require more time and resources (Yin, 1994); therefore, caution must be exercised that the number of cases are manageable. In this research, this point was considered in the choice of the number of cases for in-depth study (see section 4.8).

The case study research approach has been criticised for its lack of ability to generalise research results. Flyvbjerg (2004), however, cautions that, generalisation should not be over emphasised in research, as it is capable of undermining the values of examples, and contextual analysis. Giddens (1984) and Yin (2003) have argued that multiple case study design is capable of achieving generalisation. In this research, the use of multiple case studies as well as the use of mixed methods helps to overcome the concern of generalisation. It is important to note that this research is more interested in analytic and theoretical generalisation (Bryman, 1988; Yin, 2009), as opposed to statistical generalisation.

4.4.1 Selection of Case Study Settlements

The general focus of this study is on urban poverty and informal settlements with a particular focus on the livelihoods context of the residents of urban informal

settlements. Therefore, it is important to choose an appropriate urban location to carry out the investigation. This led to the choice of Lagos as the study context. Lagos is the most populous urban conurbation in Nigeria and the commercial capital of Nigeria. It constitutes the most heterogeneous urban area, in terms of economic, social and cultural activities, in Nigeria. Also, in Lagos, there is a high incidence of urban informality with a high incidence of tenure insecurity resulting in evictions. In addition, the researcher resides and works in Lagos, as such he is familiar with the setting. It is important to note that the researcher had his planning education (both first and second degree) in Lagos. All these factors influenced the choice of Lagos.

There is a high incidence of urban informality and tenure insecurity, resulting in evictions, in Lagos metropolis. Considering the high incidence of informal settlements in Lagos metropolis coupled with the limited time and resources available to the researcher, it becomes practically impossible to cover all the informal settlements. Therefore, sampling is inevitable. Sampling is a process of selecting a part from a larger population for a research project (Creswell, 1998; Bedford and Burgess, 2001; Yeboah, 2008).

The selection of the case study settlements was based on clear criteria which are of importance to this study (Patton, 1987; Soy, 1997; Patton, 2002; Wiesma, 2000). A sampling framework which draws on the literature about complexity of poverty, livelihoods and informality was adopted in order to ensure the inclusion of a range of factors which are likely to condition livelihoods. Spatial locations (core area and periphery) and typology of the informal settlements (slum, squatter settlements and illegal sub-divisions) (Davies, 2006) were considered in settlements selection. However, selection of a particular settlement for an in-depth study within these categories was based on information rich, easy accessibility and settlements which one can learn a great deal about issues of central importance to this research (patton, 2002). Consequently, Ajegunle, Ipaja, Oko-Baba and Sari-Iganmu were purposively selected.

Location is an essential factor in the selection of the case study settlements because there is a locational dimension to the issue of livelihood assets and livelihood vulnerability. The geographical location of a household and the community of which it is a member has influence on the availability of livelihood assets, as well as access to those services which help to determine household wellbeing (Rakodi, 1999).

In relation to the city centre, Davis (2006) differentiates location of informal settlements into core and periphery. Informal settlements within these two spatial locations, however, exhibit peculiar economic, social, cultural, institutional, physical and ecological contexts, which may present different opportunities and vulnerabilities to the dwellers (Meikle, 2002). For example, ecological and environmental peculiarities of a settlement could make its dwellers more vulnerable to environmental hazards, which could in turn affect their livelihood assets.

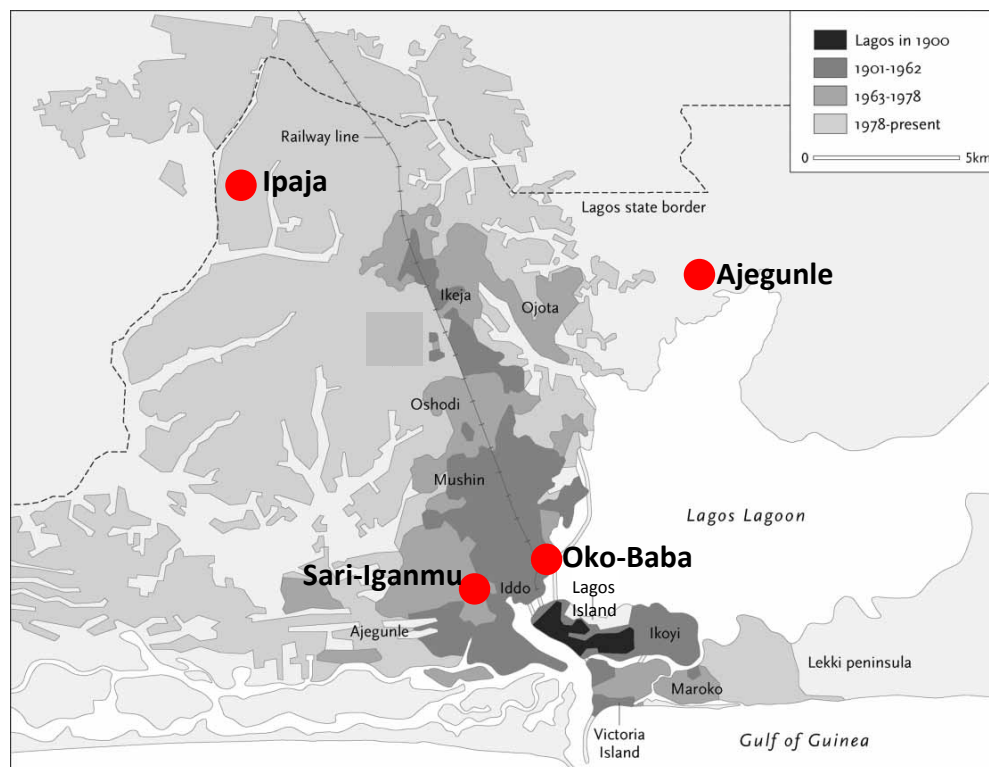


Figure 4.1: Spatial Location of Case Study Settlements

Source: Adapted from Gandy (2006, p. 373)

In term of geographical location, Oko-Baba and Sari-Iganmu are located in the core (very close to the Lagos Central Business District) of Lagos metropolis, while Ajegunle and Ipaja are located in the periphery of the metropolis (figure 4.1). Also, Ajegunle and Oko-Baba are located along water bodies and flood plain, while Ipaja is located upland. It is expected that these factors will have implication on the livelihood opportunities and livelihood vulnerability of the residents. Typology of informal settlements was also considered. Oko-Baba and Sari-Iganmu are classified as squatter settlements, while Ipaja is classified as slum (SNC Lavalin, 1995) and Ajegunle is classified as illegal sub-division by the Lagos state government. However, the four case study settlements have all the characteristics of informal settlement, as defined in chapter two (see section 2.4).

4.5 Research Strategy – Mixed Methodologies

“Poverty research and analysis should be multi-dimensional, dynamic, and relational in character - and pluralistic in its use of methods and its theoretical base... and this is now widely accepted” (Poverty Analysis Discussion Group, 2012, p. 5).

The literature review presented in chapters 2 and 3 shows that the causes of poverty and livelihood insecurity are multidimensional. Understanding the challenges of poverty and livelihood insecurity requires an inclusive research strategy such as the one provided by mixed methods (quantitative and qualitative). The adapted framework – the Sustainable Livelihood Framework – as a methodology and as an analytical framework allows combination of both quantitative and qualitative research methods in a single research.

Creswell (2003, p. 19) describes quantitative research strategy as the one in which the researcher mainly uses positivist approach for developing knowledge. Quantitative research sees the world as being controlled by fixed laws, and seeks to standardise responses (Sarantakos, 2005; Parker and Kozel, 2007). On the positive side, quantitative research strategy helps reliability and representativeness of a research (Parker and Kozel, 2007, p. 2). In contrast to quantitative, qualitative research strategy

do not assume standardised responses. Therefore, it is flexible and allows the researcher to go beyond the standardised responses in order to understand the root cause of an action. The qualitative research claims that social phenomena are socially constructed, based on individual perceptions and experiences. It gives expression to people's perceptions about meanings associated with the phenomenon being studied. In poverty analysis, qualitative approach can help to capture aspects of poverty that may not be identified through household surveys (Baker and Schuler, 2004). As such, it will be possible to incorporate the perceptions, priority needs and concerns of the poor in poverty intervention strategies. Qualitative research has been criticised that the knowledge produced may not generalise to other people or other settings and that the results are more easily influenced by the researcher's personal biases.

This research, however, finds it useful to move beyond the dichotomy of qualitative versus quantitative, by combining the strengths of both approaches to investigate the complex and multidimensional issues of poverty and livelihoods in Lagos informal settlements. It adopts mixed methodologies – qualitative and quantitative – rooted in participatory and survey approaches to explore various dimensions of livelihoods assets available at community level, assets portfolios at individual and household levels, vulnerability context within which the residents of informal settlements pursue their livelihoods and various factors which influence their asset portfolios and vulnerability. The use of mixed methods broadened and strengthened the findings of this research.

Participatory approach helped to achieve depth in the quality of the data while survey approach ensured representativeness (breadth) of the data. Participatory approach to data collection created an atmosphere for transparency and trust between the researcher and the researched. It was particularly useful in generating rich qualitative data on people's perceptions. Qualitative approach generated more in-depth data on people's perceptions of poverty and vulnerability, which household survey (questionnaires) could not easily capture. According to Baker and Schuler (2004), participatory approach to data collection makes use of tools such as interviews, focus

group discussion, Venn diagrams, transect walk. The nature of the data from these tools may, however, include both qualitative and quantitative.

Participatory data collection tools may be used to generate questions for the household survey or they may be used to further explore issues that emerge from household survey. In this research, interviews and group discussions were used to further explore findings from the household surveys. The adapted analytical framework and the focus of this research dictated the methods of data collection. The range of data collection methods used in this research will be discussed in section 4.7.

4.6 The Analytical Framework for Adaptation

“The SL framework helps to ‘organise’ various factors which constrain or enhance livelihood opportunities, and to show how they relate to each other. It is not intended to be an exact model of reality, but to provide a way of thinking about livelihoods that is more representative of a complex, holistic, reality, but is also manageable. It is an analytical structure that can be used to enhance development effectiveness” (Ashley and Carney, 1999, pp. 46-47).

As noted in chapter three, this thesis adopts SLA as the overall approach and the DFID’s SLF as the analytical framework to understanding livelihoods context of the residents of informal settlements in Lagos. A central element of the DFID’s SL approach is the SLF, which seeks to understand people’s access to different categories of assets and their ability to use them productively, and how they are mediated by the prevailing Policies, Institutions and Processes (PIP) (Krantz, 2001, p. 19). According to DFID (1999), SLF offers the users an opportunity to take a holistic and logical view of the factors that cause poverty, including lack of assets, vulnerability and poorly functioning institutions and policies. It equally offers an opportunity to examine the interrelationship among these factors. The framework defines assets broadly to include physical, human, social, financial and natural capital and vulnerability to include trends, shocks and seasonality, while transforming structures and processes

relate to policies and institutional contexts that mediate livelihood and vulnerability (refer to sections 3.6.1 to 3.6.3 for detailed explanation of these terms).

The DFID’s SLF is an analytical framework which seeks to facilitate the identification of issues that should be addressed in order to alleviate poverty. Carloni and Crowley (2005) note that any policy framework aimed at poverty alleviation must take into consideration the assets and vulnerability context of the poor, as well as policy and institutional context which mediate both assets and vulnerability. The aim and the objectives of this thesis align with this. The argument is that people require a range of assets to build sustainable livelihoods. They, however, pursue their livelihoods within vulnerability context and both assets and vulnerability context are mediated by policies, institutions and processes. From this viewpoint, this research develops an analytical framework (figure 4.2), based on the DFID’s Sustainable Livelihood Framework, which helps to achieve the aim and objectives of this thesis. The variables and indicators to operationalise this framework are synthesised from the various approaches and frameworks explored in chapter three.

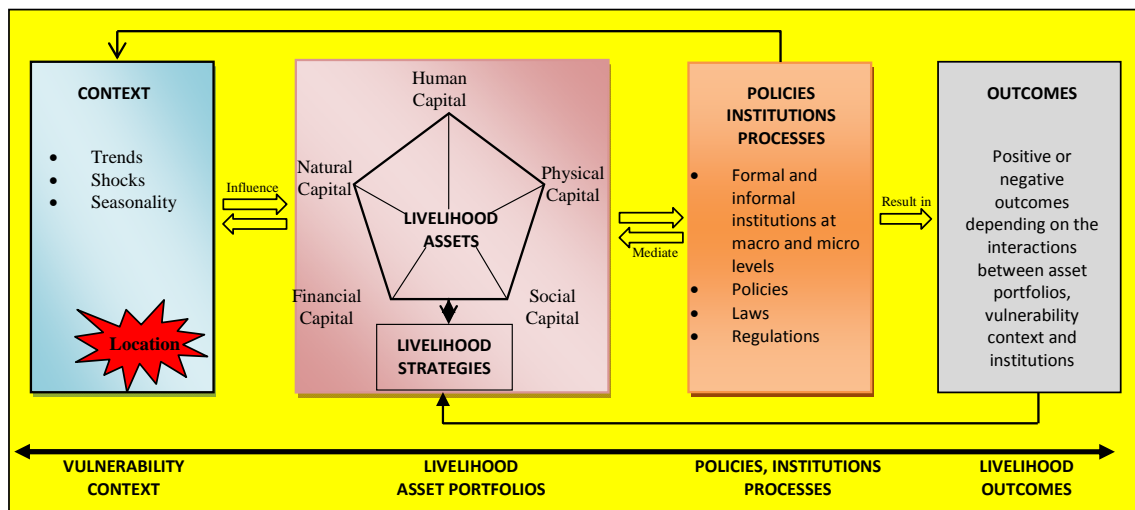


Figure 4.2: Livelihoods Analytical Framework

Source: Developed from DFID’s SLF

This framework offers an opportunity to examine livelihood asset portfolios, vulnerability context and the livelihood mediating factors within the context of informal settlements in Lagos metropolis. The framework provides the broad theoretical and conceptual basis for data collection and data analysis. The three

components, as mentioned above, are empirically discussed in chapters six, seven and eight respectively. However, sections 4.6.1 and 4.6.1.1 to 4.6.1.3 describe how the three components were operationalised within this research and how variables and indicators for data collection were developed.

4.6.1 The Application of the Sustainable Livelihood Framework

The SLF as an analytical framework means that certain types of data are needed to be collected in order to effectively apply it. DFID (1999) has suggested that SLF for adaptation does not necessarily have to cover all the components prescribed by DFID or provide an exhaustive list of issues before it is effective. Therefore, users are encouraged to adapt the framework to the context and focus of their research. As noted earlier, this thesis focuses on three components – assets, vulnerability context, and Policies Institutions and Processes (PIP).

The principle of ‘optimal ignorance’ (ignoring what you do not absolutely need to know), as recommended by Chambers (1995), became very useful in deciding what to explore. In this research, field investigation was guided by the research aim and objectives. The variables and the indicators are structured around three themes, as mentioned above, which correspond with the objectives of this research.

4.6.1.1 Asset Portfolios Variables and Indicators

The asset pentagon lies at the core of livelihood framework (DFID, 1999). As such, in this thesis, asset is taken as the starting point of livelihood analysis. The principle of being people-centred and the need to build on the strengths of the poor necessitated that assets should be the starting point of the analysis.

Table 4.1: Asset portfolios Variables and Indicators

| Assets | Themes | Variables |
|-----------------|---|---|
| Human Assets | Household Demographics Characteristics | Household head gender and age; household size disaggregated into gender and age structure |
| | Literacy Level, Education Level, Skills and Knowledge | Household head ability to read and write, household head highest level of education, vocational skills and specialized knowledge available within the household |
| | Health Status and Ability to work | |
| | Employment status and Dependency Ratio | Household head employment status, number of working household members |
| Physical Assets | Housing as physical assets | Housing tenure and ownership, housing condition, housing use |
| | Infrastructural Facilities and social services | Road, water supply, electricity, drainage, sewage, solid waste disposal |
| | Production Equipment and Household items | Sbdio, television, refrigerator, power generating plant, air conditioner, car |
| Social Assets | Social Network | Memberships of community and religious organisations |
| | Information and communication | Sources of information about job opportunities and government policies, and means of communication |
| | Social cohesion, inclusion, reciprocity and trust | Level of trust and safety |
| Financial Asset | Occupation and Sources of Income | Sources of income, occupation status, nature of main occupation |
| | Savings and Income | Total expenditure on basic needs, total income, ability to save |
| | Access to Credit/Loan | Access to credit and sources of credit |

Also, as noted earlier, asset is the bedrock upon which livelihood is based and, in addition, analysis of assets helps in understanding livelihood vulnerability. Detailed explanations of the five categories of assets (physical, human, social, financial and natural) identified by DFID, and their importance to livelihoods have been discussed in chapter three. Based on the DFID's asset pentagon, this research develops variables for field investigation (see table 4.1). The empirical analysis of the asset portfolios is presented in chapter six.

Human Capital

Moser (1996) refers to human asset as the most valuable asset of the poor, while DFID (1999) describes it as a means of achieving livelihood outcomes. Its definition and its importance to livelihoods have been presented in section 3.6.1.2. To analysis human capital, DFID (1999) recommends sample surveys, participatory methods and secondary sources as useful tools for data collection. Human capital was examined along three main themes – household demographics characteristics, literacy and education level, and employment and occupation status. These themes are further divided into variables (see table 4.1). At an individual and household level, questionnaire was used to collect data on gender, marital status, age, household size, dependency ratio, employment status, and literacy and education level. Interviews and secondary sources were used to explore issues around human capital such as provision and quality of infrastructure facilities and services that enhance human capital and access to such services, and school enrollment.

Physical Capital

The importance of physical asset to the livelihoods of the urban residents has been discussed in section 3.6.1.1. In this research, physical capital is examined around four themes: location, housing, infrastructure facilities and urban services, and equipment and household items (refer to table 4.1 for detailed variables used across the four themes). DFID (1999) emphasises that, in addition to household survey, analysis of physical capital must be participatory. At the household level, household survey (questionnaire) was used as the primary data collection tool to obtain information on availability and access to physical assets, as well as the quality, adequacy and affordability of the available assets. Household survey was, however, triangulated with other participatory methods, including key informant interviews, in-depth household interviews. At the community level, participatory methods including photograph, observation key informant interview were used as the primary data collection tool to obtain information on provision and management of public infrastructure and urban services. Participatory methods were also triangulated with the household survey, particularly on the access, adequacy and affordability of infrastructure and urban

services. Access and affordability are key issues for the urban poor. DFID (1999) notes that infrastructure and urban services may be available in an area, but this does not mean that the poor have access to them, as the cost may be out of their reach.

Social Capital

Social capital is a complex term which has been much defined and debated. For instance DFID (1999) refers to social capital as resources upon which people draw in pursuit of their livelihoods' objectives. Social assets could come in form of social networks, relationships, reciprocity, kindred (Putnam, 1993b). It is often argue whether urban areas, just like rural areas, have social capital to promote sustainable urban development and poverty alleviation. However, following the concept of social capital as "mutually supportive institutions within a neighbourhood that residents can turn to when the going gets rough" (Temkin and Rohe, 1998, p. 63), several researchers (Schütte, 2005; Beall and Kanji, 2006; Beall and Schütte, 2006; Chang, 2010; Kantor and Pain, 2012) have since pointed out its importance in urban livelihood security, reducing vulnerability and alleviating poverty.

In this study, social capital examined includes social networks and connection, social relation, feeling of trust, mutual support and reciprocity, social cohesion, sources of information and communication.

Financial Capital

The importance of income to the livelihoods of the urban residents has been discussed in section 3.6.1.4. It is very difficult, if not impossible, to accurately collect income data (Tipple *et al.*, 1997), especially in informal settlements where a majority of the residents engage in informal sector activities, which do not generate regular incomes (Alder, 1995). Difficulties in collecting income data have also been attributed to other reasons related to cultural and taxation.

Also, it was discovered during pilot study that many households in the case study settlements generate income from different sources which go into household

expenditure, but they are hardly accounted for as part of household income. Thus, expenditure/consumption, though not a perfect substitute for income, was used as proxy for income as it tends to model the realities of lives of the urban poor (Tipple et al., 1997; ILO, 2003). As such, the household survey included questions on household expenditures/consumptions, sources of income, access to credit and the ability to save after meeting household needs.

Natural Capital

As noted earlier in section 4.6.1.5, it is often believed that natural capital is less important to the livelihoods of the urban poor. Before the field work, this research also takes similar position. This justifies why there is no single indicator of natural capital in the administered questionnaire. However, during the field work, it was observed that some of the case study settlements have natural capital, which forms part of the livelihoods of the residents (see sections 6.6.1 to 6.6.3). The identified natural capital includes refuse dump site, water bodies and open space.

4.6.1.2 Vulnerability Analysis Indicators and Variables

Vulnerability, as an essential component of livelihood analysis, it is one of the components of this research. The argument is that people pursue their livelihood objectives within complex vulnerability context (for detailed explanation of vulnerability context, see section 3.6.2), which often affects their livelihoods and make them poor. DFID (1999) operationalises vulnerability context as the external environment which affects people's livelihoods. Vulnerability manifests in forms of trends, shocks and seasonality, which people have limited or no control over. DFID's Livelihood Guidance Sheets provides examples of vulnerability context, as shown in Table 4.3.

Table 4.2: DFID's Vulnerability Context

| Trends | Shocks | Seasonality |
|--|--|---|
| <ul style="list-style-type: none">• Population trends• Resource trends• (including conflict)• National/international• economic trends• Trends in governance• (including politics)• Technological trends | <ul style="list-style-type: none">• Human health shocks• Natural shocks• Economic shocks• Conflict• Crop/livestock health shocks | <ul style="list-style-type: none">• Of prices• Of production• Of health• Of employment opportunities |

Source: DFID (1999)

In addition to the external environment, Moser (1996; 1998) and Moser and McIlwaine (1997) relate vulnerability to assets ownership. They argued that the greater the erosion of people's assets the greater their livelihood insecurity.

DFID (1999) has cautioned that the indicators of vulnerability context outlined in its guidance sheets (see table 4.3) should not be taken as a complete list of livelihood vulnerability, as vulnerability context may differ from one location to the other. DFID (1999), therefore, suggests that factors that make up vulnerability context should be locally identified, and this will require an understanding of the nature of local livelihoods and assets ownership.

In this research, household survey, interviews, observations and secondary data are used to collect data on vulnerability context. Livelihood vulnerability of the informal settlements dwellers is structured along trends, shocks and seasonality, as suggested by DFID (see chapter seven for empirical analysis of livelihood vulnerability). The researcher recognises that vulnerability is a complex and dynamic phenomenon, which not all its features can be predetermined or quantified (Adger, 2006). In addition, there was rarely any existing data on Lagos that shows livelihood vulnerability of the informal settlement dwellers. Therefore, this study uses both inductive and deductive approaches to obtain data for vulnerability analysis in the context of Lagos' informal settlements.

In addition to the predetermined livelihood vulnerability in the household survey, which includes pollution, flooding, ill-health, forced eviction, crime, unemployment, loss of social networks and loss of properties, analysis of asset portfolios also reflects an indication of livelihood vulnerability. Vulnerability is measured by indicators that make it possible to assess a household's risk exposure over time Baker and Schuler (2004, p. 4). These indicators include measures of physical assets, human capital, income diversification, links to networks, participation in the formal safety net, and access to credit markets. This further justifies why analysis of asset portfolios is central to this research.

Observations, in-depth interviews and secondary data provided further information on livelihood vulnerability. The information include population and urbanisation trends, macroeconomic trends, trends in governance, climate change, food insecurity, infrastructure crisis, inadequate housing and homelessness. The analysis and their implications on the livelihoods of the informal settlements dwellers in Lagos are discussed in chapters five and seven.

4.6.1.3 Policies, Institutions and Processes (PIPs) Analysis

The interactions between PIPs and vulnerability context influence the extent of people's access to or control over assets, which ultimately determine their livelihood outcomes (Farrington et al., 2002). The importance of PIPs for understanding livelihoods has been detailed in chapter three (see section 3.6.3). This section, however, presents how PIPs is operationalised in this study. PIPs, in relation to livelihoods, encompass a complex range of issues relating to participation, power, authority, governance, laws, policies, public service delivery, social relations, markets, land tenure arrangements, NGOs, government agencies and private sector (Ellis, 2000 and Krantz, 2001).

This research draws on this understanding and the experiences of the research participants to identifying relevant PIPs in the case study settlements. In this research,

multiple methods of data collection were used to explore the influence of Institutions, Policies and Processes on the livelihoods of the urban poor in Lagos. The range of the identified PIPs (table 8.1) and how they influence livelihoods of the urban poor in Lagos are discussed in chapter eight.

4.7 Methods of Data Collection

This section discusses the range of data collection methods used in this research. There are many different data collection methods to implement Sustainable Livelihood Framework (figure 4.4). Brocks (1999) and Ashley and Hussein (2000) suggest that these methods are best used in combination in order to capture the complexity and diversity of people's livelihoods. Ashley and Hussein (2000, p. 5) stated:

“The livelihoods approach requires the use of various methods – both qualitative and quantitative and considerable triangulation of data. This generally requires adaptation of existing tools rather than the invention of new ones” (Ashley and Hussein, 2000, p. 51).

Ashley and Hussein (2000) recommend adaptation of the established methods of data collection. They, however, emphasize that the methods should be judiciously combined based on the focus and the objectives of the research, since each of the methods can provide information on several issues related to livelihood analysis. Against this background, this research chooses from a range of existing data collection methods to operationalise the adapted Livelihood Framework within the context of Lagos' informal settlements. Specifically, this research uses household survey, in-depth interview, group discussion, key informant interview, observation, photographs and secondary data. The focus and the objectives of this research guided the choice of these methods of data collection.

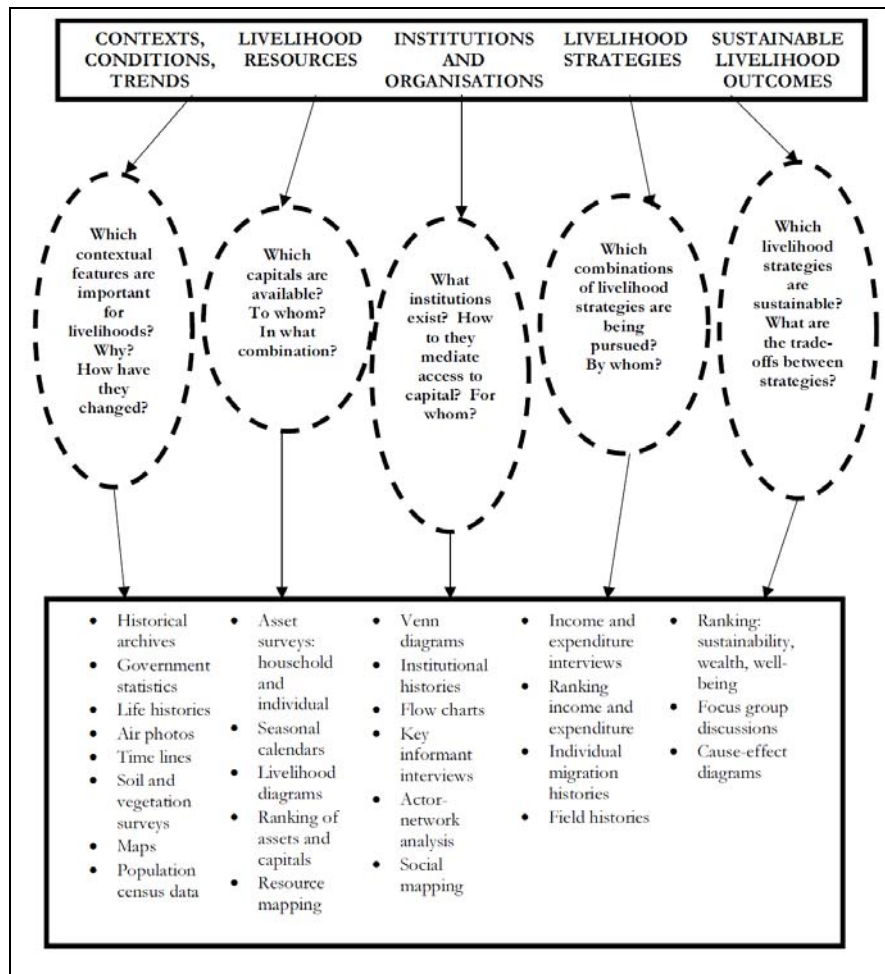


Figure 4.3: Range of Methods to Implement a Sustainable Livelihood Framework

Source: Brock (1999, p. 5).

4.7.1 Household Survey

Household survey largely provided information on the assets component (human capital, physical capital, social capital and financial capital) of the analytical framework. It must be noted that natural capital was not included in the household survey because it is often regarded as not important in the urban context. However, as will be discussed in chapter six, issues related to natural capital emerged through group discussions, interviews and observation.

The household questionnaire was designed to obtain relevant information on the key indicators of livelihood assets presented in table 4.1). Also, questions related to

vulnerability and institutional contexts and how they influence livelihoods of the respondents were included in the questionnaire. The questionnaire was structured in the following components: 1) Socio-economic Characteristics of the Household Head; 2) human capital; 3) social capital; 4) financial capital; 5) physical capital; 6) livelihood vulnerability and 7) factors influencing livelihoods (appendix A). The questionnaire included both pre-coded response options, from which the respondents can choose from, and open-ended questions, which allow the respondents to freely express their opinions and perceptions. The responses from the household surveys result in both quantitative and qualitative data, which are very useful in understanding the livelihoods context of the informal settlement dwellers in Lagos.

There is no universal rule regarding sampling size (Bryman, 2008). However, DFID in its Livelihood Guidance Sheets recommends a minimum sample size of 30 from a single group and a possibility of selecting three groups for comparison, giving a total minimum sample size of 90. In this research, a sample size of 100 households was chosen in each settlement. With the four case study settlements, the total sample size became 400. It is important to say that even though this sample size does not claim to be statistically representative, based on the DFID's guidelines for sample surveys, it is appropriate for the purpose of this study.

Sample survey can be collected from probability or non-probability sampling techniques. This research adopts non-probability sampling in all the four case study settlements because there was no reliable sampling frame, either from census figures or communities' records, to support selection of sample size based on probability sampling. In addition, the settlements are haphazardly developed, which makes adoption of probability sampling techniques, such as systematic sampling and random sampling, practically inappropriate. Each settlement was divided into 100 clusters. From each cluster, one building was selected. Although the majority of the buildings are occupied by multiple households, only one household was sampled in each selected building. The actual household sampled was selected using the convenience sampling technique. Higginbottom (2004, p. 15) defines convenience sample as consisting of participants who are readily available and easy to contact. Precisely, in

each building, the first household to be contacted and which showed willingness and enthusiasm to participate was sampled.

The draft of the questionnaire was piloted before the actual data collection started. The questionnaires were primarily targeted to the household heads. In the case where the household head was not around, the spouse or any other older member of the household answered the questionnaire. This coupled with the fact that respondents generally showed willingness and high enthusiasm make this research to achieve a high response rate. All the administered questionnaires were retrieved and were subsequently used for analysis. However, it is important to note that there were some few missing values, as the respondents did not provide answers to some questions. For example, a majority of the respondent did not provide answer on their monthly income.

Household surveys provided valuable information on the livelihoods of the respondents. This research, however, recognises the limitation of household surveys in livelihoods and poverty analysis. Parker and Kozel (2007, p. 1) assert that household surveys are not sufficient in themselves to yield a complete understanding of livelihoods and poverty. As such, this research complements household surveys with other qualitative data collection tools. The results of the household surveys on the one hand were used to select participants for the subsequent household in-depth interviews. On the other hand, they reflected livelihood vulnerability of the sampled households.

4.7.2 Household In-depth Interview

It has been observed that interview has increasingly become an important method of data collection in social science research (Ashley and Hussein, 2000; Rapley, 2004; Silverman, 2005). Household in-depth interviews provided further information, which were not provided by the household surveys. In-depth interview provided an avenue to verify earlier claims and to follow-up on issues that emerged during household surveys, but which were yet to be adequately explored. It provided an opportunity to

gain a deeper understanding of vulnerability context, and institutions and policies and how they influence livelihoods of the urban poor in Lagos' informal settlements.

The selection of the respondents was inclusive, as it reflects a broad range of the residents of the case study communities (Bryman, 2008). During household surveys, respondents were asked if they will be willing to participate in an in-depth interview. A large proportion of the respondents showed willingness to participate. Based on the outcomes of the household surveys, best off, worst off and typical households were identified, from whom participants were purposively selected. Since the focus of this research is to have a deeper understanding of the factors that influence livelihoods of the urban poor, the purposive sampling focuses on people who have interesting and rich information to share on the central issues of this research. This was determined based on the earlier interactions with the respondents during the household surveys. Four households were interviewed in each settlement, given a total of 16 households in the four case study settlements. The interviews were conducted face-to-face with the household heads.

This research used semi-structure interview technique. This involves the use of an interview guide, with a list of predetermined open-ended questions which are related to the general focus of the research. The questions were developed based on literature review and results of the household survey earlier administered. In addition to the predetermined questions, each household was treated differently based on our earlier interactions. Households were asked some particular questions to corroborate earlier claims or to further explore issues that emerged during household surveys. The opening question was broad – Please tell me about your household and how you fill about this community? This provided an opportunity for the interviewees to provide as much information as possible. During each interview session, prompt questions were used to further clarify issues raised. The interviewees were allowed to talk freely while the researcher, with their permissions, recorded their responses using a digital audio recording device. At the end of each interview, the respondent was verbally appreciated.

4.7.3 Group Discussion

The original plan was to conduct Focus Group Discussion (FGD). FGD is a structured discussion between preselected groups of individuals with the aim of obtaining their views on a particular issue. During the household surveys, however, the idea of group discussion came up as many people, though not part of the household survey respondents, sat in groups. Many of them showed willingness and enthusiasm to participate in the research. The researcher, therefore, seized the opportunity to conduct group interviews with some of them. As such, there was no need to specifically recruit members for focus group discussion. For the time constraint, only one group discussion was conducted in each settlement.

Settlements are usually made up of heterogeneous groups of individuals who can be differentiated along age, gender, socio-economic class, ethnic composition. In this research, composition of the members who participated in the group discussions followed what (Kitzinger, 1994) refers to as natural groupings, where members already know each other. This helps participants to freely and openly express their opinions without fear of intimidation. There were no restrictions to the numbers of participants and time for discussion, and there were no ground rules. However, members were encouraged to actively participate and feel free to leave the group at any point they feel so. Permission of the participants was sought for the recording of discussion proceedings. A digital audio recording device and comprehensive note-taking methods were employed for adequate recording of the discussions. The participants were assured that the information from the discussions will only be used for the purpose of the research while the identity of the participants will be kept secret.

Group discussions provided an opportunity to reach many respondents rapidly and obtained a lot of relevant information on the livelihood vulnerability of the residents of the case study settlements and how government policies influence their livelihoods (Ashley and Hussein, 2000). It also helps to understand issues from the perspectives of the residents of the case study communities. Information related to livelihood vulnerability and influence of policies and regulations on the livelihoods of the urban

poor came up strongly during various group discussions. Data from group discussions were triangulated with other data sources in order to check the reliability and validity of the data.

4.7.4 Key informant Interviews

Key informant interviews enable an understanding of the local context to be obtained (DFID, 1999). According to Grabtree and Miller (1992), key informants are individuals who possess special knowledge about the subject being investigated or who have relevant information, and are willing to share their knowledge with the researcher.

In order to obtain breadth and balanced information on the vulnerability context of the informal settlements dwellers and the influence of policy and institutional contexts on their livelihoods, nine key informants, from different backgrounds, were purposively selected and interviewed. The informants include one government official, an assistant director in the Lagos State Ministry of Physical Planning and Urban Development, and two residents in each of the four case study settlements. Several factors, including social positions, knowledge of the case study communities and issues being investigated, experience, professional expertise and gender, were considered in selecting key informants (Kumar, 1989). For example, in each case study settlement, the traditional head was automatically selected as a key informant. This is because, as community leaders, the researcher believes that they possess depth knowledge and experience of their respective communities. At the community level, the key informants came from different backgrounds and they have lived in their respective communities for more than ten years. The gender composition of all the key informants include six male and three female. This helps to balance information and have an understanding of the livelihood context and challenges of the residents from varying perspectives.

At the beginning of each interview, the researcher took time to introduce himself, and explained the purpose of the research and how the information will be used. The researcher took permission to record the responses, with a digital audio recorder, and

assured the informants that their responses will be confidential. The key informant interviews were conducted face-to-face under an informal atmosphere. This, on the one hand, provided flexibility to explore in details some of the unresolved issues that came up during household surveys as well as those that were not captured in the survey questionnaire but which are relevant to the focus of this research. On the other hand, it provided an opportunity for the researcher to build a good rapport and gain the confidence of the informants. As such, the key informants enthusiastically share their views each time they were contacted. Interview questions were framed to elicit detailed information rather than yes or no response. For example, the researcher asked questions such as please tell me about the challenges of this community, how are government policies affecting people in this community? What are the residents saying about government policies? In this research, key informants provided valuable information about the local context. In addition, they provided relevant information on livelihood vulnerability and the impacts of policies and regulations on people's livelihoods.

4.7.5 Observation

Observation involves watching and recording important details about the research setting (Polkinghorne, 2005). It helps to make sense of a mass of oral and written information on livelihood, and can provide much that words do not describe (Ashley and Hussein, 2000). Non-participant observations were undertaken in the four case study settlements. These afforded the researcher an opportunity to better understand the physical and environmental condition of the case study settlements. In addition to the household surveys, observation provided further information on housing (types, use and conditions) conditions and functionality of infrastructure facilities and urban services, vulnerability and general environmental conditions. However, it is important to note that, during observation, care must be exercised to confirm what is observed before making conclusion in order to avoid misrepresentation of information. The researcher endeavours to ask questions, where necessary, in order to clarify issues. Observations became particularly valuable to validate information obtained through

other data collection tools, just as other data collection tools were equally used to validate information obtained through observations. Observations were accompanied by photographs.

4.7.6 Photographs

Photography, as a medium of data collection, is capable of reducing the ambiguity around value judgment of the researcher during data interpretation Nordeman (2007). It is acknowledge that camera does not lie and records events as they are in reality. Photographs are very useful to record information which could not have been possible orally or textually. Photographs were taken to capture vulnerabilities and livelihood realities of the urban poor in Lagos' informal settlements. For examples, photographs were taken to capture housing conditions, conditions of infrastructure and urban services, general environmental conditions, use of outdoor spaces, impacts of flood events, impacts of regulatory frameworks on the livelihoods of the urban poor. The photographs were used, where necessary, in the analytical chapters to further support the arguments of this thesis.

4.7.7 Secondary Data

Secondary data was needed in order to obtain relevant background information on the study context. In addition, relevant information about the conceptual and theoretical background (poverty, informal settlements, tenure security, vulnerability and sustainable livelihoods) underpinning this research was obtained through literature review. The review of existing literature helps in developing variables and indicators to explore the various components (assets, vulnerability context and mediating factors) of the adapted framework. Some of the information also became very useful in the analytical chapters. For examples, secondary data provided valuable information on vulnerability context including macroeconomic trends, population trends, climate change and trend in governance, and how they affect livelihoods of the urban poor in Lagos. Similarly, secondary data became helpful in understanding policy and

institutional context, and the effects on the livelihood assets and livelihood vulnerability of the informal settlement dwellers. The information from the secondary data was triangulated with findings from the primary data to support the arguments of this research.

Secondary data were obtained from the Nigerian government's publications, international donor agencies and international development organisations' reports, books, articles, newspapers and google maps. Maps of the case study settlements were downloaded from google earth. The maps became very useful in delineating the boundaries of the case study settlements. They were equally used to identify transect routes at the initial stage of the field work, as well as streets during the actual data collection stage. In addition, the maps were used to divide the case study settlements into clusters for the purpose of sampling during the household surveys.

4.8 Data Analysis and Interpretation

4.8.1 Quantitative Data Analysis

Statistical Package for the Social Sciences (SPSS) was used to analyse household surveys. The processes involved setting-up the variable view, whereby all the questions as contained in the questionnaire are coded and all the parameters and attributes defined. This was followed by cross-checking each questionnaire in order to avoid errors and more importantly to identify missing values. The responses were then coded into the SPSS software and various analyses were run. The statistical analysis used in this research is basically descriptive. Percentages were calculated for the description of livelihood indicators of the respondents. The analysis mostly focused on the assets and vulnerability of the informal settlements dwellers. The results are presented in the forms of charts and tables of frequencies, and subsequently discussed. The Responses to the open-ended questions in the household surveys were analysed alongside other qualitative data.

4.8.2 Qualitative Data Analysis

The responses obtained from key informants, household in-depth interviews, group discussions and the open-ended questions in the household surveys were transcribed and analysed. In the initial stages, the data from each case study settlement was analysed separately and compared with other to identify similarities and differences. Subsequently, the data was analysed along themes that already emerged from the results of the household surveys and the new themes that emerged from the transcriptions.

Qualitative data becomes more useful when unedited narratives of the participants are used as evidence and explanation Rossman and Wilson (1985). Some of the narratives provided by the research respondents have been quoted verbatim to support the arguments of this research. Interpretation involves cross-case and within-case examination along-side quantitative data and existing literature. Literature were read and subsequently reviewed. The information from the secondary data provided theoretical background for this research. In some cases, direct quotations from the existing literature were appropriately used. They were triangulated with findings from the primary data to further support the arguments of this research and to ensure external validity.

4.9 Triangulation, Validity and Reliability

Triangulation increases reliability and validity of findings, as it allows information to be cross-checked from multiple sources Brock (1999); Creswell and Miller (2000); Yin (2003 and 2009), (De Haan *et al.*, 2002) and (Westley and Mikhalev, 2002). As mentioned earlier, this research adopts mixed methods. The use of mixed methods therefore, made it possible to triangulate and validate information from multiple sources.

There is a relationship between the internal validity of data and the quality of the interactions between facilitators and participants De Haan *et al.* (2002). The

participants need to understand the aim of the research and also need to gain the trust of the researchers to improve credibility of information. The researcher took time to explain the purpose of the research to the respondents, the reasons why they have been choosing, and what the information obtains from them will be used for and how it will be used. The participants were assured that the information will be used only for the purpose of this research and that their individual responses will not in any way be linked to them. This helps to build confidence for the participants, and as well to gain their trust. Therefore, the participants shared their experiences voluntarily and with great enthusiasm.

The adapted conceptual and analytical framework (SLF) equally added to the validity of this research. As Brock (1999, p. 13), who applied Sustainable livelihoods Framework for livelihood related study in Dalonguebougou, Mali, concludes: “the analytical framework can be usefully applied to different situations and groups of people.” He therefore, emphasises that the external validity of the research is related to the research process rather than the findings. The findings of this research may however be context specific, the procedures are transferable and they can be replicated in other contexts.

4.10 Reflexivity and Positionality

Chambers (2007, p. 12) defines reflexivity as a self-critical epistemological awareness. He noted that the values, mindset and predispositions of a researcher can influence the outcomes of a research. Reflexivity in research involves reflection on self, process, and representation, and critical examination of power relations and politics in the research process, as well as researcher accountability in data collection and interpretation Sultana (2007). Greenbank (2003) and Sultana (2007) have noted that researchers need to acknowledge and pay attention to these values in all forms of academic research.

As a researcher, I acknowledged my positionality and how it might influence this research. The researcher acknowledges his support for the poor and haven previously

lived in informal settlement as a young migrant to Lagos. The first decision was to avoid the choice of the settlement he has lived before as part of his case studies in order not to get too familiar with the setting. The use of multiple methods of data collection helps to keep in check the researcher's pro-poor bias in the data collection and analysis. The participatory data collection tools gave voices to the poor as they freely express their livelihood opportunities and challenges.

4.11 Summary

This chapter presented the process, design and methodology adopted for this research. The nature of the research problem and the focus of the research dictated that pragmatic philosophy, case study research design and mixed methodologies be adopted for this research. The discussion shows that these are the best fit for understanding complex and multidirectional nature of livelihoods context of the urban poor. This research adapted DFID's SLF from which an analytical framework was developed. How this framework is applied to achieve the objectives of this research has been explained. The framework provided the broad theoretical and conceptual basis for data collection and analysis. Data collection and analysis were structured along three components – asset portfolios, vulnerability context, and policies and institutions. The following chapters present the results of this research. First, the research setting will be discussed in chapter 5. This set the background for the asset portfolios, vulnerability context and influence of institutions and policies on the livelihoods of the urban poor discussed in chapters 6, 7 and 8 respectively.

Chapter Five

The Context and the Livelihoods of the Urban Poor in Lagos

5.1 Introduction

This chapter, in part, addresses the third research objective. It focuses on the Nigerian and Lagos context with examples from other parts of the world. The information presented in this chapter is primarily based on secondary data and personal experience. The chapter is divided into two parts. The first part focuses on Nigeria. It discusses the prevailing geopolitical, urbanisation, socio-economic, and governance and political contexts. It closes with a brief review of poverty and poverty alleviation strategies in Nigeria. The second part focuses on Lagos. It presents a description of the location and geopolitical and socio-economic contexts of Lagos. It also discusses issues related to urbanisation, urban poverty and informality, and ends with government responses to informal settlements. This chapter provides an understanding of the macro context within which the urban poor in Lagos pursue their livelihoods. This provides the background for livelihood analysis of the residents of informal settlements presented in the subsequent chapters.

5.2 Nigeria in Context

5.2.1 The Location and Geopolitical Context

Nigeria is located in West Africa between latitudes 3° and 14° East and between longitude 4° and 14° North, with a total area of 923,768 square kilometres. Nigeria shares borders with Chad and Cameroon in the east, Gulf of Guinea on the Atlantic Ocean in the south, Republic of Benin in the west and Niger in the north. Nigeria became a Federal Republic in 1963 after gaining independence from the British in 1960. The Federal Republic of Nigeria comprises 36 states and its Federal Capital Territory, Abuja (see figure 5.1). The states form the second tier of government and

are further sub-divided into 774 local government areas, which form the third tier of government

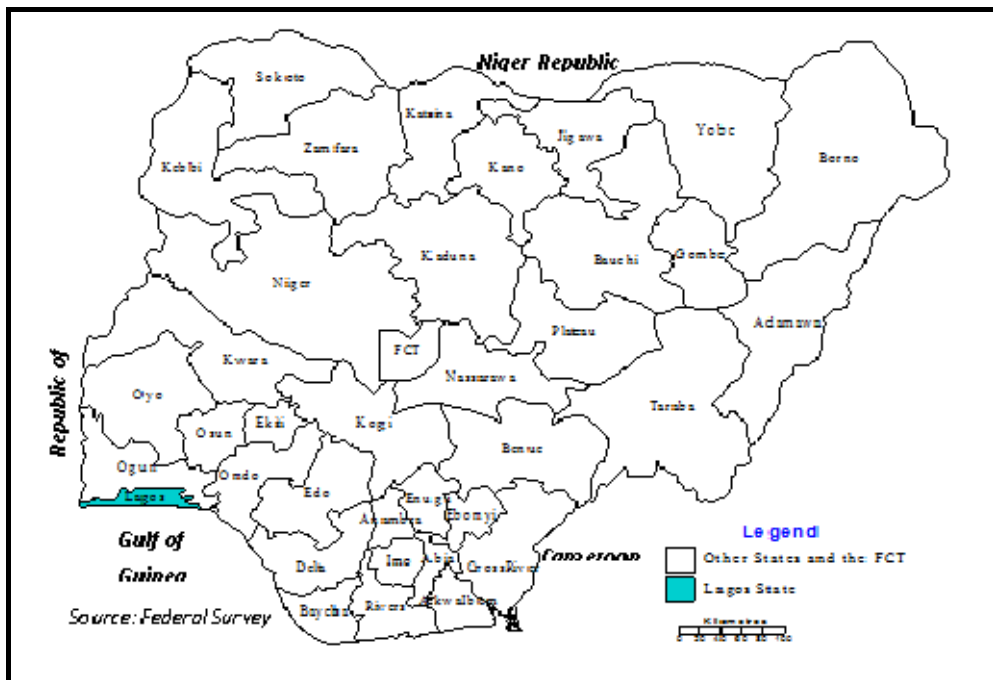


Figure 5.1: Map of Nigeria Showing Lagos

5.2.2 The Population and Urbanisation Context

Urbanisation is a global phenomenon resulting in increase in the number of people living in urban areas. Rapid urban population growth dates as far back as the 1950s. According to UN-HABITAT (2006b), over the period of about five decades, from 1950, the world population has grown more than four times. Population projections from various international development organisations have shown that from 2007 the world's population is predominantly urban and world's urban population will grow by more than 2 billion by 2030 (UN-HABITAT, 2003a; UN-HABITAT, 2003d; UN-HABITAT, 2008b). It has also been projected that the urban population will continue to increase and the increase will largely come from developing countries, particularly African countries, including Nigeria (UN Millennium Project, 2005; UN-HABITAT, 2008b).

Urbanisation is not new to Africa (Mabogunje, 1990), but what is new is its current pace and associated challenges. Urbanisation has been described as the most dramatic

social phenomenon occurring on the continent of Africa (UN-HABITAT, 2008a; UN-HABITAT, 2008b). Urbanisation in many African countries, including Nigeria, poses a difficult challenge to policy makers and urban managers. It has been identified as one of the major trends, resulting in poverty, particularly in sub-Saharan Africa cities (UNCHS, 2001; UN-HABITAT, 2008a; Hedrick-Wong and Angelopulo, 2011). According to Bradlow (2012), urbanisation in Africa is characterised by environmental degradation, socio-economic inequality, exclusion, urban poverty and incidence of urban informality.

Nigeria has its own share of this population growth and its associated challenges. Since independence, Nigeria has been experiencing unprecedented population growth and the process is expected to continue. Table 5.1 shows Nigeria population growth from 1960 to 2010.

Table 5.1: Nigeria Population Trends Between 1950 and 2010

| Year | Total population (x 1000) | Population aged 0–14 (%) | Population aged 15–64 (%) | Population aged 65+ (%) |
|-------------|--------------------------------------|-------------------------------------|--------------------------------------|------------------------------------|
| 1950 | 37 860 | 41.7 | 55.3 | 3.0 |
| 1955 | 41 500 | 41.6 | 55.3 | 3.1 |
| 1960 | 45 926 | 41.7 | 55.1 | 3.2 |
| 1965 | 51 196 | 42.2 | 54.5 | 3.3 |
| 1970 | 57 357 | 42.7 | 54.0 | 3.2 |
| 1975 | 65 141 | 43.5 | 53.3 | 3.2 |
| 1980 | 75 543 | 44.1 | 52.8 | 3.1 |
| 1985 | 85 829 | 45.0 | 51.9 | 3.1 |
| 1990 | 97 552 | 44.8 | 52.0 | 3.2 |
| 1995 | 110 015 | 43.9 | 52.9 | 3.2 |
| 2000 | 123 689 | 43.1 | 53.6 | 3.2 |
| 2005 | 139 823 | 42.8 | 53.9 | 3.3 |
| 2010 | 158 423 | 42.8 | 53.8 | 3.0 |

Source: United Nations, Department of Economic and Social Affairs, Population Division (2011). *World Population Prospects: The 2010 Revision*

Currently, Nigeria is the most populous country in Africa (about one sixth of African population and one fifth of Sub-Saharan African population) and the seventh most

populous country in the world, and it is projected to be the fourth largest in the world by 2050 (United Nations, 2011). Its 2013 population is projected to be over 170 million, with an annual growth rate of 2.53% (ibid), however with a higher urban growth rate of 4.23% (UN-HABITAT, 2008a; United Nations, 2011). In addition to the general population increase, the rate of urbanisation is equally phenomenal. The share of urban population in 1950 was just 15 percent. In 1975 and 2000, urban population rose to 23.4% and 43.3% respectively. Currently, about 50 percent of the population live in urban areas and it is projected to be over 60% and 75% by 2025 and 2050 respectively, with a significant proportion of this increase expected to be accommodated in informal settlements (UNDP-Nigeria, 2009).

It must, however, be noted that urbanisation on its own is not a problem. On the one hand, when effectively managed, urban areas have often increased availability of infrastructure and social services, and income-generating opportunities, and provided huge market for goods and services and access to a large pool of human resources (Kessides, 2005). Urban areas are the most economically viable. As noted by UN-HABITAT (2008a), in Africa, urban areas contribute about 55% of the GDP. It should be noted, however, that, if effectively managed, urban areas have the potential to contribute up to 90% of the GDP, just as happens in the developed countries. On the other hand, when urbanisation is poorly managed, which is the case in many developing countries, including Nigeria, it results in problems. The results are manifested in increased inequality and deprivation among urban dwellers. Development gains are not equally shared, resulting in a large proportion of the urban dwellers living in precarious condition (UNCHS, 2001; UN-HABITAT, 2010). Hence, many urban residents are vulnerable to poverty.

The results of poorly managed urbanisation are evident in Nigerian cities. Urbanisation in Nigeria, just like many other African countries, is characterised by a proliferation of informal settlements and incidence of urban poverty. This process of urbanisation has been qualified with different names. For instance, Satterthwaite (2002) referred to it as urbanisation of poverty, while Lupala (2001) described it as urbanisation under poverty, as he noted:

“Rapid urbanisation in developing countries is taking place in widespread poverty. It is estimated that about 50% of the urban population in Sub-Saharan Africa are living below the poverty line. Nearly a third of the people in developing countries, most of whom are in Sub-Saharan Africa, are not expected to survive beyond 40 years.”

As the pace of population growth continues to increase, resulting in unprecedented urban expansion and growth of many cities such as Kaduna, Kano, Port Harcourt and Lagos, urban poverty is becoming increasingly dominant in Nigeria. The challenges of providing employment opportunities, basic infrastructure and adequate and affordable housing to meet the needs of the growing urban population are becoming increasingly intractable. These challenges are acute in Lagos being the commercial centre of the country and the most populous urban agglomeration (this will be discussed later in this chapter). The urban poor are disproportionately affected by these challenges, as will be discussed in the following chapters.

5.2.3 The Socio-economic Context: Poverty and Inequality amidst Economic Growth

“Economic growth performance has improved.... Nevertheless, the structure of the economy has remained unchanged and that put a big question mark on the quality of growth and prospects for addressing poverty and inequality” (UNDP-Nigeria, 2009, p. 115).

Economic growth is often used as a measure of development and poverty. It is expected that as nations experience economic growth they should equally enjoy development and increased capacity to reduce poverty (World Bank, 1997). It has, however, been argued that the use of economic growth alone as a measure of development is problematic and insufficient because development in the real sense is more than mere economic growth. It should include growth and improvement in other aspects of human lives.

“Development involves raising people’s standard of living, creating conditions conducive to the growth of people’s self-esteem through the establishment of social, political and economic systems and institutions which promote human dignity and respect; and increasing people’s freedom to choose from increasing varieties of consumer goods and services” (UNDP-Nigeria, 2009, p. 101).

Equally, it has been noted that economic growth may be essential for poverty reduction, but it is not enough of a condition (Ravillion and Datta, 1996; Calvo *et al.*, 2000; Bird, 2005; Wiggins and Higgins, 2008; World Bank, 2012). For instance, World Bank (2012) and Ravillion and Datta (1996) noted that the structure of the economic growth, and who drives the growth, are important for poverty reduction. They further noted that, for economic growth to lead to a sustainable poverty reduction, poor people must be empowered to participate actively and meaningfully in the growth. This view was further strengthened by Aigbokhan when he stated:

“If growth occurs in sectors that require skills and capital that the poor do not possess, although the economy may grow, it will have little impact on poverty reduction” (Aigbokhan, 2008: 9).

In addition to the pace of economic growth, the structure of the growth is equally important. For economic growth to cause improved welfare and to reduce poverty, it must be broad based and inclusive as well as improve the productivity of individuals (Aigbokhan, 2008; Handley *et al.*, 2009). Unfortunately, despite the remarkable economic performance recently across African countries, including Nigeria, the pattern of economic growth is worsening the conditions of the poor, and acting as a hindrance to poverty reduction (Ravillion, 2001; AUC *et al.*, 2012). In the case of Africa, Arimah (2010, p. 15) observes that 1 per cent increase in economic growth increased the incidence of slums by 3.5 per cent. In essence economic growth does not automatically result in poverty reduction. UN-HABITAT (2003d, p. 28) observes that:

“The poor do not automatically benefit from good economic statistics, compared to the non-poor, particularly in terms of the corresponding improvements in the quality and coverage of public services.”

This observation reflects the situation in Nigeria. Admittedly, particularly in the last decade, the Nigerian economy improved remarkably (National Bureau of Statistics,

2012; World Bank, 2012). It has been described as one of the fastest growing economies in the world (World Bank, 2012). In the last decade, the economy enjoyed an annual growth rate of about 7% (National Bureau of Statistics, 2012). The CBN statistics show that economic growth increased from 7.69% in 2011 to 7.8% in 2012. Nigeria's economic growth surpassed the 6.5 percent benchmark recommended by World Bank (1996) for Sub-Saharan Africa to achieve significant reduction in poverty. Nevertheless, there is a disconnection between economic growth rate and poverty reduction. It is surprising that, despite the impressive economic growth recorded over the years, both percentage and absolute numbers of people living in poverty is on the increase, and the trend is expected to continue for a while if adequate steps are not taken (National Bureau of Statistics, 2010). The 2010 National Poverty Profile report¹ shows that absolute poverty rose from 54.7% in 2004 to 60.9% in 2010, while relative poverty rose from 54.4% to 69% over the same period of time. It noted, however, that 2011 figure is likely to be a little above 71 per cent and the situation may be worse in 2012.

The Nigerian economy largely depends on revenue from oil (petroleum). Over the years, the Nigerian economy has moved from agrarian to oil-based. Before the discovery of oil in commercial quantities in 1956 and the oil boom of 1970, the Nigerian economy was basically agrarian, with agriculture contributing largest percentage of the national GDP and employed a majority of the population. However, the discovery of oil in commercial quantities changed the structure of the Nigerian economy, with oil contributing the largest proportion of the government revenue and economic growth. The oil and gas sector occupies a strategic place in the socio-economic development of Nigeria.

Nigeria is rich in oil and gas, is the largest oil exporter in Africa and one of the major oil exporter in the world. By virtue of the huge revenues accrued from oil, Nigeria as a country and Nigerians have no business being poor. However, In reality, as noted by

¹ The report was released by the National Bureau of Statistics (NBS) in 2012 based on 2010 data. As at this time, 2011 report was yet to be prepared

various studies (Nwaobi, 2003; Nwaobi 2003; National Bureau of Statistics, 2010; UNDP, 2010; Akanbi, 2012; World Bank, 2012), the proceeds from oil and economic growth have not improved the socio-economic condition and livelihoods of many Nigerians. Living conditions of many Nigerians can be considered as having gone from bad to worse. The Nigerian economy growth model can be described as non-inclusive and anti-poor, as the poor are excluded from contributing meaningfully to or benefiting from its growth. Hence, it is a growth that exacerbates poverty (National Bureau of Statistics, 2010; National Bureau of Statistics, 2012). The results of non-inclusive and non-broad-based economic growth are manifested in large scale unemployment, under-employment, high inequality, high inflation rate, vulnerability to global market and foreign exchange fluctuation and high incidence of poverty (UNDP-Nigeria, 2009; National Bureau of Statistics, 2010).

Unemployment is becoming increasingly a global challenge, but with regional and sub-regional variations. Between 2010 and 2011, global unemployment rate was about 8 percent, with a higher rate in developing countries. Middle East and North Africa recorded the highest rate (22%), followed by Sub-Saharan Africa at 17% (Marlar, 2012). Over this same period, unemployment rate in Nigeria was 23.9 percent (National Bureau of Statistics, 2012), which is above the Sub-Saharan African mean. Unemployment is a major feature of poverty and livelihood vulnerability (Todaro and Smith, 2011), which is particularly common among Nigerian youths, as will be discussed in section 7.3.6.

The unemployment trend is on the increase, as shown in figure 5.2 (National Bureau of Statistics, 2010; National Bureau of Statistics, 2012; United States Embassy in Nigeria, 2012). Over a period of twelve years, unemployment rose by almost 12%, from 13.1% in 2000 to 25% in 2012.

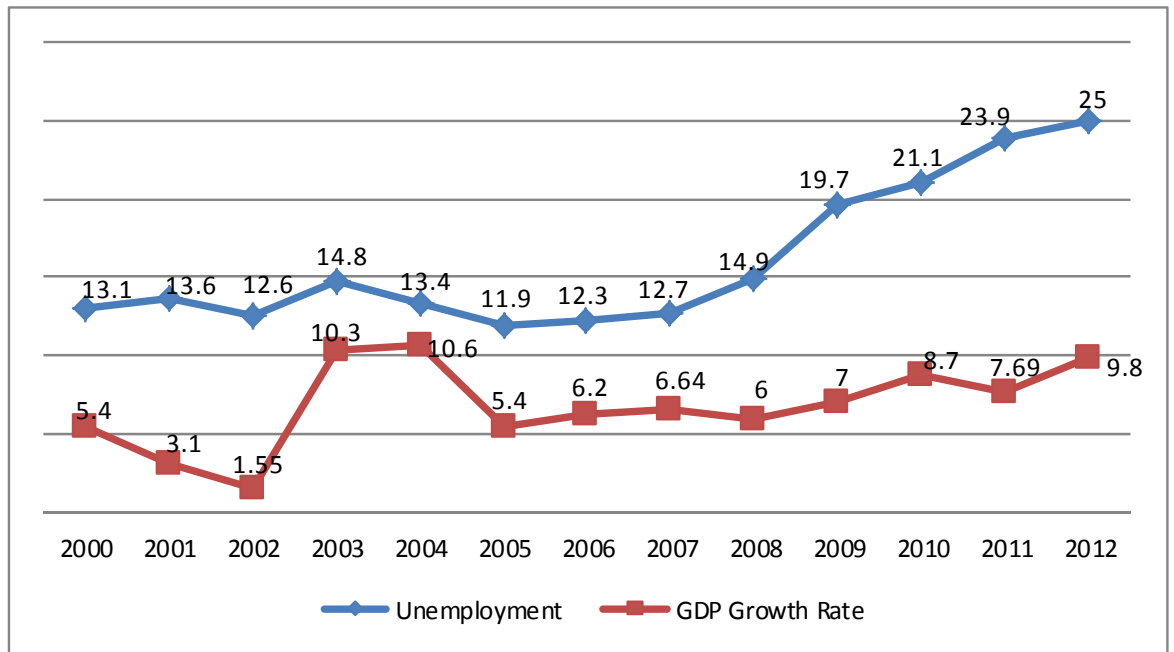


Figure 5.2: GDP Growth Rate and Unemployment Rate in Nigeria

Source: World Bank, World Development Indicator 2012; Nigerian Bureau of Statistics (NBS) 2012; USA Embassy in Nigeria, 2012

As figure 5.2 indicates, there is a relationship between economic growth and unemployment. Increase in economic growth is accompanied by increase in unemployment. However, the unemployment rate has increased faster than the economic growth. This could be an indication that the growth is not creating enough jobs for people to make a living. As a result, poverty and inequality are on the increase (Handley *et al.*, 2009; UNDP-Nigeria, 2009).

Inequality is closely related to poverty. Inequality as the proportion of and the gaps between the rich and the poor is one of the indicators as well as one of the drivers of poverty, which often manifests in diverse forms.

“...there is a general positive relationship between high levels of inequality and low school enrolment, low life expectancy, high fertility, corruption, insecurity of property right and macroeconomic instability...” (Handley *et al.*, 2009, p. 4).

There is evidence to conclude that there is a positive correlation between inequality and poverty (Odedokun and Round, 2004; Wilkinson, 2005; Handley *et al.*, 2009;

UNDP-Nigeria, 2009). This means that, where inequality exist, even with robust economic growth, poverty is inevitable, as exemplified by Nigeria's situation. Statistics show that Nigeria is among the countries with highest level of inequality in the world, despite its high economic growth and huge revenue from oil and gas. For instance income inequality rose from 0.429 in 2004 to 0.488 in 2010 (National Bureau of Statistics, 2010). In the actual sense, the national economic trend is resulting in more inequality and poverty. The experience of inequality is multi-dimensional. In Nigeria, it manifests in various forms and reinforces poverty:

“Poverty in Nigeria is partly a feature of high inequality which manifests in highly unequal income distribution, differing access to basic infrastructure, education, decent housing, training and job opportunities...high inequality could undermine the country's prospects of achieving the MDGs” (UNDP-Nigeria, 2009, p. 47).

Inequality reduces the capacity of the poor to benefit from economic growth (UNDP-Nigeria, 2009). Inequality in access to livelihoods assets prevalent among the poor, as demonstrated in chapter 6, adds to the conditions that prevent sustainable livelihood by depriving a majority of the population opportunities to access livelihood assets. This view supports the arguments of several studies including Ravillion (2001); Aigbokhan (2008) and (Handley *et al.*, 2009).

Inequality, as observed by Handley *et al.*, (2009, p.34), results from political forces and market imperfections which allow influential groups to protect their wealth, but make it difficult for low income households to accumulate assets. The economic structure coupled with the governance system has created a kind of system where the rich are getting richer and the poor are falling deeper into poverty. This view was summarised in the Nigeria Human Development Report:

“Nigeria seems to have a systemic structure of inequality; only such a system would permit 20 percent of the population to own 65 percent of national assets while as much as 70 percent of the same population are peasant workers and artisans” (UNDP-Nigeria, 2009, p. 47).

In Nigeria, economic growth has resulted in more inflation. As earlier noted, between 2011 and 2012, economic growth rose from 7.69 to 7.8%. Over this same period the

inflation rate also rose from 10.91% to 15.57% (National Bureau of Statistics, 2012, p. 5). There is a continuous devaluation of Nigerian currency (Naira), which disproportionately affects the poor by reducing their purchasing power and standards of living.

The Nigerian economy is non-broad based. It is a mono-economy, which largely depends on revenue from oil (petroleum). Oil contributes the largest proportion of the nation's revenue and contributes a significant proportion of the economic growth. As noted by Okonkwo (2005) and UN-HABITAT (2008a), the oil sector accounts for 20% of GDP, 95% of foreign exchange earnings and 65% of budgetary revenue. Dependency on oil revenue, on the one hand, has made Nigeria vulnerable to global market and foreign exchange fluctuations as well as global economic crises. On the other hand, it has turned Nigeria to a predominantly mono-economic nation at the expense of other sectors of the economy. Handley et al. (2007) noted:

“This preoccupation with oil has retarded activity in other areas of the economy (particularly agriculture and manufacturing), reducing non-oil sector economic growth, fuelling unemployment and exacerbating poverty and conflict” (p. 48).

Gandy (2005) in his study of Lagos expressed similar view, as he stated:

“The combination of oil wealth and entrenched elite rule led to a hollowing out of the Nigerian economy, with extreme income polarization, hyperinflation, currency collapse and rising poverty and unemployment, as industrial and agricultural exports were devastated by the overvalued naira” (p. 45).

Unfortunately, the oil sector is not labour-intensive. Its employment capacity is limited, and it does not generate enough jobs to reduce the impact of poverty (Okonjo-lweala, 2013). The huge revenue from oil is concentrated in the hands of a favoured few, often referred to as the 'oil cabal', through mismanagement of expenditure, high recurrent expenditure and oil theft (BGL, 2012). The statement of Onuoha aptly summarises this view:

“... a country where about 85 % of oil revenues accrue to 1% of the population; where perhaps US\$100 billion of US\$400 billion in oil revenues since 1970 have been misappropriated; where between 1965 and 2004, the number of per capita income fell from US\$250 to US\$212 and income distribution deteriorated markedly over the same period” (2010, p. 100).

Similarly, a comment by an analyst in one of the Nigeria’s newspaper, Punch, published on July 3, 2013, as reported by Josiah and Ameh (2013) states:

“...the economy is said to be growing at 7 % with no job creation. According to our coordinating minister poverty levels have gone from 80 % poverty to 78 % poverty in 10 years with the size of the economy more than doubling, with population growth estimated at about 3% per annum.... The truth is that the economy has been growing on the back of high oil prices. This has fueled massive consumption and has clearly created the impression that there is sustained growth. However let’s look closer at the details. Manufacturing has shrunk as a percentage of GDP to now less than 5% of GDP. So clearly growth has not been dynamic. The country has however received 500 billion in the last 10 years most of it stolen or squandered. How long will this last, a fall in oil prices will spell disaster for the economy. I believe the government knows this, but is unable to diversify the economy.”

As such, despite the significant contribution of oil revenue to the national economic growth, it is not improving livelihoods and living standards of many Nigerians. Ironically, as noted by Okonkwo (2005), the most dominant feature of the Nigerian economy is poverty.

The later part of the quotation above shows that the governance system contributes to the challenges of poverty. The Nigerian government has failed to take advantage of the economic growth recorded over the years and the huge oil revenues to create inclusive livelihoods opportunities, and to provide adequate infrastructure and social services. Therefore, poverty is increasing in the nation and the hope of achieving many of the Millennium Development Goals (MDGs) remains a major challenge. Figure 5.3 shows that Nigeria is not making good progress towards achieving many of the MDGs and does not have a supportive environment in meeting many of the targets.

| Will target be met? | | ■ Good potential | ■ Average potential | ■ Weak potential |
|--|---|------------------|---------------------|------------------------|
| Supportive environment | | ■ Strong | ■ Good/Fair | ■ Weak but improving |
| | | | Will target be met? | Supportive environment |
| MDG 1: Eradicate extreme poverty and hunger | | | | |
| Target 1.A: | Halve, between 1990 and 2015, the proportion of people whose income is less than one dollar a day. | | ■ | ■ |
| Target 1.C: | Halve, between 1990 and 2015, the proportion of people who suffer from hunger. | | ■ | ■ |
| MDG 2: Achieve universal primary education | | | | |
| Target 2.A: | Ensure that, by 2015, children everywhere, boys and girls alike, will be able to complete a full course of primary schooling. | | ■ | ■ |
| MDG 3: Promote gender equality and empower women | | | | |
| Target 3.A: | Eliminate gender disparity in primary and secondary education preferably by 2005 and to all levels of education no later than 2015. | | ■ | ■ |
| MDG 4: Reduce child mortality | | | | |
| Target 4.A: | Reduce by two-thirds, between 1990 and 2015, the under-five mortality rate. | | ■ | ■ |
| MDG 5: Improve maternal health | | | | |
| Target 5.A: | Reduce by three-quarters, between 1990 and 2015, the maternal mortality ratio. | | ■ | ■ |
| Target 5.B: | Achieve, by 2015, universal access to reproductive health. | | ■ | ■ |
| MDG 6: Combat HIV/AIDS, malaria and other diseases | | | | |
| Target 6.A: | Have halted, by 2015, and begun to reverse the spread of HIV/AIDS. | ■ | | ■ |
| Target 6.C: | Have halted, by 2015, and begun to reverse, the incidence of malaria and other major diseases. | | ■ | ■ |
| MDG 7: Ensure environmental sustainability | | | | |
| Target 7.A: | Integrate the principles of sustainable development into country policies and programmes and reverse the loss of environmental resources. | | ■ | ■ |
| Target 7.C: | Halve, by 2015, the proportion of the population without sustainable access to safe drinking water and basic sanitation. | | ■ | ■ |
| Target 7.D: | By 2020, to have achieved a significant improvement in the lives of at least 100 million slum dwellers. | | Insufficient data | ■ |
| MDG 8: Develop a global partnership for development | | | | |
| Target 8.D: | Deal comprehensively with the debt problems. | ■ | | ■ |
| Target 8.F: | In cooperation with the private sector, make available the benefits of new technologies, especially information and communication technology. | ■ | | ■ |

Figure 5.3: Nigeria's MDGs Status at a Glance

Source: Federal Government of Nigeria (2010, P. 12) *Nigeria Millennium Development Goals 2010 Report*

5.2.4 The Governance and Political Context

“Poor governance sustains poverty and makes it difficult to generate pro-poor growth and to create institutions to tackle problems such as the ‘resource curse’ that contributes to poverty” (Handley et al., 2009, p. 1).

Governance influences the effectiveness of institutions in promoting development. Lal and Myint (1996) have linked underperformance of the resource-abundant nations to institutional failure and poor governance system. The characteristics of such system, as noted by Handley *et al.* (2009), include weak formal institutions and rule of law, poorly designed and implemented policies, inadequate service delivery, lack of accountability and high level of corruption that serve to undermine the creation of an enabling environment to reduce poverty. Hence, poor governance causes and intensifies poverty, even amidst plenty of resources.

As noted earlier, it is paradoxical that Nigeria is rich in natural resources, but Nigerians are poor. Poor quality and ineffective governance system is a major driver of livelihood vulnerability and a major hindrance to poverty alleviation in Nigeria (UNDP-Nigeria, 2009). The characteristics of poor governance are not limited to the national government but they permeate all the three tiers (local, state and national) of government and their respective agencies. The Nigerian government has failed to deliver real development, job opportunities and other benefits of good governance. The existing governance system has continued to create conditions which perpetually trap a majority in poverty despite their efforts to break the circle of poverty.

It is true that Nigeria is rich in oil and gas, and that it is one of the major exporters of oil in the world. It is equally true that oil is the major source of government's revenue. However, oil wealth has actually created more problems for individual's prosperity and national development. It has hindered development of other sectors of the economy, and it has intensified inequality and poverty as discussed earlier (section 5.2.3). In addition, it has worsened the governance system of the nation, resulting in systemic corruption. Handley *et al.* noted:

"...political governance made worse by the perverse effects of oil economy. Nigeria typifies a country subject to the 'resource curse': Oil revenues are significant, and have served as an incentive to the elite for institutionalising the mismanagement of revenue from the nation's most important economic assets" (2007, p. 48).

Various studies (USAID, 1999; World Bank, 2001; Narayan *et al.*, 2009) have shown that corruption has direct impacts on development and governance system, which in turn reduces livelihood opportunities and produces poverty. Narayan *et al.* (2009) examined the effects of corruption in Uttar Pradesh, India. They concluded that a unit increase in corruption decreased the probability of moving out of poverty by 10 per cent and negated the positive effects of increasing landownership and literacy levels. The effects of corruption are disproportionately felt by the poor and low income groups, as noted in the World Development Report 2000/2001. The report stated:

“The burden of corruption falls disproportionately on poor people ...For those without money and connections, corruption in public health or police services can have debilitating consequences. Corruption affects the lives of poor people through many other channels as well. It biases government spending away from socially valuable goods, such as education. It diverts public resources from infrastructure investments that could benefit poor people, such as health clinics, and tends to increase public spending on capital-intensive investments that offer more opportunities for kickbacks. It lowers the quality of infrastructure, since kickbacks are more lucrative on equipment purchases. Corruption also undermines public service delivery.” (World Bank, 2001, p. 201).

In Nigeria, corruption has been identified as one of the major factors causing poverty, inequality and reduction in livelihood opportunities for many people.

“Corruption has underdeveloped Nigeria. In more specific terms, corruption has limited the development potential of the country and more importantly initiatives against poverty and inequality” (UNDP-Nigeria, 2009, p. 102).

Nigeria has constantly been classified as one of the most corrupt nations of the world based on the annual Corruption Perception Index of Transparency International. The political system is plagued with mismanagement and weak accountability resulting in corruption. In broad terms, corruption is the abuse of public office for private gain, including embezzlement, nepotism, bribery, influence peddling extortion and fraud (USAID, 1999, p. 5). Corruption, in part, results in wasteful public spending, reduces government revenues and lowers the quality of government infrastructure (UNDP-Nigeria, 2009).

Corruption is endemic in Nigeria, particularly among the three tiers of government (federal, state and local government) and their agencies. For instance, the result of the nationwide survey for the Nigerian Corruption Index (NCI) for 2007 shows high level of corruption within government agencies including the Nigerian Police, Power Holding Company of Nigeria (PHCN), Ministry of Education and the Judicial System. The survey shows that Corruption Perception Index of the Nigeria Police Force between 2005 and 2007 rose from 96 percent to 99 percent, while that of education's ministry rose from 63 percent to 74 percent over the same period of time (UNDP-Nigeria, 2009, p. 109). Also, a survey conducted by Transparency International in 2005 indicated that between 1960 and 1999 about USD 385 billion, which could have been invested on infrastructure development and welfare programmes, was lost to corruption.

In addition to the high level of corruption among the three tiers of government, the local government system, which is the closest to the people, has been rendered ineffective. The local governments across the nation have been rendered financially incapacitated to perform their statutory responsibilities as stipulated in the constitution. Satterthwaite (2002); Hasan *et al.* (2005) and Satterthwaite (2005) have attributed difficulties in reducing urban poverty to the failure or limited capacity of government institutions, particularly the local government.

Nigeria operates a democratic system of government. Democracy, in a simple term, is a government of the people, by the people and for the people. However, the nature of democracy practice in Nigeria contradicts these principles. Democracy, by nature, is meant to be an inclusive government. Unfortunately, Nigeria's democratic system is a government which benefits a few people while a majority are excluded from participating in the governance and decision making process of the nation. The system is plagued with bad and corrupt leadership, who are not sensitive to the plight and everyday life of the poor. Rather, they are only concerned about their personal welfare and they do anything to remain in power. The statement of one of the past presidents²

² Obasanjo was a former president of Nigeria. He was a two-time president, who ruled Nigeria from 1976 to 1979 as a military head of state and from 1999 to 2007 as civilian president

of Nigeria in his national broadcast during the 42nd independence anniversary, testify to this view.

“We fight, and sometimes shed blood to achieve and retain political power because for us in Nigeria, the political kingdom has for too long been the gateway to the economic kingdom” (Obasanjo, 2002).

Resources that are meant for the general welfare of the populace are often stolen, through corruption, by a few individuals who have access to government. In Nigeria, corruption comes in forms of misappropriation of public funds, inflation of contracts, award and re-award of the same contract, bribery and conversion of public assets for personal use. One of the key informants in Oko-Baba noted:

“...for example, that is just one, rehabilitation and expansion of the Lagos-Ibadan expressway has been awarded several times but up till now nothing has been done and nobody has been prosecuted or questioned for it. Those involved are still alive till today and they are still in government. Unfortunately, many innocent souls have died needlessly due to the poor condition of the road”

The Punch, in an editorial entitled “still on Lagos-Ibadan Expressway”, published on 9 July 2013 further strengthens the above view. The article, in part, stated:

“This all-important road won’t stop attracting attention. President Goodluck Jonathan formally flagged off its reconstruction, amidst a mini carnival, on Friday. With this, one would think work would begin on it immediately. But as at the time of filing this report, no tractor has been seen on site – at least at the Lagos-end on the road. The users cannot afford to wait a day longer, lest they begin to think the ceremony is another evidence of window dressing. And, by the way, one hardly knows what point the Federal Government jettisoned the initial plan to expand the road into eight lanes. As against the plan, it is the old four lanes from Ibadan to Shagamu, while a lane would be added to either side between Shagamu and Lagos – making it six lanes. But even with such review in the envisaged future of the expressway, the official flag off brought respite and a hope that, one believes, will not be dashed in any way.”

In addition to this widespread systemic corruption, there is usually no punishment for those who engage in corruption. The system encourages corruption to flourish,

particularly among the political elites as they are often not punished. And if they ever are, the punishment is not often commensurate to the degree of the offence committed.

It must be noted that the Nigerian government has made several efforts at fighting corruption through the establishment of anti-corruption agencies such as the Economic and Financial Crime Commission (EFCC) and Independent Corrupt Practice and other Related Offences Commission (ICPC). Notwithstanding, corruption is on the increase. Fighting corruption is political, as anti-corruption agencies are often used as tools by the political ruling class, who are themselves neck deep in corruption, to fight and intimidate their perceived political enemies. Within the political class, those who seem to stand for equity and fight against corruption are often humiliated, and become victims of political maneuvering.

In all, it is important to note that, the poor are the first who bear the burden, as their settlements are usually not on the priority list of government for provision of infrastructure and social services.

5.2.5 Poverty and Poverty Alleviation in Nigeria

Before now, poverty was largely a rural problem. This is reflected in the past efforts of government at alleviating poverty, as will be briefly highlighted in this section. However, the locus of poverty is changing. It is becoming a severe and endemic phenomenon in the urban areas. According to UN-HABITAT (2006b), urban poverty and inequality will characterise many cities in the developing world, and urban growth will become virtually synonymous with slum formation in some regions. In Africa, the proportion of urban poor (43 per cent) is catching up much faster with the proportion of people living in poverty in rural areas (59 per cent), with regional variations (UN-HABITAT, 2006). For instance, in Sub-Saharan African countries, including Nigeria, the proportion of people living in poverty and informal settlements in urban areas is more than 50 percent.

Table 5.2: Federal Government Poverty Alleviation Programmes and Policies since 1972

| Programmes and Year Established | Target Group | Nature of Intervention |
|---|---|---|
| National Accelerated Food Production Programme (NAFP) – 1972 | Peasant farmers | It was entirely devoted to educate famers and fund agriculture. |
| Nigeria Agricultural and Cooperative Bank (NACB) – 1972 | Peasant farmers | It was entirely devoted to educate famers and fund agriculture. |
| Operation Feed the Nation (OFN) – 1979 | Rural dwellers | Increase food production |
| War Against Indiscipline (WAI)/Go Back to the land – 1983 | The entire society | War against indiscipline |
| Directorate for Food, Roads and Rural Infrastructure (DFRRI) – 1986 | Rural dwellers | Feeders road rehabilitation, rural water supply and rural electrification |
| National Directorate of Employment (NDE) – 1986 | Unemployed Youths | Training, financing and guidance of youths |
| Better Life Programme (BLP) – 1987 | Rural women | Self-help and rural development programmes, skill acquisition and health care |
| People’s Bank of Nigeria (PBN) – 1989 | Underprivileged in rural and urban areas | Securing loans and credit facilities |
| Community Banks (CB) – 1990 | Rural residents and micro enterprise in urban areas | Securing loans and credit facilities |
| Family Support Programmes (FSP) – 1994 | Families in rural areas | Health care and child welfare developments |
| Family Economic Advancement Programme (FEAP) – 1998 | Rural dwellers | Credit facilities to support the establishment of cottage industries |
| National Poverty Eradication Programme (NAPEP) – 2001 | Both urban and rural dwellers | Central coordination point for all anti-poverty efforts from the local government level to the national level by which schemes would be executed with the sole purpose of eradicating absolute poverty. |
| National Health Insurance Scheme (NHIS) – 2004 | Both urban and rural dwellers | To provide easy access to health services |
| National Economic Empowerment and Development Strategy (NEEDS) – 2004 | Both urban and rural dwellers | Economic growth |

Source: Arogundade *et al.* (2011, pp. 48-47)

There has been a growing concern at the national level to address poverty. Over the years, the Federal Government of Nigeria has implemented various policies and programmes to deal with the challenges of poverty. Table 5.2 presents an outline of various programmes and policies by the government to alleviate poverty. It is important to note that while some of the programmes and policies were specifically designed to address poverty directly others are connected to poverty indirectly.

As shown in table 5.2, poverty alleviation has been part of the policies of successive Nigerian governments since the early 1970s. However, the current situation shows that these programmes have not resulted in poverty alleviation. Poverty remains significant in Nigeria. Available data show that over 60 per cent of the Nigerian urban population live in informal settlements (Morakinyo *et al.*, 2012), while about two-thirds of the population live in poverty (National Bureau of Statistics, 2010). There is a continuous increase in the trends of poverty. The rate of poverty rose from 54.4 per cent in 2004 to 69 per cent in 2010 (National Bureau of Statistics, 2010).

It is evident, based on the current trends of poverty and incidence of informal settlements that these strategies have achieved little to no success. As noted by various publications (Aluko, 2003; Eriki and Okafor, 2005; Arogundade *et al.*, 2011; Morakinyo *et al.*, 2012; Lewu, undated; Ogwumike, undated), poverty alleviation strategies have been marked with limited success in Nigeria, just like many other African countries, because poverty and poverty alleviation strategies have been narrowly conceived to mean lack of income and economic growth. Also, it has been noted that these programmes and strategies were not people-oriented, as they do not, locally, take into consideration the diversity of deprivations, vulnerabilities, realities and needs of the poor. They have also not considered the diversity of people's assets, which are important to people's means of living. Garba (2006) cited in Oshewolo (2011, pp. 8-9) attributed other factors to lack of clearly defined policy framework with proper guidelines for poverty alleviation, corruption and ineffective macroeconomic policies, which are largely disconnected from the realities of those living in poverty.

Thus, informal urban development and poverty are increasingly becoming permanent features in Nigeria. They are increasingly becoming pervasive, and remain a persistent development challenge in many Nigeria's cities. Lagos is one of such cities.

5.3 Lagos in Context

5.3.1 The Location, Geopolitical and Environmental Context

Lagos is one of the 36 states in Nigeria and it is located in the south-west of the country. Lagos state covers an area of 3,577.28 km², with a population density 4,713 persons per square kilometre. However, it reaches 12, 000 persons per square kilometre within the metropolis, which accommodates most of the informal settlements (Cities Alliance, 2008). Lagos metropolis is the continuous urbanised area of Lagos state, which consists of 16 local government areas (see figure 5.4) out of the 20 local government areas of Lagos. It is the smallest state in Nigeria in terms of land area, but the most populated state in the country. The occupancy ratio is between 8 – 10 persons per room with over 70% of households occupying one-room apartment.



Figure 5.4: Map of Lagos Metropolis

Source: <http://en.wikipedia.org/wiki/Lagos>

The climate in Lagos is tropical with two main seasons- the rainy and dry seasons, which usually lasts from April to October and November to March respectively. Lagos environment is characterized as coastal with wetlands, sandy barrier islands and beaches. Water is the most significant topographical feature in Lagos State. Most of the land areas in Lagos State have an elevation of less than 15m above sea level. The land surface generally slopes gently downwards from north to south, and is particularly low-lying and flat in Victoria Island, Lagos Island, Ikoyi, and Apapa. The elevation of the built up area of the city ranges between 1m in the coastal areas to about 75 meters above sea level at its northern fringes.

These factors make Lagos vulnerable to the effects of climate change-related hazards, particularly flooding. Several publications (ActionAid, 2006; IPCC, 2007; Wilbanks *et al.*, 2007; Moser and Satterthwaite, 2008; Hardoy and Pandiella, 2009; Moser *et al.*, 2010; Hallegatte and Corfee-Morlot, 2011; Moser and Stein, 2011; UN-HABITAT, 2011a) have shown that climate change is one of the major forces shaping livelihood vulnerability and prosperity in this century. Climate change is associated with increasing risk of extreme-weather condition, global warming, landslides, flooding, storms, drought and heat waves. Recent occurrences of climate-related risks have shown that no country is immune to the effects of climate change. However, vulnerability to its effects varies across the nations and regions of the world. As observed by Moser and Satterthwaite (2008) and Moser and Stein (2011), impacts of climate change related risks will mostly be felt in low- and middle-income countries as a result of their low capacity to cope with such risks. However, within these countries, the poor are the most vulnerable because they have limited assets and limited livelihood opportunities to rely on (Moser *et al.*, 2010). Jha *et al.* (2012) equally noted that spatial, physical and socio-economic features of low income settlements are characterised by precarious conditions, unprecedented population increase, urbanisation, and inadequate infrastructure which make them more vulnerable to the impacts of climate change.

As noted earlier, Nigeria is rapidly urbanising, resulting in expansion of many cities and urban agglomerations. Many of these cities, like Lagos, are largely expanding through a process of informality without the efforts of urban planners (Gandy, 2005; Gandy,

2006, p. 389). This is what Gandy (2005, p. 52), in the case of Lagos, referred to as 'amorphous urbanism'. Equally, many of the Nigerian cities are expanding to hazardous locations such as flood plains, water catchment areas and desert regions. Climate change-related shocks and their impacts on livelihoods are evident in Nigeria. For example, between 1983 and 2009, as indicated in the EMDAT disaster database cited in Olorunfemi and Raheem (2013, p. 136), over 3 million people in selected urban areas across Nigeria were affected by flood hazards. Also, across Nigeria, the 2012 flooding killed over 400 people, displaced about 3.8 million people, damaged oil production facilities and destroyed homes and businesses (Simire, 2013). Specific cases of the effects of climate related shocks, with a focus on flooding, on the residents of informal settlements in Lagos will be empirically discussed in chapter seven (see section 7.3.4).

5.3.2 Urbanisation, Urban Poverty and Informal Settlements in Lagos

As noted in section 5.2.2, urbanisation is not new to Africa. Just like many other cities in sub-Saharan African, Lagos has its own share of urbanisation challenges. Over the years, Lagos has experienced significant population growth. Lagos has grown from a population of just about 300,000 in 1950 to a megacity. It is projected that by the year 2015, the population of Lagos urban agglomerations will reach 17 million (UN Department of Economic and Social Affairs, 2004). Figure 5.5 shows population trends in Lagos.

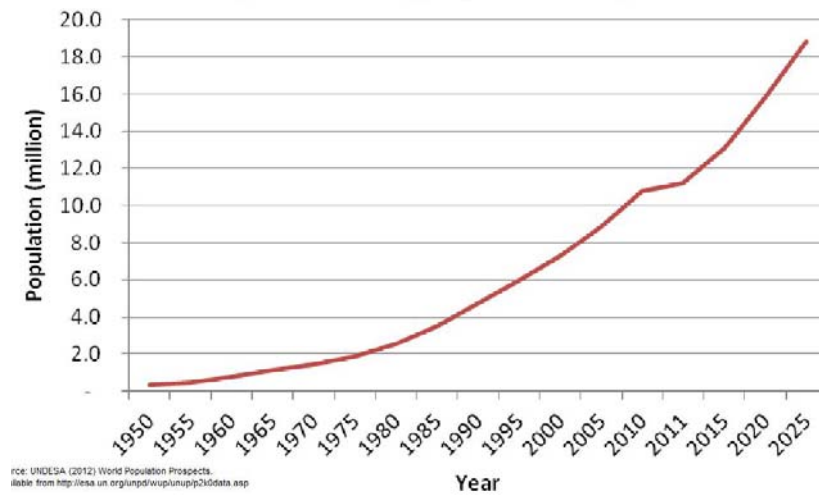


Figure 5.5: Population Trends in Lagos
 Source: <http://www.ccar-lagos.org/lagos-project/>

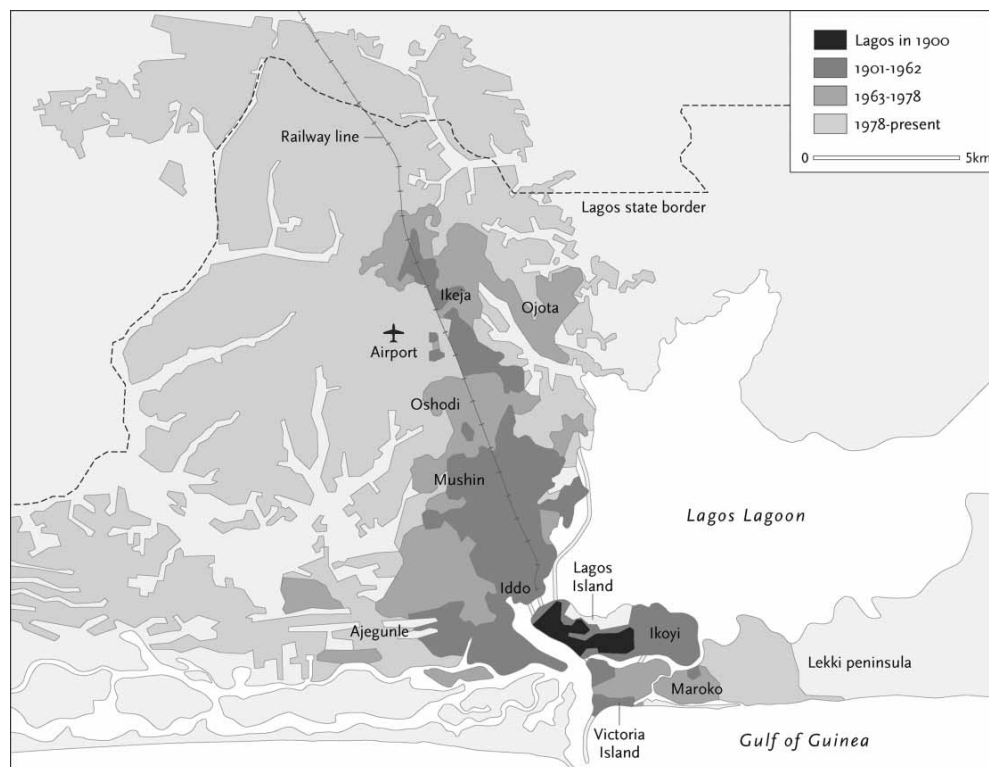


Figure 5.6: The Growth of Modern Lagos

Source: Gandy (2006, p. 373)

Lagos is one of the rapidly growing cities in the global South and the largest city in sub-Saharan Africa (Gandy, 2006). Over the years, Lagos has witnessed unprecedented population growth and uncoordinated urban expansion. According to Gandy (2006, p.

372), Lagos has expanded from its original lagoon setting to encompass a vast expanse of mostly low-rise developments including as many as 200 different slums ranging in size from clusters of shacks underneath highways to entire districts. Figure 5.6 shows spatial expansion of Lagos.

Rapid population growth and urban expansion exert heavy burden on urban facilities. The provisions of housing, serviced land, infrastructure and urban services and livelihood opportunities have not kept pace with the population growth. Inadequate infrastructure has significantly contributed to the current rate of unemployment, poverty and livelihoods insecurity.

Lagos urbanisation is accompanied with a high incidence of urban poverty, proliferation of informal settlements and precarious living conditions. According to Morakinyo *et al.* (2012), proliferation of informal settlements is one of the most enduring spatial manifestations of poverty and urbanisation in Lagos. Ilesanmi (2010, p. 243) highlights the enduring consequences of rapid urbanisation in Lagos to include:

- Slums & overcrowding,
- poor sanitation,
- air and water pollution,
- clogged sewers & solid-waste contamination,
- staggering urban traffic,
- illegal conversion of land-use and unbridled physical development without appropriate legislation, regulation and enforcement.
- Inability to march the housing needs with available resources and inadequate physical infrastructure to accommodate the population explosion.

The majority of the population lives in informal settlements. Informal settlements have multiplied over the years and the living conditions of the poor are getting worse. Nubi and Omirin (2006) note that over 70% of the built up area of the Lagos metropolis is blighted. According to World Bank (2006), over two-thirds of the population of Lagos lives in the informal settlements that are scattered around the city. Informal settlements in Lagos are located on both private and government lands without access

to basic services. In addition, they are located in vulnerable areas, which make the residents vulnerable to environmental hazards and threats of forced eviction. Informal settlements exist both within the core³ and in the periphery of the Lagos metropolis. Periphery areas of the Lagos metropolis include settlements in Alimosho and Ojo local government areas (INOVATELAGOS, 2013). These two spatial locations, among other factors, were used to select case study settlements (see section 4.4.1). It is important to note that the core area refers to settlements within and around the original location of Lagos – Lagos Island – which largely developed between 1900 and 1962 (see figure 5.6). This area accommodates the main Central Business District of Lagos.

5.3.3 The Socio-economic Context

Just like the Nigerian situation, Lagos is a rich but socio-economically unequal state. Lagos is the commercial and industrial hub of Nigeria. It is equally one of the major economic and commercial hubs in the African region. It is one of the fastest growing cities and urban agglomerations in Africa and the seventh fastest growing in the world (UN-HABITAT, 2007c; Hove, 2010). In the Nigerian economic context, Lagos occupies a strategic position. As outlined by Adelekan (2010, p. 433), Lagos accommodates about 65% of of the country's industrial establishments, more than 65 per cent of all commercial activities and around 60 per cent of Nigeria's non-oil economy. It is also home to four of the country's eight seaports.

Despite these impressive profiles, inequality is evident in the socio-economic development of Lagos, a development which reflects the fact that over two-thirds of its population live in precarious conditions. In addition, the majority of the population works in the informal sector, as there are limited job opportunities in the formal sectors. Most often, access to jobs in the formal sectors requires high education qualification, the right connections, or even bribe, which a majority of the urban poor

³ Core area and central area are used interchangeable within this thesis. Informal settlement within the core area are sometimes refers to as centrally located informal settlements. This should not be confused to mean the geographical central point of Lagos.

lack. Statistics show that informal sector accounts for more than 70 per cent of urban employment in Nigeria (UNDP, 2000), while between 50 per cent and 70 per cent of the population of Lagos works in the informal sector (Lagos State Ministry of Economic Planning and Budget, 2004). In addition, the majority makes a living within the context of poor environmental conditions and unsupportive regulatory frameworks and socio-political environment. Poor environmental conditions are manifested in: inadequate infrastructure, overcrowding, congested apartments and polluted environment. Unsupportive regulatory frameworks and socio-political environment are related to poor governance, macroeconomic policies, and planning and development regulations, which are at variance to the livelihoods realities of the majority.

5.3.4 Government Responses to Informal Settlements

“Over the past five decades, authorities in African countries have adopted several strategies to tackle the problem of slums and informal settlements. These approaches include benign neglect; repressive options such as forced eviction and demolition; resettlement or relocation; slum upgrading programmes; and most recently, the adoption of enabling strategies” (Arimah, 2010, p. 4).

Over the years, government approaches to the incidence of informal settlements in Lagos have been a mixture of policies, depending on the attitude and the development agenda of the particular government. Nwaka (2005, p. 5) notes that, in order to address the challenges of informality, the Nigerian government experimented with almost all the policies that were popular internationally in the 1960s, 1970s, and 1980s. According to Durand-Lasserve (2000) approaches to informal settlements within developing countries have been influenced by the neoliberal policies of international funding bodies, particularly the World Bank and the International Monetary Fund. Over the years, the approaches have ranged from tolerance, neglect, minimal upgrading, regularisation, hostility resulting in forced evictions and partial and total demolition of communities (COHRE, 2004, p. 26).

In the early 1950s and the immediate post-independence period, just like many other developing countries, the attitude of the Nigerian government towards informal

settlements was that of neglect and tolerance. As noted by Njoh (2003), informal settlements were largely tolerated because they were seen as settlements in the process of being absorbed by the new urban planning tradition passed down by the colonial administration. The settlements were, therefore, neglected such that they were not provided with infrastructure and social services Arimah (2010). Also, UN-HABITAT (2003a) notes that this approach was based on the assumption that informal settlements were temporary phenomenon that would disappear as the economy improves. However, Arimah (2010, p. 15) observes that, in the African context, a 1 per cent increase in economic growth increased the incidence of slums by 3.5 per cent. Heintz (2012) concludes that, despite economic growth, informality has continued to grow and it is becoming increasingly a permanent feature of many developing countries. Policy of tolerance and neglect has largely condoned proliferation of informal settlements without provisions of infrastructural facilities and livelihood opportunities for the residents, which often result in precarious conditions. As Morka (2007) noted, in the case of Nigeria, these precarious conditions are often used to justify the demolition of informal settlements.

When it became apparent that informal settlements would not disappear just by being neglected or tolerated, a hostile approach was adopted. According to Arimah (2010), between the 1970s and early 1980s, forced eviction became prevalent in many African cities, including Lagos. Faced with the continuous incidence of informal settlements, which is often seen as hindrance to the socio-economic and urban development of Lagos, the state government adopted forced eviction as the solution. Over the years, successive administrations have carried out series of forced evictions, which have resulted in many people been forcible evicted from their homes and places of work. Agbola and Jinadu (1997) documented cases of forced evictions in Nigeria, as shown in table 5.3

Table 5.3: Cases of Forced Evictions in Nigeria (1973-1995)

| S/N | Location | Date | No. of persons Evicted | Motive given for Eviction | Eviction Agent | Compensation or Offer of an Alternative Site |
|-----|--------------------------|----------------|------------------------|---------------------------------------|--------------------------|--|
| 1 | Idioro, Agege Motor Road | August '73 | 500 | Road construction | Federal government | N.A |
| 2 | Metropolitan Kano | May '79 | N.A | Urban development | State government | N.A |
| 3 | Laramo village | December. '79 | N.A | Road construction | Federal government | No compensation |
| 4 | Adeniji Adele | October 1975 | 5,000 | Urban renovation | State government | No compensation |
| 5 | Iponri | December 1976 | 5,000 | Urban development | State government | No alternative site |
| 6 | Oba Akran | April 1976 | N.A | Road construction; illegal occupation | State government | No compensation |
| 7 | Calabar | 1976 | 500 | Urban renovation | State government | N.A |
| 8 | Elekuro, Ibadan | August '76 | 10,000 | Encroachment on school land | State government | No resettlement |
| 9 | Central Lagos | September 1976 | 10,000 | Urban renovation | Federal government | Resettled |
| 10 | Ketu Lagos | 1976 | 10,000 | City clean up | State government | Not resettled |
| 11 | Apongbon | November 1976 | N.A | Road construction | State government | Not resettled |
| 12 | Alaba Market | August 1977 | 20,000 | Illegal occupation | State government | No compensation |
| 13 | Isiala Ngwa LGA, Imo | November 1978 | 7,000 | Illegal Occupation | State government | N.A |
| 14 | Aba road, Port Harcourt | November 1978 | 60,000 | Road construction | State government | N.A |
| 15 | Shasha village | June 1979 | 5,000 | Illegal occupation | State government | N.A |
| 16 | Onilekere | June 1979 | N.A | Land dispute | Owner/authorities | No resettlement |
| 17 | Port Harcourt | June 1979 | N.A | Illegal occupation | State government | N.A |
| 18 | Oworoshoki | April 1980 | 10,000 | Urban development | State government | N.A |
| 19 | Shomolu/Bariga | January 1980 | N.A | Channelisation programme | State government | N.A |
| 20 | Maroko | 1982 | N.A | Road construction | State government | N.A |
| 21 | Suleja, Niger State | August 1982 | 5,000 | Setback for lagoon | Local government council | N.A |
| 22 | Maroko | October 1983 | 60,000 | Setback from Lagoon | State government | No compensation |

| | | | | | | |
|----|-----------------------|----------------|---------|--|--------------------------|-------------------------------------|
| 23 | Agboju/Amuwo Odofin | December 1984 | N.A | Illegal occupation | State government | N.A |
| 24 | Ebute Meta | July 1985 | 10,000 | Illegal occupation | State government | No compensation |
| 25 | Along Badagry Express | August 1985 | N.A | Illegal occupation; structure under NEPA high tension cables | State government | No resettlement |
| 26 | Iponri | September 1985 | 5,000 | Urban renewal | State government | Only 1,000 resettled |
| 27 | Shomolu | March 1986 | 10,000 | Urban beautification | State government | N.A |
| 28 | Igbo Erin | August 1986 | N.A | Illegal occupation | State government | N.A |
| 29 | Oworoshoki | February 1988 | 3,000 | Bridge construction | Federal government | No alternative |
| 30 | Maroko | July 1990 | 300,000 | Illegal occupation | State/Federal government | No compensation |
| 31 | Maitama village, FCT | August 1990 | 3,000 | FCT Development | FCDA | Resettled; 1,000 naira compensation |
| 32 | Central Lagos | November 1990 | N.A | Urban sanitation | State government | No compensation |
| 33 | Mushin | March 1991 | N.A | Illegal occupation | State government | No compensation |
| 34 | Lugbe (Garki), Abuja | May 1993 | 30,000 | FCT Development | Federal government | Resettled |
| 35 | Aboru village | May 1994 | N.A | N.A | Federal government | N.A |
| 36 | Bamisoro Island | February 1995 | N.A | Illegal occupation | State government | No compensation |

Source: Agbola and Jinadu (1997, pp. 274-275)

Notes:

N.A – Figure not Available

Forced eviction is still common in many developing countries, including Nigeria.

Amnesty International (2011, p. 8) states:

“From Nigeria to Cambodia, from Romania to Papua New Guinea, it is clear that forced evictions are a global pandemic. Evictions continue with impunity because the people being evicted are poor, marginalised and ignored.”

Global Land Tool Network (2008, p. 4) noted that an estimated five million people worldwide suffer from forced evictions yearly. For example, in 2005, the Zimbabwean government carried out large scale demolition of slums under “Operation

Murambatsvina”, which seeks to clean up the cities of illegal settlements. The operation resulted in massive homelessness and loss of livelihoods. Arimah (2010, p. 5) notes that the operation resulted in the demolition of 92,460 housing structures, while 700,000 people either lost their homes, their source of livelihood or both; with a further 2.4 million people being affected in varying degrees. Amnesty International reports that between February 2008 and late July 2009 tens of thousands of people were forcibly evicted in N’Djamena, Chad without any prior consultation. These evictions caused many people to loss their homes and businesses, and seriously affected their chances of rebuilding their livelihoods.

The case of Nigeria is not in any way different. In recent times, there have been other cases of forced evictions. Amnesty International (2011, p. 2) notes that, since 2000, more than 2 million people have suffered forced evictions. Forced eviction is particularly rampant in Lagos, as will be discussed in chapters seven and eight. On the whole, the policies of neglect and forced eviction have failed to address the causes of the incidence of informal settlements and the challenges of the residents. The joint publication by UN-HABITAT and UNESCAP based on the studies of Asian cities, asserted that:

“They may have been able to destroy the settlements the urban poor had developed for themselves and eliminated the capital they had invested in their housing, but even so, the slums always came back: people had no choice but to come back to survive. The only tangible effect of these policies has been deepening poverty, greater hardship and prolonged suffering for the urban poor, whose subsequent living conditions are even more substandard and hazardous.” (UN-HABITAT/UNESCAP, 2008, p. 20).

In the case of Nigeria, similar conclusion has been reported. Morka (2007, p. 8) concludes that forced evictions have worsened the socio-economic and physical conditions of the victims and have equally ‘fuelled the growth of new slums or the expansion of existing ones with more complex dimensions’.

In the 1980s, there was a change of attitude towards informal settlements. As noted by Arimah (2010), in the 1980s many developing countries adopted settlement

upgrading programmes, which were largely funded by the World Bank. Slum upgrading involves improvement of existing physical infrastructure and basic services or provision of new ones into already disorderly and crowded settlements (Nwaka, 2005; Arimah, 2010). In the early 1980s, slum upgrading efforts of the Lagos state government resulted in identification of 42 informal settlements. In order to address the challenges of informal settlements, the state government established the Lagos State Urban Renewal Board, which later became Lagos State Urban Renewal Authority. It was established to upgrade slums and improve people access to basic infrastructure and urban services. In the time past, in collaboration with the World Bank and UN-HABITAT, the agency had carried out slum upgrading programmes including Olaleye-Iponri and Badia-Olojowon. Recent slum upgrading effort involves nine out of the 42 slum communities identified in the early 1980s. The upgrading project was designed to be implemented over a period of seven years – October 2006 to March 2013 – with \$200 million credit facilities from the World Bank's International Development Association (Cities Alliance, 2008). The project was designed to provide new infrastructure and urban services and improve the existing ones. As noted by Filani (2012, p. 35) and Cities Alliance (2008, p. 30), 'the intervention involves upgrading existing dilapidated roads or footpaths; providing public toilets and bathrooms; sinking boreholes; building new schools and improving existing ones; developing health facilities; and creating youth empowerment through skills acquisition and leadership development'. However, it is observed that the actual implementation largely focused on provision of roads (Iweka and Adebayo, 2010).

Although upgrading programmes have achieved some little results, they have been challenged due to various reasons (Arimah, 2010). Cities Alliance (2008) noted that upgrading programmes in Lagos have been marked with low level of implementation and largely unsuccessful because of apparent lack of involvement of the intended beneficiaries. The challenges of slum upgrading in Lagos are similar to what Arimah (2010, p. 4) observes in many other developing countries, which include:

- the low levels of investment that have been incapable of rectifying decades of neglect and deterioration;

- the adoption of a project-oriented approach that has failed to ensure the necessary follow-up maintenance;
- hasty planning that allowed for little or no input from beneficiary communities, thereby resulting in lack of ownership and reluctance to pay for improved services;
- inability to address the more fundamental supply constraints of land, finance, and building materials;
- weak institutional and financial mechanism; and
- the absence of any clear focus on poverty reduction.

In some cases, intended beneficiaries of upgrading programmes often become victims through demolition and forced eviction, which often results in displacement, loss of social networks and loss of livelihoods opportunities. The case of Lagos reflects this. Making reference to the cases of Isale-Eko and Maroko, Filani (2012) noted that the past upgrading programmes in Lagos have always led to some social displacement.

The new policy is directed towards regularisation of informal settlements. In recent times, after unsuccessful attempts in the 1980s, there has been a renewed effort since 2006 to improve the living conditions and alleviate poverty of informal settlements dwellers in Lagos through land regularisation. The approach is expected to grant formal title to every land owner within informal settlements and on uncommitted government land. On the one hand, this strategy is employed against the backdrop that it will facilitate access to official credit and markets, promote individuals' investment in housing, and lead to poverty alleviation. On the other hand, to enable the state government to get rid of its informal settlements, through eviction and demolition of squatter settlements on committed public land.

Internationally, there have been arguments for and against the effectiveness of land titling as the main poverty alleviation strategy for informal settlements dwellers (see chapters two and three). However, from the Lagos context, the study of Oshodi (2010a) shows that the intended beneficiaries of land titling are largely not interested in the policy. Despite this, there is a continuous assumption by the Lagos State

government that informal settlements dwellers will achieve sustainable livelihoods and move out of poverty if they have formal land titles.

This research, however, takes a position that land titling cannot serve as a sole solution to poverty alleviation in informal settlements. A central argument of this research, as noted earlier, is that land title may be important for poverty alleviation, but titling is just one of the assets needed by the urban poor, while tenure insecurity is just one of the numerous vulnerability contexts within which the urban poor, particularly in informal settlements, pursue their livelihoods. Therefore, an adequate understanding of the livelihood context of the poor is imperative for evolving a sustainable policy framework for poverty alleviation.

5.4 Summary

This chapter has discussed the prevailing macro context which the residents of the case study settlement are part. The context described the general environment in Lagos and Nigeria. It is observed that the residents of informal settlements in Lagos pursue their livelihood objectives within unsupportive variable contexts, as explained in terms of population and urbanisation, economic, physical and governance and political environments.

Urbanisation is accompanied by unprecedented population growth and unplanned urban expansion. The Nigerian urbanisation is characterised by a proliferation of informal settlements and incidence of urban poverty. The challenges of providing employment opportunities, basic infrastructure and adequate and affordable housing to meet the needs of the growing urban population are becoming increasingly intractable. These challenges are acute in Lagos being the commercial centre of the country and the most populous urban agglomeration.

This chapter has shown that the Nigerian economy has improved over the years, without corresponding improvement in the socio-economic conditions of a majority of the population. The economy is largely dependent on oil revenues. Hence, it is a mono

and non-inclusive economic structure. The chapter equally shows that the governance system encourages corruption to flourish. Resources that are meant for the general welfare of the populace are often stolen, through corruption, by a few individuals who have access to government. The nature of Nigeria's economic structure coupled with institutionalised corruption among the political elites intensifies inequality, a situation where a few people are getting richer and a majority of the population is getting poorer. Inequality, as manifested in income, spatial location, and access to infrastructure, job opportunities, political power and other necessity of life, further intensifies poverty.

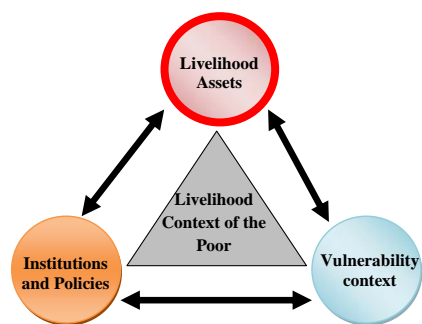
This chapter discussed the issues of poverty and informal settlements in Nigeria in general and Lagos in particular. Nigeria's urbanisation is accompanied with high incidence of urban poverty and informal settlements. To address the challenges, various approaches have been adopted. Successive Nigerian governments have implemented various strategies to address the challenges of poverty and incidence of informal settlement. The strategies have, however, failed to achieve desired results. Many of the strategies have worsened the conditions of the poor. Their failures have been attributed to the fact that they are narrowly conceived, they are not people-oriented, as they do not, locally, take into consideration the diversity of deprivations, vulnerabilities, realities and needs of the poor. They have also not considered the diversity of assets, which are important to people's means of living.

Chapter Six

Welcome to Lagos Informal Settlements: Households and their Livelihood Assets Portfolios

“...access and entitlement to various types of assets or resources is central to people’s capacity to create and sustain a living” (DFID, 2002, p. 15).

6.1 Introduction



The asset is an important component in poverty and livelihoods analysis. Assets are the bedrock upon which livelihoods are built, and they are essential to poverty alleviation. This chapter therefore, addresses the first research objective: to examine the livelihood assets of the urban poor.

The analysis and discussions in this chapter focus on the livelihood asset portfolios of the selected informal settlements. The livelihood assets are categorised in line with the adopted framework – SLF. This chapter therefore focuses on five capitals – human, physical, social, financial and natural. It is important to note that livelihood assets vary in quality, quantity and type across settlements. The analysis therefore, apart from the general descriptions of livelihood assets across the four case studies, emphasises where there are notable variations or differences in the livelihood assets among the four settlements and between locations – core and peripheral. The information on livelihood assets is primarily based on the empirical data collected from the four case studies, particularly household surveys. However, the information was triangulated with other data sources, including in-depth household interviews, key informant interviews, observations, photographs, Lagos State Household Survey (LASHS) Report (2012) and findings of other similar research. Livelihood assets discussed in this chapter are schematically illustrated in figure 6.1.

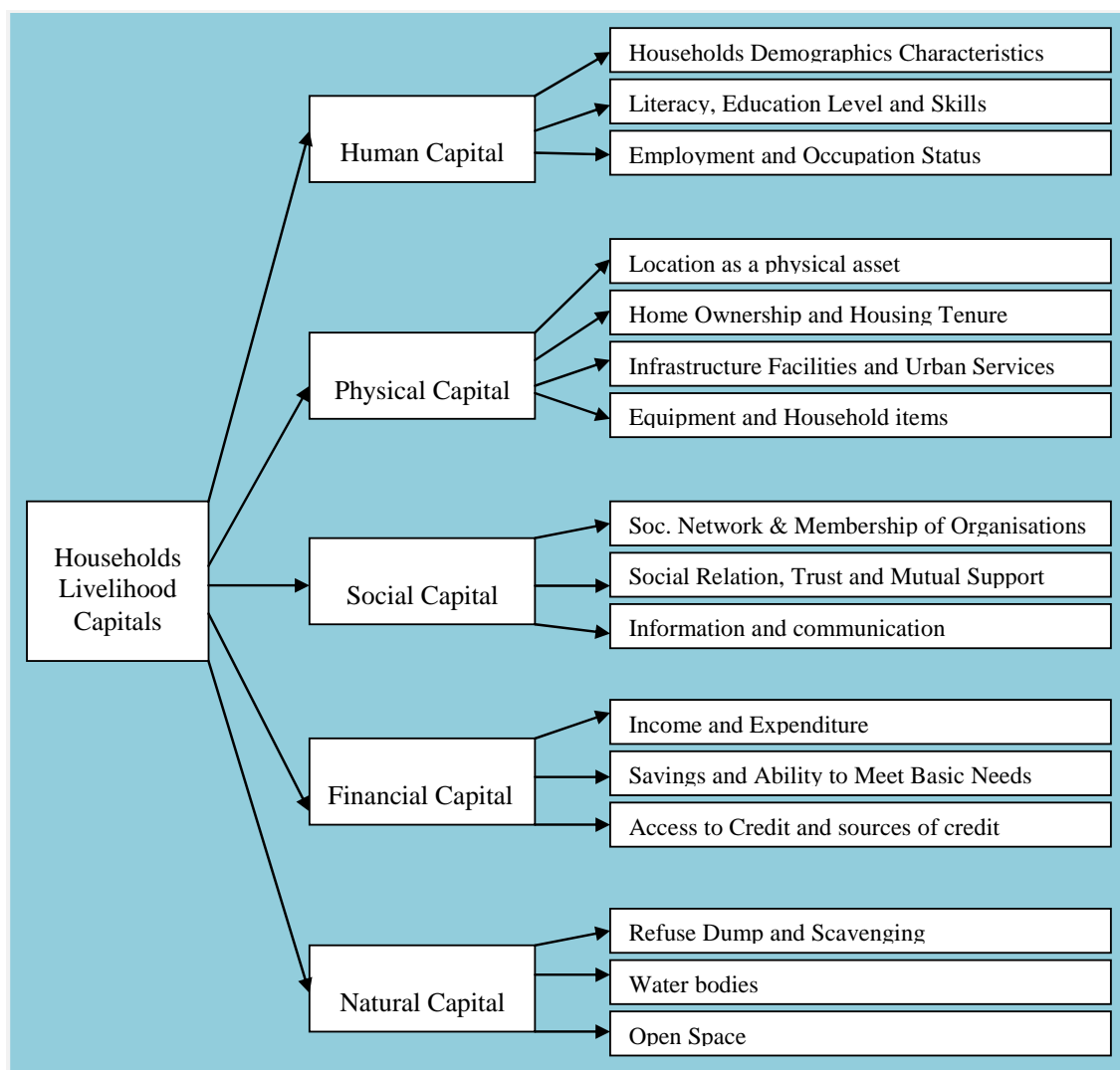


Figure 6.1: Framework for Analysing Livelihood Assets

6.2 Human Capital

“Cities provide a variety of opportunities for earning income. The benefits from different household members entering into a range of activities based on skills, knowledge and ability increases the chances of sustaining a household” (Sanderson, 2000, p. 98)

Household size and composition, dependency ratio, gender, level of education, literacy, skills, employment status and health are components of human assets. They are essential for livelihood assets accumulations and livelihoods security (Kedir, 2005, p. 47). There is a strong negative relationship between quality and quantity of human

assets and incidence of poverty (Kedir, 2005). The significance of human capital in sustaining households' livelihood cannot be over emphasised hence, it occupies a strategic position in a household's livelihood. In urban areas, many of the income earning opportunities that offer better chance for livelihood security require high level of skills, knowledge and good health; which, in part, constitute components of human assets (Sanderson, 2000). However, it has been recognized that human assets are more than means to achieve sustainable livelihoods but ends in themselves (Moser, 1996b; Sanderson and Westley, 2000; Sadaf and Siegmann, 2004, p. 5). For instance, Moser (1996) refers to human assets as the most valuable assets of the poor. At the household level, contributions of human capital to livelihoods assets largely vary according to quantity (household and work force size, and dependency ratio) and quality (skills, health status, education level, employment status) of individual household members (DFID, 1999).

6.2.1 Household Demographics Characteristics

Household demographic structures and compositions play an important role in income generation. According to Beall and Schütte (2006), households that have access to good quality labour, especially male labour, tend to be better off than those unable to do so. Household demographic variables examined, within this study, include gender, marital status, household size, and ages of household heads.

As shown in table 6.1, a majority (55%) of the respondents are male while 86% are married. However, from the same table, results of individual settlements show that a majority of the respondents in Ipaja (64%) and Sari-Iganmu (55%) are female, and there is a significant proportion (17%) of widows in Ipaja. There is a low divorce rate across the four settlements. In many African countries, including Nigeria, it is culturally frowned upon in the society for couples to divorce or separate, particularly for a woman to leave her husband's house even when the marriage is not working (Caldwell *et al.*, 1992; Duflo, undated). On the one hand, it has consequences on the bargaining

power of the wife within the household and on the other hand, the societal image of a woman is negatively affected.

“A separation or divorce would damage a woman's character in society's eyes - something that her parents fear - and this makes her fear the consequences.” (Caldwell et al., 1992:394).

Table 6.1: Gender and Marital status of the Respondents (Percentage)

| Gender of Respondents | Names of Settlements | | | | |
|-------------------------------|----------------------|----------|---------|-------------|-------------|
| | Ipaja | Ajegunle | Oko-Oba | Sari-Iganmu | Total |
| Male | 36.0 | 75.0 | 63.0 | 45.0 | 54.8 |
| Female | 64.0 | 25.0 | 37.0 | 55.0 | 45.2 |
| Marital status of Respondents | | | | | |
| Single | 0.0 | 8.0 | 0.0 | 5.0 | 3.3 |
| Married | 80.0 | 85.0 | 89.0 | 90.0 | 86.0 |
| Divorced | 0.0 | 3.0 | 6.0 | 5.0 | 3.5 |
| Separated | 3.0 | .0 | 0.0 | 0.0 | .8 |
| Widow | 17.0 | 4.0 | 5.0 | 0.0 | 6.5 |

As indicated in table 6.2, the mean household size is 6 persons with a median of 5 persons. This is a little higher than the average for Lagos state of 5 persons as indicated in the Lagos State Household Survey Report (2012). Analysis of household size across the four case study settlements shows that there are variations in the household demographics characteristics. For example in Oko-Baba and Sari-Iganmu, 25% and 20% of the households have 5 and 6 persons respectively while in Ipaja and Ajegunle 16% and 24% of the household have 3 and 4 persons respectively (see figure 6.2). The largest household size comprises of 30 members while the smallest is one person.

Table 6.2: Average Household size (n=400)

| | Mean | Median (IQR) |
|----------------|------|--------------|
| Household size | 6 | 5 (4, 7) |

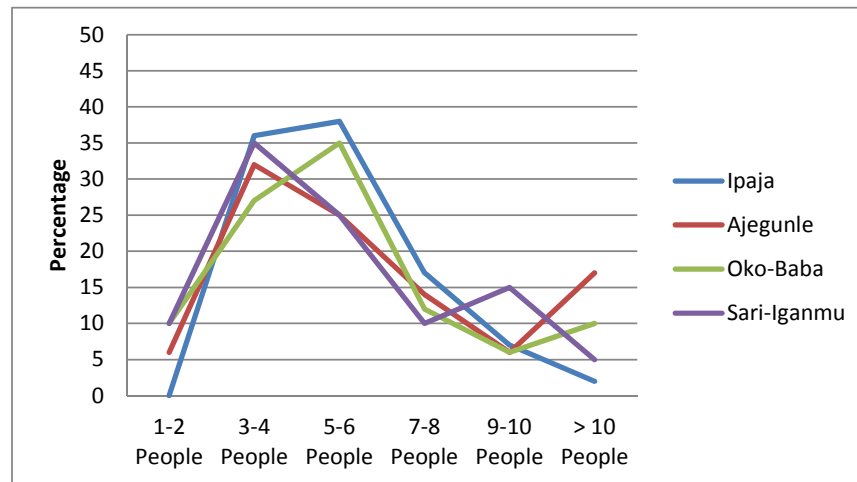


Figure 6.2: Household size

As shown in table 6.3, the mean number of people who are capable of working (excluding children, students and elderly who are above working age) is 2.95 while the mean number of people that are actually working is 2.49. The economically active labour force is defined as all adults, who are capable of working, including those that are currently working, those that are unemployed and home-making (Moser, 1996). This shows that there is more economically able labour which a household can mobilise for work than those who are currently working. The reasons for their unemployment are largely attributed to their inability to find a job and the lack of money and infrastructure to start and maintain a business in the absence of a paid job. From observations and as noted by many respondents, it is noticeable that unemployment is prevalent among the young members of the households. The implications of this on the livelihoods of the urban poor will be further discussed in chapter seven.

Dependency ratio is particularly useful in assessing vulnerability; the higher it is, the more is the likelihood that a household will be vulnerable to shocks and stresses, particularly economic and financial shocks (Sanderson, 2000; Holmes and Jones, 2009). Mean dependency ratio as shown in table 6.3 is 3.5, with more than half of the households having three or more dependants. It could be recalled that the mean household size is 6. It thus means that, more than half of the household members are not directly earning income to support their respective households..

Table 6.3: Dependency Ratio (Percentage, n=400)

| Number of People | 0 | 1-2 | 3-4 | 5-6 | 7-8 | 9-10 | >10 | Mean |
|------------------|-----|------|------|------|-----|------|-----|------|
| Working Group | - | 57.3 | 27.7 | 10.8 | 3.0 | 0.7 | 0.5 | 2.95 |
| Actually working | 1.8 | 67.0 | 22.7 | 6.8 | 1.2 | - | 0.5 | 2.49 |
| Dependants | 4.5 | 43.3 | 29.7 | 9 | 8 | 0.5 | 5.0 | 3.51 |

However, this is not to say that they do not contribute to the overall livelihood of their respective households, as many of them participate in the households' home-based activities (both productive and reproductive), which are often not paid for, such as looking after family's business and providing care (Herzog *et al.*, 1989; Beneria, 1999; Akintola, 2006). Some, particularly children, help in hawking and participate actively in domestic labour and other households' activities (Morrow, 1996; Mutisi and Bourdillon, 2000; Muzvidziwa, 2000; Punch, 2001; Robson, 2004).

The mean age of household's heads is 46.2 years; with the youngest household head aged 25 while the oldest is 80. Almost half (48.5%) of the households heads fall within the 41-60 years age group while 39.8% are within 25-40 years, as shown in figure 6.3. From table 6.4, 25% of the household's heads are not older than 37 years while 50% and 75% are not older than 45 years and 56years respectively. This shows an economically active household's heads population, who are still within working age.

Table 6.4: Average Age of Household Heads (Years, n=400)

| | Mean | Median (IQR) |
|--------------------------------|-------|----------------|
| Average age of household heads | 46.22 | 45 (37, 56) |

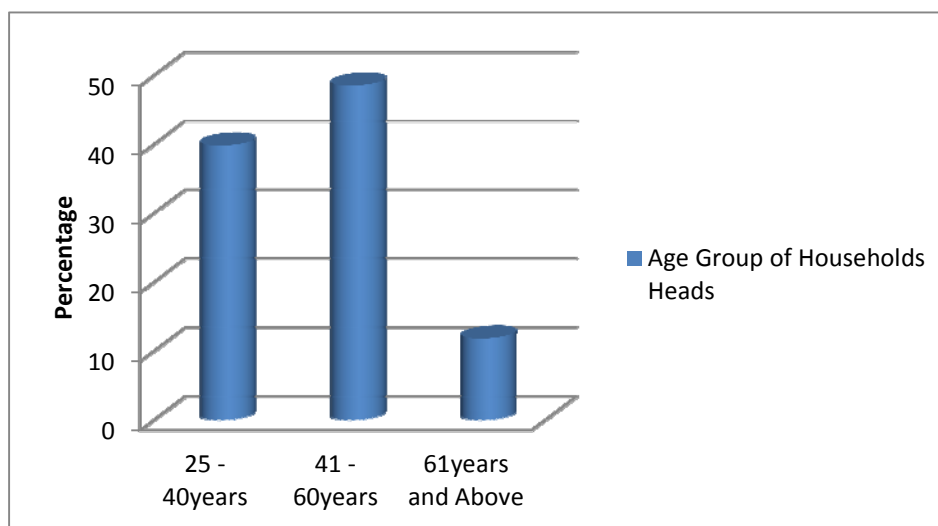


Figure 6.3: Age Group of Households Heads

Household head's gender could be a major determinant of a household status. For instance, as noted by Kennedy and Peters (1992) and Posel (2001), female headed households have higher tendency to be more economically vulnerable than the male headed households. Households' formation, in the four case study settlements, is predominantly male-headed with 87.8% of the households headed by males who are usually the husbands (see table 6.5). This is not surprising. In fact, it is consistent with the African trend where a male, particularly the husband, automatically assumes the position of household head (Posel, 2001).

Table 6.5: Household Heads Gender (Percentage)

| | Names of Settlements | | | | Total |
|--------|----------------------|---------|---------|-------------|-------|
| | Ipaja | Ajgunle | Oko-Oba | Sari-Iganmu | |
| Male | 81.0 | 91.0 | 89.0 | 90.0 | 87.8 |
| Female | 19.0 | 9.0 | 11.0 | 10.0 | 12.2 |

This trend is similar among the four settlements. However, in the absence of a male spouse, which could be as a result of widowhood, separation, or divorce, a female then becomes the household head. It is noted that a noticeable proportion (19%) of households in Ipaja are headed by a female. This is attributed to an increasing widowhood in the settlement (see table 6.1). In Nigeria, by default, the man is the head of the house (this is further discussed in section 8.2.1).

6.2.2 Literacy and Education Level

“Education is a right and is the bedrock of development. Virtually all the countries that have developed rapidly over the last few decades had strong education systems.” (Save the Children, 2012, p. 17)

In simple terms, education is knowledge acquired through learning, while literacy is the ability to read and write in any language (UNESCO, 1990). Ability to read and write is an essential skill in this globalised world (OECD/Statistics Canada, 2011). Globally, education has been recognised as an essential tool for socio-economic and human development of any nation (Save the Children, 2012; UNESCO, 1998). On the one hand, education is a goal of development and on the other hand is a means for achieving inter-related goals of good health, higher human productivity, more rapid economic growth and the wider goal of social interaction and inclusive development (UNESCO, 2012).

In Nigeria, as recognised by the national policy on education, formal education can be acquired at different levels of the educational system, including primary, secondary and tertiary. As claimed by Lagos state government, provision of good quality education is fundamental to the policy thrust of the State, as it is included in the ‘Ten Point Agenda’ of the government (Lagos State Government, 2012c). Over the years, as indicated in the 2012 Lagos Household Survey report, school enrolment in the state increased, at both primary and secondary school levels. It was also indicated in the same report that 91% of household heads had formal education, with about one-third of them completing secondary and tertiary educations (Lagos State Government, 2012c). Educational status of the household heads in the current study follows a similar trend, however with some little variations in the highest level of education. As shown in figure 6.4, about 90% of the household heads have formal education. However, Ipaja reported a lower figure (83%).

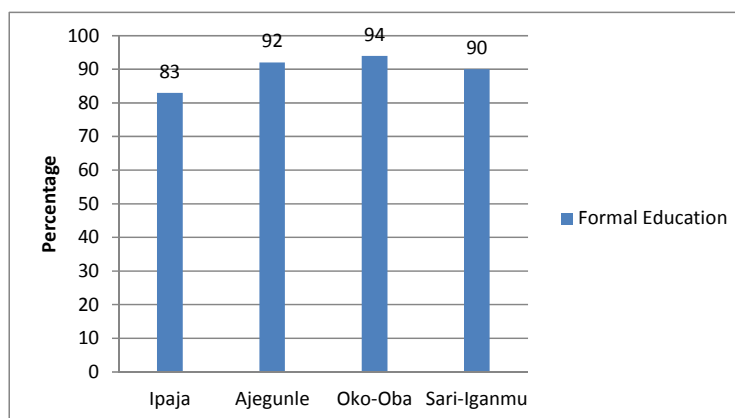


Figure 6.4: Education Status of the Households' Heads

A further disaggregation of the household heads with formal education into highest level of education reveals that half (50%) completed secondary school while 32% only completed primary school. Only 18% completed tertiary education. However, in Ajegunle more people (26%) completed tertiary education. Likewise, in contrast to the other two settlements, Ipaja (42%) and Oko-Baba (40%) have more people who only completed primary school (table 6.6).

Table 6.6: Highest Level of Education (Percentage)

| Highest Level of Education | Names of Settlements | | | | |
|----------------------------|----------------------|-----------------|----------------|--------------------|---------------|
| | Ipaja (n=83) | Ajegunle (n=92) | Oko-Oba (n=94) | Sari-Iganmu (n=90) | Total (n=359) |
| Primary only | 42.2 | 22.8 | 40.4 | 23.3 | 32.2 |
| Secondary | 47.0 | 51.1 | 46.8 | 54.4 | 49.8 |
| Tertiary | 10.8 | 26.1 | 12.8 | 22.2 | 18 |

Universally, literacy, particularly adult literacy, is one of the indicators for measuring human development. Generally, in Lagos, the literacy rate is high. According to the Lagos state Household Survey 2012 Report, 89% are literate in any language while 85% can read and write in English. Literacy levels in the four case study settlements are similar to the general literacy situation in Lagos. This was evident during the fieldwork, as a majority of the respondents were able to communicate effectively with the researcher in at least three different languages (English, *pidgin*⁴ and *Yoruba*) in which

⁴ Pidgin is an English-based pidgin and creole language spoken as a lingua franca across Nigeria.

the researcher also has high proficiency. In a way, this shows a group of human assets with potential to develop socio-economically, if given the right opportunity and the right environment to pursue their individual livelihood objectives. Knowing how to read and write, on the one hand, may be important for individual and national development but, on the other hand, it is not enough. Quality of what is learnt is equally important.

Generally in Nigeria, school enrolment is relatively high, particularly at primary school level. According to a World Bank report, in 2010, primary school enrolment was 83% while that of secondary school was 44%. However, over the years, records show a decline in primary school enrolment (see figure 6.5). This has been attributed to various factors including child-labour, cost, distance to school, poor quality, low investment on education, lack of interest, insufficient schools, and security challenges (Onuoha, 2013).

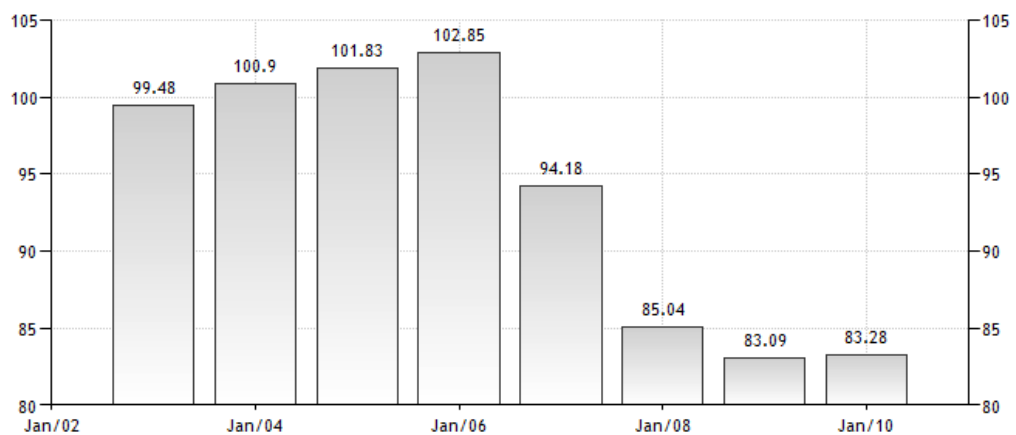


Figure 6.5: Primary School Enrollment in Nigeria

Source: World Bank and Trading Economics (2012) School Enrolment; Primary (% gross) in Nigeria <http://www.tradingeconomics.com/nigeria/school-enrollment-primary-percent-gross-wb-data.html>
 Note: The original document did not explain why some are more than 100%.

Recent statistics indicate that about one-third of school-aged children are not enrolled in school while less than one-third of primary school children continue to secondary school (United States Embassy in Nigeria, 2012; Onuoha, 2013). However, there is a significant regional variation in school enrolment. Non-enrolment in school is higher

(as high as 72%) among the Northern states compared to the Southern states (less than 3%), particularly Southwest including Lagos (United States Embassy in Nigeria, 2012).

In Lagos state, there is a high level of enrolment and physical access to education (Lagos State Government, 2012c; Lagos State Government, 2012b). The majority of respondents claimed that members of their households, who are currently within school ages, have access to education. However, as reported by various respondents, their major challenges are associated with adequacy and affordability, which are particularly manifested in the poor quality, poor infrastructure, inadequate classrooms, lack of libraries and laboratories, poor learning outcomes and cost of attendance.

Table 6.7: Adequate Access to Education (Percentage)

| Adequate Access to Education | Names of Settlements | | | | Total |
|------------------------------|----------------------|---------|---------|-------------|-------|
| | Ipaja | Ajgunle | Oko-Oba | Sari-Iganmu | |
| No | 71.0 | 89.0 | 64.0 | 57.0 | 70.3 |

Therefore, in contrast to physical access, a majority (70%) of the respondents affirmed that their households do not have adequate access to educational facilities (table 6.7).

6.2.3 Employment Status, Occupation and Location of Workplace

Only a very small proportion (2%) of the sampled households does not have at least one member who is working. The majority (67%) have between one and two while 23% have between three and four and 8.5% have more than four members of their households in employment (see table 6.3). Generally, the minimum number of persons in income generating activities per household is one person who is usually the household head. However, in some few cases, the spouse (wife) is the only one in employment. There is not much difference in the employment status of household heads across the four settlements. Two-thirds of the household heads are self-employed while only 18% are in paid work (see table 6.8). A further analysis of table 6.8 indicates that 94% (including self-employed and paid workers) of the household

heads are in employment while only 7% (including unemployed 3% and retired 4%) are not in employment.

Table 6.8: Employment Status (percentage)

| Occupational Status | Names of Settlements | | | | |
|---------------------|----------------------|---------|---------|-------------|-------|
| | Ipaja | Ajgunle | Oko-Oba | Sari-Iganmu | Total |
| Self-employed | 82.0 | 75.0 | 75.0 | 70.0 | 75.5 |
| Paid work | 15.0 | 17.0 | 20.0 | 20.0 | 18.0 |
| Unemployed | 0.0 | 2.0 | 0.0 | 10.0 | 3.0 |
| Retired | 3.0 | 6.0 | 5.0 | 0.0 | 3.5 |

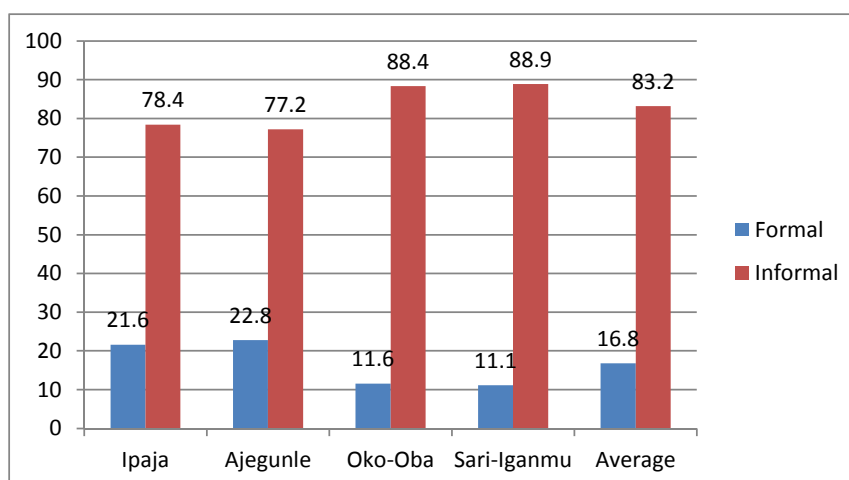


Figure 6.6: Nature of Main Occupation (percentage)

More than four-fifths of the employment is in the informal sector (figure 6.6). However, across the four settlements, a significant difference was noticed in the occupation of the employed household heads. From table 6.8, a little above half (52%) in Ipaja, close to half (47%) in Oko-Baba and about one-third (32%) in Ajgunle were artisans. The situation was different in Sari-Iganmu, as shown in table 6.8, where trading was more prevalent with more than half (56%) engage in trading. Apart from the dominance of artisans in Oko-Baba, there is also a significant presence of trading activities with 35%. There is a relatively high presence of civil servants 16% and 19% in Ajgunle and Ipaja respectively compared to the other two settlements. This explains why more than one-fifth (22% and 29%) in Ipaja and Ajgunle respectively work in the formal sector (see figure 6.6). This is contrary to the general notion that all informal settlement dwellers are employed in the informal sector. Many of them are, however,

junior members of staff. Overall, occupation is highly concentrated in trading (30%) and artisanship (36%).

Table 6.9: Types of Occupation

| Types of Occupation | Names of Settlements | | | | |
|---------------------|----------------------|-------------------|-------------------|-----------------------|------------------|
| | Ipaja (n=97) | Ajgunle (n=92) | Oko-Oba (n=95) | Sari-Iganmu (n=90) | Total (n=374) |
| Civil Service | 15.5 | 18.5 | 8.4 | 10 | 13.1 |
| Trading | 11.3 | 21.7 | 34.7 | 55.6 | 30.8 |
| Artisan | 51.5 | 31.5 | 47.4 | 12.2 | 36.5 |
| Business | 16.5 | 26.1 | 5.3 | 22.2 | 17.5 |
| Others | 5.2 | 2.2 | 4.2 | .0 | 2.9 |

From table 6.10, it is evident that 43 per cent of the sampled household heads work outside their settlements while 32 per cent work within their settlements and 25 per cent work within their residence. This is an indication of the incidence of home-based enterprises (more on home-based enterprises is discussed in section 6.3.2). However, across the four case study settlements, there are variations in the location of workplace of the household heads. There is a significant proportion of those who work within their settlements, but the majority of household heads in the peripheral informal settlements (Ipaja and Ajgunle) work outside their settlements. In contrast, a majority in the centrally located informal settlements (Oko-Baba and Sari-Iganmu) work within their settlements. From here, it can be inferred that locations close to the city centre provide more access to income-generating opportunities than those far away from the city centre

Table 6.10: Location of Workplace

| Location of Workplace | Names of Settlements | | | | |
|-----------------------|----------------------|-------------------|-------------------|-----------------------|------------------|
| | Ipaja (n=97) | Ajgunle (n=92) | Oko-Oba (n=95) | Sari-Iganmu (n=90) | Total (n=374) |
| Within Building | 15.5 | 25.0 | 31.6 | 28.9 | 25.3 |
| within the community | 30.9 | 18.5 | 42.1 | 36.7 | 32.1 |
| Outside the community | 53.6 | 56.5 | 26.3 | 34.4 | 42.7 |

At this point, two contrasting conclusions can be made. On the one hand, a combination of high dependency, relatively low level of highest education attainment, and high incidence of unemployment and ill health that are currently prevalent among

household members are indications of poor and weak human assets. On the other hand, a large number of household members within the working age group points to a potentially strong human capital base that individual household can mobilize for income generating activities if the general employment and education systems in the country improve.

6.3 Physical Capital

“Physical assets enhance people’s capabilities to live and to make a living. They can be privately owned by households (such as dwellings, tools, livestock or farm infrastructure) or they may be public assets accessed by households, such as roads, irrigation reservoirs and major canals, or electricity networks.” (FAO and ILO, 2009, p. 36).

Physical assets can be privately or publicly owned (FAO and ILO, 2009, p. 36). On the one hand, these include a range of both physical infrastructure (roads, electricity, drainage, sanitation, water supply, housing) and social services (school, health care facilities) at community level (FAO and ILO, 2009) and on the other hand, productive and household assets. Schütte (2009, p. 4) refers to productive assets as ‘basic infrastructure and urban services as well as tools and production equipment required for income-generating activities or enhancement of labour productivity.’

Physical assets improve people’s capabilities to live and to make a living. Access to a wide range of them is, therefore, fundamental to livelihood sustainability at both the individual and household levels. Unfortunately, especially in developing countries, provisions of public infrastructure and employment opportunities are inadequate so access to physical assets is challenging for the urban poor. This point had been noted by various researchers, including FAO and ILO (2009) and Fernandes (2011). The current thesis reveals, as discussed below, that this holds true for Lagos’ urban poor, particularly informal settlement dwellers. In the context of the current study, physical assets are operationalised as location, availability and access to a wide range of urban infrastructure and services (housing, electricity, water supply, drainage, waste disposal, access roads, school, and healthcare), and household’s assets.

6.3.1 Location as a Physical Asset

“household choices may be determined by the geographical situation of a household and the community of which it is a member, which influences the availability of natural and physical capital, as well as opportunities for economic activity and access to those services which help to determine the quality of human capital.” (Farrington et al., 2002, p. 29).

Specific location of settlements often presents advantages (opportunities/livelihood asset) or disadvantages (vulnerability) or both, at the same time, to the inhabitants (Napier, undated; Farrington *et al.*, 2002). Location, on the one hand, could influence access to a particular livelihood asset and on the other hand it can influence the degree of vulnerability or impacts of certain shocks.

Each of the four case study settlements, apart from been located within Lagos State, which is the commercial nerve centre of Nigeria, exhibits some specific locational features as presented in table 6.11. These features have both positive and negative influence on the livelihoods of the residents. On the one hand, they enhance livelihood opportunities and on the other hand, they come with a wide range of livelihood vulnerabilities. Likewise, it was observed that they influence how government relates with the settlements, in terms of urban development policies. Details of these are discussed in appropriate sections of this chapter, and subsequent chapters.

Table 6.11: Summary of Case Settlements Locational Features

| Ipaja | Ajgunle | Oko-Baba | Sari-Iganmu |
|--|--|--|--|
| <p>Located:</p> <ul style="list-style-type: none"> • In the sub-urban area of Lagos metropolis. • Close to both Federal and state government low-income housing estates – Abesan, Shagari and Gowon estates. • Close to NNPC petroleum pipe line. • Far from Lagos Island – Lagos main Central Business District | <p>Located:</p> <ul style="list-style-type: none"> • In the sub-urban area of Lagos metropolis. • Along major dual carriage-way road – Ikorodu expressway (currently undergoing expansion). • In a flood plain (swampy) area. • In-between Ogun river and Ikorodu bay. • Close to Lagos Lagoon. • Far from Lagos Island – Lagos main Central Business District | <p>Located:</p> <ul style="list-style-type: none"> • In the core of Lagos metropolis. • Close to Lagos Island – Lagos main Central Business District. • Along Lagos lagoon and overlooking the third Main-land bridge which leads to Lagos’ main Central Business District. • Close and well accessible to major wholesale and retail market, and transport nodes – Yaba, Oyingbo, Apongbon and Idumota. • Close to planned middle-income residential density – Ebute-Meta and Adekunle estate. • Close to a major train station- Iddo terminus. | <p>Located:</p> <ul style="list-style-type: none"> • In the core of Lagos metropolis. • Close to Lagos Island- Lagos main Central Business District. • Along an international road and major transport node – Lagos-Badagry Expressway (currently undergoing expansion from a 4-lane to a 10-lane. • Close to Apapa and Tin Can Island Ports. • Adjacent to Orile-Iganmu industrial estate. • Close to Government reservation Area (GRA) – high-income residential area. • Opposite Iganmu/Orile train station (currently under construction). • Very close to refuse dump site. |

6.3.2 Home Ownership and Housing Tenure as physical asset

In the urban areas, housing is one of the most important physical assets that a household can possess, as it can be used productively and to ease the pressure on finances through home renting (Moser, 2006; Moser, 2007; Schütte, 2009). It has been referred to be the commonest physical asset to many households either as a paying tenant, family owned, owner occupier or, even, as a squatter (Farrington *et al.*, 2002). In the context of the current study, general assessment of housing tenure shows that over three-quarters of the households are rent paying tenants while owner occupiers

represent 16% and family owned 10% (table 6.12). However, it is noticeable that there is a significant variation in housing tenure among the four settlements. For instance, higher proportions of the households in Oko-Baba (88%) and Sari-Iganmu (95%) are tenants than the 63% in Ipaja and 56% in Ajegunle. These trends indicate that there are more tenants in the centrally located informal settlements than those at the peripheral. It is equally noted (see table 6.12) that there is a significant proportion (31%) of home ownership (owner occupied) in Ajegunle as well as a significant proportion (29%) of family owned in Ipaja. Those occupying family houses are rent free (Tipple and Willis, 1991).

Table 6.12: Housing Tenure of the Respondents

| Housing Tenure | Names of Settlements | | | | |
|----------------|----------------------|----------|---------|-------------|-------|
| | Ipaja | Ajegunle | Oko-Oba | Sari-Iganmu | Total |
| Owner occupied | 8.0 | 31.0 | 12.0 | 5.0 | 14.0 |
| Tenant | 63.0 | 56.0 | 88.0 | 95.0 | 75.5 |
| Family owned | 29.0 | 13.0 | 0.0 | 0.0 | 10.5 |

Generally, residents of the four case study settlements live in rooming apartment (commonly and derogatorily called “*face me, I face you*” or “*face me, I slap you*”) of multiple households within a building. Usually, the design ranges from bungalow to multi-storey building. The houses are built with rooms on both sides facing each other along a common corridor (passage) of between three to four feet (see figure 6.7). The passage is, however, shared among various households for different purposes such as cooking, sitting and storage. This sort of arrangement on the one hand often reduces individual privacy and on the other hand enhances inter-households conflicts. The houses are built without adequate setbacks and air-space, and they have sub-standard room sizes. They are poorly ventilated and lack adequate natural lightning. Hence, they are not built in compliance with local planning regulations and standards.

Houses in Ipaja and Sari-Iganmu are built with permanent materials (sandcrete blocks and mud). Larger proportions of the houses in Oko-Baba are built with temporary materials (wood/plank), and they can be generally referred to as shacks. In Ajegunle, housing constructions are a mixture of both permanent and temporary materials.

Houses with temporary materials are commonly found along the water bodies (river Ogun and Lagos lagoon). Houses with walls made of temporary materials such as timber and corrugated iron sheets are particularly vulnerable to health problems associated with damp and thermal inefficiency' (Barron P *et al.*, 1996; Napier, undated, p. 17).

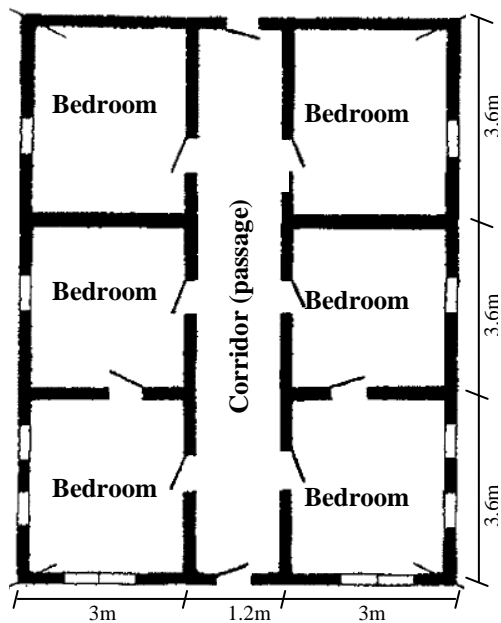


Figure 6.7: Floor Plan of a Typical Rooming Apartment

Source: The figure on the left is from Vlach (1984, p. 10)

Also, they are highly vulnerable to fire hazards. As noted by one key informant, the *Bale* (traditional head) of Oko-Baba, 'in this community (Oko-Baba), there have been several incidences of fire which destroyed properties and rendered people homeless.' In January 2013 shortly after my fieldwork there were media reports of another fire incidence in Oko- Baba (figure 6.8), which destroyed about 50 structures and displaced over 1000 people. The fire incidence that happened in January 2013 was the fifth experienced in the community.



Figure 6.8: Fire Incidence in Oko-Baba

Source: <http://newsbytesnow.files.wordpress.com/2013/01/oko-baba-sawmill-fire.jpg?w=570>

The number of habitable rooms range from one to five rooms as shown in table 6.13. Habitable rooms, in this thesis, refers to rooms available for exclusive use of a household, excluding bathroom, toilet, kitchen and store since they are mostly shared among multiple households (Chang and Tipple, 2009). The majority (70%) of the households occupies one room, with more than half of the households in each of the four settlements occupying one room. A similar study conducted by Adelekan (2009) in four slum settlements indicates that about 75% of the households in Lagos urban slum occupy one room with a density of 4.6 persons per room. However, a further analysis of table 6.13 shows that there are variations in the number of habitable rooms available for a household across the four case study settlements. In Oko-Baba and Sari-Iganmu, 84% and 81% of the households respectively occupy one room. Ipaja and Ajegunle present a considerably different situation; with 65% and 51% of the households occupying one room respectively. Clearly, in all the four settlements, one habitable room is predominant. However, it is noticeable that a significant proportion of the households in Ajegunle and Ipaja occupy between two to three rooms.

Table 6.13: Number of Habitable Rooms

| Number of Habitable Rooms | Names of Settlements | | | | |
|---------------------------|----------------------|---------|---------|-------------|-------|
| | Ipaja | Ajgunle | Oko-Oba | Sari-Iganmu | Total |
| 1 | 65.0 | 51.0 | 84.0 | 81.0 | 70.3 |
| 2 | 24.0 | 29.0 | 16.0 | 17.0 | 21.5 |
| 3 | 6.0 | 17.0 | 0.0 | 2.0 | 6.3 |
| 4 | 3.0 | 2.0 | 0.0 | 0.0 | 1.3 |
| 5 | 2.0 | 1.0 | 0.0 | 0.0 | 0.8 |

For many households, the only habitable room serves multiple purposes, including bedroom (sleeping), living room, home-based economic activities and sometimes as the kitchen (see figure 6.9). For instance, at night, it is used as a sleeping room while during the day it is used as a living area and for home-based activities.

There is a strong link between housing and livelihoods. The use of home, particularly in low-income settlements, for other activities such as productive and income generating activities, other than the traditional purposes of shelter and family reproduction, has long been recognized by various authors (Fass, 1977; Sarin, 1982; Laquian, 1983; Strassmann, 1987; Tipple, 1992; Tipple, 2005).



Figure 6.9: Room Used for Multiple Purposes- Sleeping, Living and Home-based Activities

In the current study, investigation into building use indicates that about three-quarters of the buildings are used for more than just residential to include other uses such as commercial, institutional and industrial (small scale industry) (see figure 6.10). This is an indication of the importance and high level of home-based activities in all the four

case study settlements, which is typical of informal or low income communities in developing countries. The current study equally aligns with the findings of many other studies on the importance and prevalence of home-based enterprises and informal economy in the cities of developing countries. These studies include those of Kellett and Tiple (2000) in New Delhi, India; Gough *et al.* (2003) in Accra, Ghana; Kazimbaya-Senkwe (2004) in Kitwe, Zambia; Tiple (2005) in Cochabamba, New Delhi, Surabaya and Pretoria, and Lawson (2012) in Lagos, Nigeria.

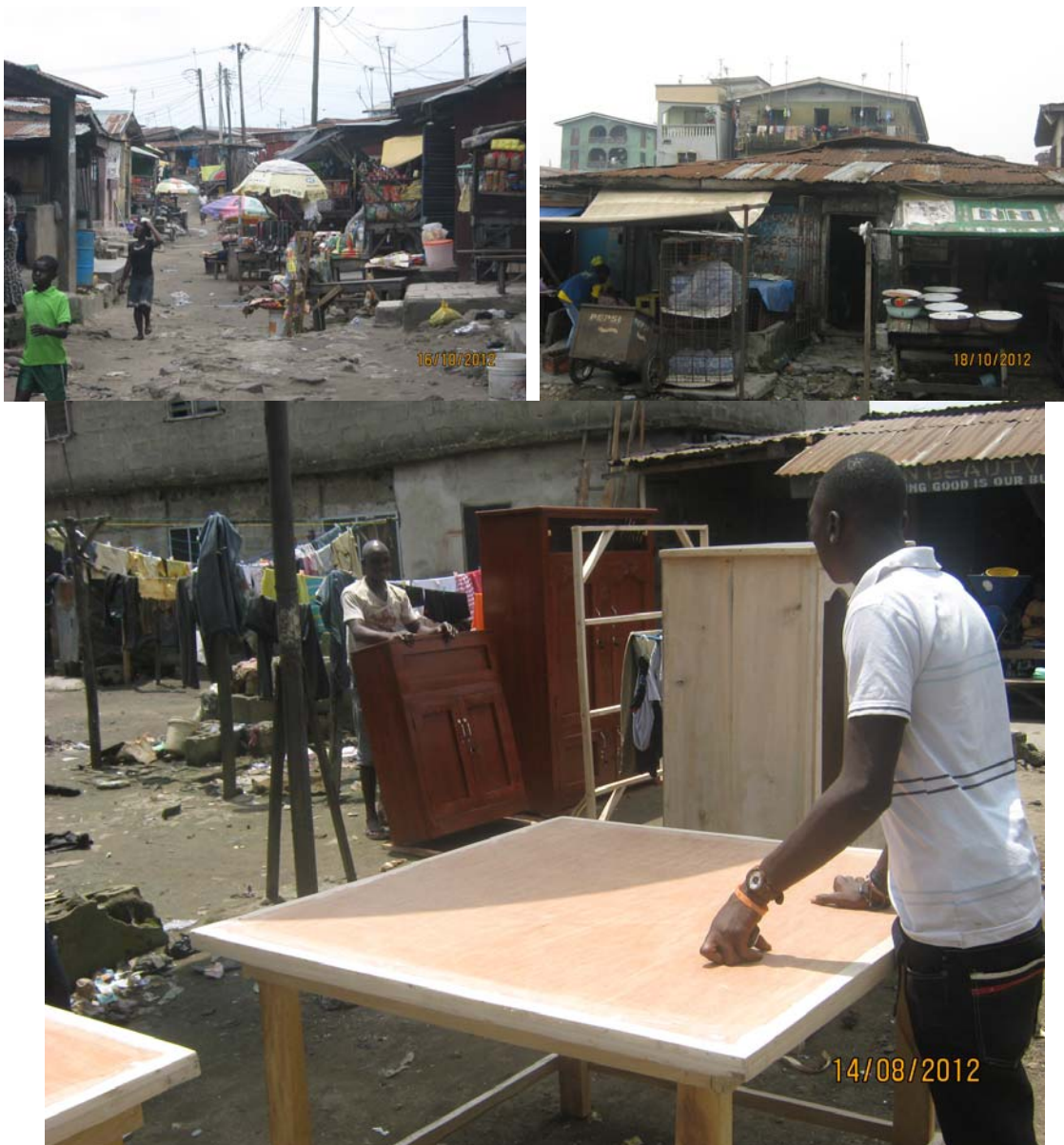


Figure 6.10: Evidence of Home-based Activities in the Case Study Settlements

In the face of the current harsh policy against street trading and hawking, in Lagos (see chapter eight for detail discussions on this), home-based enterprises are increasingly becoming dominant in urban poor settlements, and important to urban poor livelihoods. Home-based enterprises in Lagos are not limited to low-income settlements. Lawanson (2012) in her study of home-based enterprises and urban livelihoods in Lagos metropolis noted that home-based enterprises are also becoming prevalent in middle-income settlements. She further noted that they contribute largely to household's livelihoods either as the main or secondary source of income. The findings of the current study equally support this, as a significant proportion of the sampled households either works within their residences or settlements (table 6.10 refers), and a majority of the buildings are used for more than just residential to include other income generating activities (Figure 6.11). Home-based activities also include room renting (Strassmann, 1987; Tipple, 1993; Ghosh, 1994; Moser, 1998a; Sheuya, 2009), which is very high in all the four settlements (table 6.12).

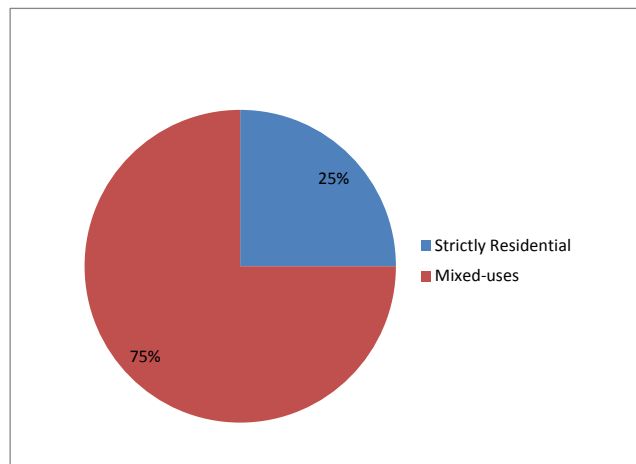


Figure 6.11: Building use

Just like many other informal settlements in developing countries, housing conditions in the four case study settlements are generally poor (see figures 6.12). There are considerable differences in the housing characteristics such as size, density, construction materials, and rents. From a locational perspective, there are differences in average room sizes and housing density. For example, in the peripheral informal settlements – Ajegunle and Ipaja, the average habitable room size is 10.8m² (3m x

3.6m), with very little space around the buildings. By contrast, centrally located informal settlements – Oko-Baba and Sari-Iganmu have smaller room sizes than Ajegunle and Ipaja. Mean habitable room size in Sari-Iganmu is 9 m² while that of Oko-Baba is 5.04 m². Cost of renting a room in Ajegunle and Ipaja ranges between ₦2,000 to ₦2, 500 while in Oko-Baba, it cost between ₦1, 500 and ₦3,000 and Sari-Iganmu, between ₦2,500 and ₦4,000.



Figure 6.12: General Housing Conditions in the Case Study Settlement

Across the four case study settlements, overcrowding is noted at both household and community levels. The result is manifested in pressure on the available utilities, and poor housing and general environmental conditions (see section 7.3.5 for further discussions on the implications of poor environmental conditions). Although overcrowding is a common phenomenon of urban poor settlements, judging from the occupancy rate, mean habitable room size and habitable space per person, overcrowding is more prominent in centrally located (Oko-Baba and Sari-Iganmu) informal settlements than in Ipaja and Ajegunle.

Housing is more than just shelter. It also includes the surroundings, social services and other basic utilities that make a community a livable environment (Turner, 1968; Turner, 1977). Housing conditions in informal settlements are commonly characterised by inadequate infrastructure. Generally, in Lagos, infrastructural provision, including sanitation facilities is poor. However, the situation is worse in informal settlements. Conditions of sanitation facilities are generally poor across the four settlements. Ironically, as revealed by the household survey, access to sanitation facilities is quite high among the residents with more than 90% of the households claiming to have access to bathrooms and toilets, with the exception of Oko-Baba where only about one-third have access to toilet and bathroom facilities (table 6.14).

Table 6.14: Access to Toilet and Bathroom (Percentage)

| | Names of Settlements | | | | |
|--------------------------|----------------------|---------|---------|-------------|-------|
| | Ipaja | Ajgunle | Oko-Oba | Sari-Iganmu | Total |
| Access to Toilet (Yes) | 95.0 | 96.0 | 36.0 | 92.0 | 79.8 |
| Access to Bathroom (Yes) | 96.0 | 94.0 | 32.0 | 91.0 | 78.8 |

However, challenges with toilets and bathrooms facilities are associated with inadequacy, poor quality and over-use. More than four-fifths of the households (including those who do not have access) confirmed not to have adequate access to bathroom and toilet facilities (table 6.15).

Table 6.15: Adequate Access to Toilet and Bathroom (Percentage)

| | Names of Settlements | | | | |
|----------------------------------|----------------------|---------|---------|-------------|-------|
| | Ipaja | Ajgunle | Oko-Oba | Sari-Iganmu | Total |
| Adequate access to toilet (No) | 84 | 87 | 90 | 85 | 86.5 |
| Adequate access to bathroom (No) | 89 | 91 | 85 | 91 | 88.8 |

In each settlement, well over four-fifths of the households who have access to toilets and bathrooms share with at least one other household (table 6.16), including about two-thirds who share toilets and bathrooms among five or more households. At the mean, as shown in table 6.17, both toilet and bathroom are shared among seven households. Given a mean household size of six persons (table 6.2 refers), a mean of 42 people share 1 toilet while about 41 people share 1 bathroom.

Table 6.16: Shared Access to Toilet and Bathroom (Percentage)

| | Names of Settlements | | | | |
|-----------------------------|----------------------|----------------|----------------|----------------|-----------------|
| | Ipaja | Ajgunle | Oko-Oba | Sari-Iganmu | Total |
| Access to Toilet (shared) | 85.3 (n=95) | 81.3 (n=96) | 91.7 (n=36) | 92.4 (n=92) | 87.8 (n=319) |
| Access to Bathroom (shared) | 87.5 (n=96) | 79.8 (n=94) | 93.8 (n=32) | 93.4 (n=91) | 88.6 (n=313) |

Table 6.17: Households Sharing Toilet, Bathroom and Kitchen

| | Mean | Median |
|---------------------------------------|------|--------|
| Number of households sharing toilet | 7.00 | 6.00 |
| Number of households sharing bathroom | 6.88 | 6.00 |
| Number of households sharing kitchen | 7.29 | 7.00 |

In most cases, toilets and bathrooms are located away from the main buildings (outdoors) and the conditions are generally poor (figures 6.13). Only Oko-Baba has a public toilet which was built by an individual, and it is commercially operated. Despite its poor condition (figure 6.14), it attracts ₦50 per use. In the absence of adequate toilet and bathroom facilities, some people, particularly women, have to wake up very early or delay till night to take their bath. Males, however, have a different strategy. Without respect for human dignity, any time of the day, they are seen naked washing their bodies and excreting. For instance, in Oko-Baba, male residents, particularly youths, are seen openly at the lagoon front bathing and defecating (see figure 6.15).



Figure 6.13: General Conditions of Toilets and Bathrooms in The Case Study Settlements



Figure 6.14: Commercially Operated Public Toilet and Bathroom in Poor Condition



Figure 6.15: Men Bathing and Excreting Openly at the Lagoon front in Oko-Baba Community

Similarly, kitchen facilities are located outdoors with very poor conditions. Kitchen space is generally small and shared among multiple households, with an average of 7.29 households to a kitchen (table 6.17). Although around three-quarters, except in Oko-Baba, of the households claimed to have access to kitchen (figure 6.16), in many occasions, household's cooking is done in the bedrooms, passages or even in the open (in front of the house or backyard), in a generally dirty and polluted environment (Figure 6.17).

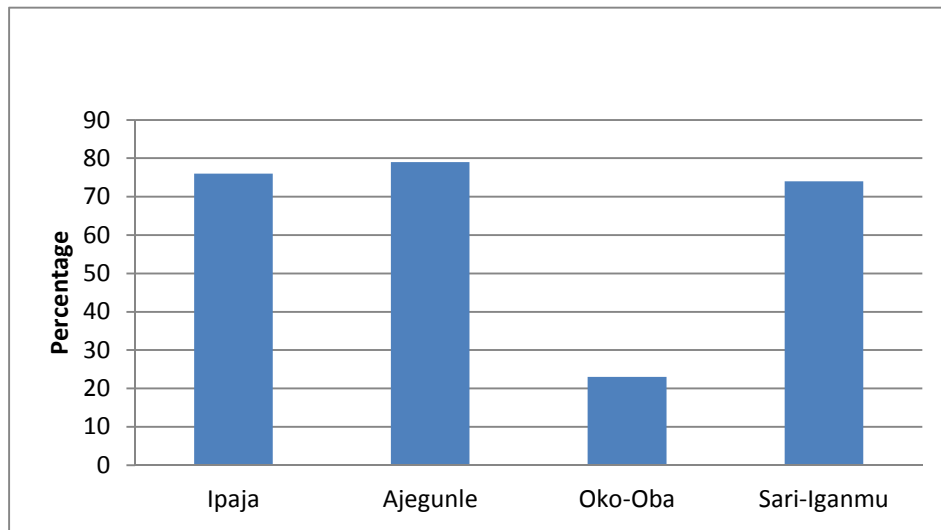


Figure 6.16: Access to Kitchen



Figure 6.17: Cooking in Front of the House and in a Dirty and Polluted Environment

It is clear that utilities such as toilets, bathrooms and kitchen are generally shared among multiple households. Such shared facilities, apart from health and privacy

related issues, often causes inter- and intra-households conflicts. These are reflected in the quotations below, from two different women during the household survey.

The first woman, in Ipaja, was met cooking and was asked why she had to cook here (in front of the building) and not in the kitchen. She replied:

“...the kitchen is over there (pointing in the direction of the kitchen). The space is too small. I do not have strength to quarrel with anybody today and more so I cannot wait till they (referring to her neighbours who were using the kitchen at the time of our discussions) finish cooking. My husband will soon return from work. His food must be ready, if I do not want trouble.”

Another woman in Sari-Iganmu who lives in one room with her family took permission, while she was partaking in the household survey, to check the food she was cooking in the room. On her return, I was curious to ask why she had to cook in the bedroom having earlier told me that the house has a kitchen. She however stated:

“In this house, everybody starts cooking night food (dinner) about the same time. So to avoid conflicts, which often happen, as much as possible, some of us will have to cook in our personal spaces.”

In essence, the bedroom is seen as a personal space which a household has control over and can be used for whatever purpose according to the space needs of individual households. This, in part, equally confirms the earlier finding that, for many households, their only habitable room is used for multiple purposes.

6.3.3 Infrastructural Facilities as Physical Assets

Access to both physical and social infrastructure is essential for overcoming poverty and vulnerability. Against this background, starting with physical infrastructure and subsequently social infrastructure, this research examines the range of infrastructure facilities accessible to the residents of the four case study settlements.

Physical Infrastructural Facilities

Physical infrastructural facilities examined in this research include power (electricity), water supply, road, drainage and waste disposal. Electricity is mainly provided by

Power Holding Company of Nigeria (PHCN). All the four case study settlements are connected to the public power (electricity) supply therefore very high percentage (96%) of the households have access to electricity, though the percentages slightly vary between settlements. For instance, as indicated in figure 6.18, all the respondents in Oko-Baba and Sari-Iganmu, 93% and 92% of the respondents in Ipaja and Ajegunle respectively confirmed that their houses are connected to public power supply and thus have access to electricity.

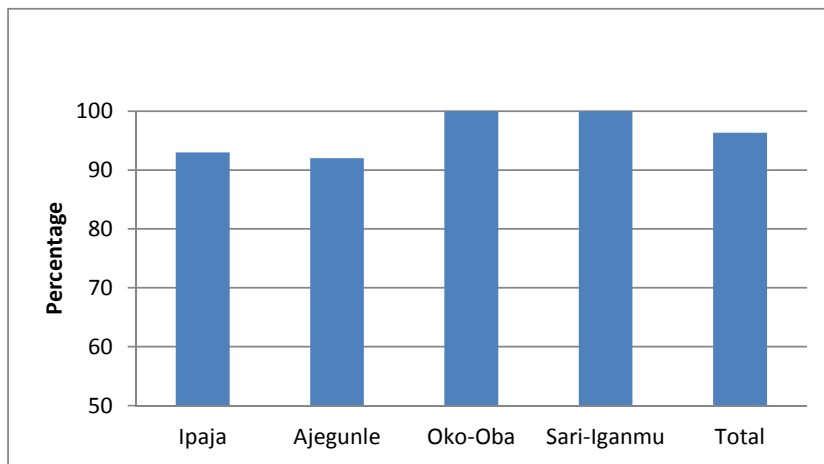


Figure 6.18: Access to Electricity

However, the major challenge faced by respondents is associated with the inadequacy of power supply, which is manifested in poor quality (low voltage), inefficient (irregular) and high cost (unaffordable) services. Electricity in Nigeria is erratic. On a daily basis, as stated by many respondents and equally confirmed through personal observation, there are frequent power cuts, which often hinder productivity and livelihoods. Consequently, the use of generators, as an alternative source of power supply, is common in the four case study settlements (see table 6.19). The reasons for erratic power supply and the implications of inadequate power supply on the livelihoods of the urban poor will be discussed in chapter seven.

Water is essential for human life and health, production and livelihoods (World Water Forum, 2000; Brauch, 2009). In Lagos, public water supply is provided by the Lagos State Water Corporation (LSWC) from its three major waterworks, 27 mini-waterworks and 10 micro-waterworks, with a total installed capacity of 240mgd (LSWC, 2011).

However, the study of Oyegoke *et al.* (2012), on the challenges of water supply in Lagos metropolis, noted that the current installed capacity, if working fully, will only meet about 40% of current water demand. Hence, water insecurity is one of the numerous challenges confronting Lagos, as many parts of the state, particularly informal settlements are not connected to public water mains (Oyegoke *et al.*, 2012).

This study reveals that Ajegunle and Ipaja are not connected to the public water mains. In contrast, Oko-Baba and Sari-Iganmu are partially connected to the public water mains, though not to every house. A few taps, at various locations, were noticed in both settlements. Most of the taps are commercially operated as confirmed by key informants and many other respondents in the two communities. Across the four settlements, most (87%) of the houses are not connected to any water supply system (table 6.18). Consequently, a majority of the respondents buy potable water from water vendors within their respective settlements. Water supply comes from different sources ranging from pipe-borne water (public water supply), boreholes and wells.

Table 6.18: Location of Water Supply

| Location of Water Supply | Names of Settlements | | | | |
|--------------------------------|----------------------|----------|---------|-------------|------------|
| | Ipaja | Ajegunle | Oko-Oba | Sari-Iganmu | % of Total |
| Indoor (within the building) | 20.0 | 8.0 | 9.0 | 17.0 | 13.5 |
| Outdoor (outside the building) | 80.0 | 92.0 | 91.0 | 83.0 | 86.5 |

Analysis of the main source of water supply indicates that sources of water vary considerably among the settlements. In the centrally located informal settlements of Oko-Baba and Sari-Iganmu, pipe-borne water remains the main source of water supply. In Ipaja the main source of water supply is from boreholes. The boreholes are few in number and they are, mostly, commercially operated by vendors, with the exception of one which was constructed by the local government. The location and the operation of this local government borehole, however, generated some concerns from many of the respondents during the fieldwork (this will be returned to in chapter eight). Residents of Ipaja noted that water from some of the boreholes is polluted with seepage of petroleum from the nearby NNPC pipeline.

In Ajegunle, the residents depend mainly on water vendors for drinking water. As expressed by various respondents, the water source is unknown because almost all the residents buy water from water vendors who usually get their supplies from water tankers. One of the key informants in Ajegunle noted:

“...the sources of the water we drink in this community remain unknown to us. Only God knows.”

The location of Ajegunle has made it difficult for the residents to source drinking water from boreholes or wells as the underground water is polluted with salty water and hazardous chemicals. The response of another key informant who was the immediate past chairman of the landlords’ association confirmed this:

“I remember the first year we moved into this house. We drilled a borehole, but nobody could drink the water. We even tried to use it for cooking, the food was so salty.”

However, shallow wells are commonly found in Ajegunle. Water from the well is sometimes used for domestic activities, particularly when the households cannot afford to buy from water vendors. As shown in figure 6.19, the quality is poor.



Figure 6.19: Poor Quality Water from Shallow Well

Although, generally, it can be said that the residents have access to water supply, the locations and process of getting water from the available water sources (see figure 6.20) leave much to be desired and households are far from having adequate access to

improved drinking water (UN-HABITAT, 2003a; WHO/UNICEF Joint Monitoring Programme (JMP) for Water Supply and Sanitation, 2013). As noted by UNICEF, about two-thirds of the population in most Nigerian cities, including Lagos, do not have access to improved drinking water. Also, since a majority of the houses are not connected to water supply system, a lot of time is wasted, mostly by women and children who are responsible for fetching water. In general, inadequate access to water supply is associated with quality, cost and time spent.



Figure 6.20: Locations and Process of Getting Water from the Available Water Sources

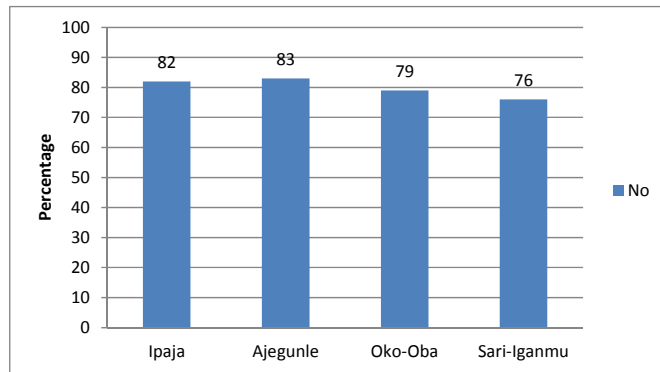


Figure 6.21: Access to Drainage

Many of the houses are not connected to the drainage system and access roads. Available roads are mostly not tarred, they are without street light and drainage systems, and in poor condition. Drainage is grossly inadequate in all the four case study settlements. Most of the houses are not connected to the drainage system, as

indicated in figure 6.21. Where drainage is available, it is mostly open, blocked and dilapidated.

Figure 6.22 shows the conditions of the existing roads and drainage system. Waste waters from domestic use, including waste water from toilets, kitchens and bathrooms, as well as run-off water, often flows freely on the available footpaths and access roads. The water stagnates on the roads and the available dilapidated drainage channels, when they can no longer flow. On the one hand, this results in environmental (land and air) pollutions and human health problems. On the other hand, it increases households and communities vulnerability to flood hazards. These will later be discussed in detail in chapter seven.



Figure 6.22: General Conditions of Access Roads and Drainage in the Study Settlements

In the questionnaire there is no question about how solid wastes are disposed of. However, data from in-depth interviews, key informant interviews, focus group

discussions and observations revealed that people employed various methods to dispose their solid wastes, including cart pushers, available vacant spaces, dilapidated and abandoned buildings, drainage and roads. It was observed, during the field survey, that refuse from domestic and home-based economic activities are disposed indiscriminately as heaps of refuse are found openly around buildings, on the streets, vacant spaces and in the drains, where available. Generally, all the settlements have no regular and adequate waste collection services.

It must be noted that, though Lagos State government has made some progress in waste management through the operations of Private Sector Participation (PSP), many low-income settlements remain underserved (Oyeniya, 2011). The case study settlements, just like many other informal settlements in Lagos, are not adequately covered by the services of PSP. The reason is attributed to the unplanned nature and inaccessibility of many of these communities. Many of the houses do not have access roads, and where roads are available, they are mostly narrow and in poor conditions. Hence, they are impassable to waste management's trucks. So, the trucks are parked at nearby major roads, while residents are expected to walk the distance to dispose of their wastes (figure 6.23), even though they are charged for refuse disposal. However, many residents consider this sort of arrangement as not appropriate as well as not convenient.



Figure 6.23: Parked waste disposal truck as resident move towards it to dispose of their refuse

Social Infrastructure and Services

In Nigeria, education facilities (schools) from primary to tertiary levels are provided by both public (government) and private (individual, faith-based organisation and corporate bodies). Hence, schools are either referred to as public or private depending on the owners. Provision and maintenance of public primary schools are supposed to be the responsibilities of local governments while secondary and tertiary are provided by both the state and the Federal government of Nigeria. However, as a result of general underfunding of the local government system in Nigeria, primary school education, in addition to secondary and tertiary education, is now the responsibility of the state governments. In Lagos, both the public primary and secondary schools are managed by the state government through its agency – Lagos State Universal Basic Education Board (LSUBEB).

Unarguably, private schools, particularly the high class, provide better education and maintain a more stable academic calendar than public (government) schools. However, they come at a higher cost than the public schools. Private schools continue to attract more students as a result of their stable academic calendar and better service. It, however, puts an extra burden on the urban poor household income.

Public schools are often affected by strikes (industrial actions). The strikes are often associated with demands for better conditions of service, improved education facilities and increased budgetary allocation to education. At community level, there are lots of sub-standard private nursery and primary schools, and secondary schools with very poor facilities and mostly run by unqualified teachers.

There is a spatial disparity in the quality of schools across the state. Schools in low-income settlements often get little attention as regards maintenance and funding from the government. The situation is worse in the peripheral area of the state. This was noted by a key informant in Ajegunle, quoting the response of the deputy governor who doubled as the commissioner for education as at the time, after the devastating

flood of the 2010 in Ajegunle. The flood affected many parts of the community, including both the public primary and secondary schools

“...I never knew there are government schools here... At the moment our (government) attention is on the schools along the major roads and the main urban areas. When we are done with those ones, then we will have time to shift attention to other places like this... In the meantime, we will see what we can do.” (Lagos State Deputy Governor, 2010)

Choice of schools, at all levels of education, is not regulated by government. This means that parents and guardians are at liberty to choose schools for their school age children and wards. To the residents of low income settlements, available primary and secondary schools within their communities or around their communities are very important for the education of their children. It is particularly important in order to eliminate transportation cost as well as to reduce journey time to schools. Children are usually needed in the morning and afternoon for domestic works, home-based enterprises and hawking.

In all the four case study settlements, both public and private schools are available. However, the major challenges, as noted earlier, are associated with adequacy, quality and cost of attendance. Figure 6.24 attests to the poor quality of education facilities in the case study settlements. In Ajegunle, coupled with the poor quality of the available schools, the only public secondary school has been relocated to a relatively distant community (Ketu) owing to the devastating effects of the 2010 flood in the community. At the time of field study, there were no indications of when the school will be rehabilitated for students to move back. Further discussions on the impacts of flooding on the livelihoods of the urban poor will be discussed in chapter seven.



Figure 6.24: Schools Located in Polluted Environments with Inadequate Facilities

The healthcare system follows a similar trend to education. There exist both private and public healthcare facilities. Provision and management of public healthcare facilities are the responsibilities of the three tiers of government (federal, state and local governments) to which the three hierarchies of healthcare facilities (tertiary, secondary and primary) correspond. The federal government is responsible for formulation of national health policies, and provision and management of tertiary healthcare facilities (federal teaching hospitals and medical centres). State governments, including Lagos State, are responsible for secondary health care facilities (general hospitals and state teaching hospitals), while local government is responsible

for the provision and management of primary healthcare centres (health center, maternity, dispensary). Private healthcare facilities are also categorised into these hierarchies and they are provided and managed by individuals or organisations.

Historically, various Nigeria National Development Plans have emphasised the need for good quality and adequate healthcare service delivery (Chukwuania *et al.*, 2006). Despite this, as noted by various healthcare researchers, healthcare facilities remain inadequate to meet the medical needs of Nigerians, with a worse situation in rural areas and many urban poor communities (Uneke *et al.*, 2008; Osain, 2011; Afolabi, 2013). The communique reached at the 2009 Nigeria National Health Conference summarises the challenges of health care system in Nigeria. As noted in the communique:

“Health care system remains weak as evidenced by lack of coordination, fragmentation of services, dearth of resources, including drugs and supplies, inadequate and decaying infrastructure, inequality in resources distribution, and access to care and very deplorable quality of care”
(cited in Osain, 2011, p. 471).

There is disparity in healthcare provisions and funding. Most of it is directed towards tertiary healthcare while the available primary healthcare facilities remain inadequate, highly underfunded and understaffed (Osain, 2011). Primary healthcare facilities are supposed to be the closest to people and they are expected to provide healthcare service at community level. Unfortunately, from Lagos experience, they are not available in most communities, particularly low-income and peri-urban settlements. This has equally been observed by the state government. As noted by Fashola, the governor of Lagos state:

“...the investment case for health was appropriate because it also tackles non-financial obstacle that have limited our capacity to deliver health services, especially to those living on the peripheries among us”
(Fashola, 2012).

The four case study settlements have their own share of inadequate healthcare facilities. This study reveals that there are no public or private healthcare facilities in any of the four settlements. In Lagos, most of the available public primary healthcare

facilities are located in the local government headquarters, within the premises of local government secretariats. For the residents of these communities, access to health care facilities is at their respective local government headquarters or private hospitals in other communities. However, in the four case settlements, there are chemists' shops where residents get treatments and buy drugs, mostly without prescriptions. In Sari Iganmu, a traditional clinic located in a polluted environment was noted (figure 6.25).



Figure 6.25: Traditional clinic in Sari-Iganmu Located in a Polluted Environment

6.3.4 Equipment and Household Items

In livelihood and poverty analysis, possession of productive and household assets is a sign of a well-off society. Their lack is an essential indicator of income-based poverty and it is related to overall poverty level (Moser, 1996). This is particularly relevant to Nigeria in the absence of functional financial system for purchase of household's items.

Ownership of household assets among the four study locations is presented in table 6.19.

Almost all the households possess a fan, television, telephone and kerosene stove. As indicated in table 6.19, more than 90% of the households own each of these items. Similarly, more than three-quarters of the households own radio and VCD/DVD player. Over half of the sampled households possess refrigerator and/or electric generator.

Both refrigerator and generator serve domestic purpose, but they can also be used as productive (income generating) assets. A refrigerator can be used for selling cold drinks while a generator is used to maintain constant electricity for income generating activities whose operations require electricity.

Table 6.19: Production Equipment and Household items

| | Names of Settlements | | | |
|----------------------|----------------------|---------|---------|-------------|
| | Ipaja | Ajgunle | Oko-Oba | Sari-Iganmu |
| Kerosene Stove | 96.0 | 100.0 | 100.0 | 90.0 |
| Telephone (mobile) | 91.0 | 93.0 | 100.0 | 100.0 |
| Fan | 92.0 | 96.0 | 95.0 | 100 |
| Television | 87.0 | 90.0 | 94.0 | 95.0 |
| Radio | 75.0 | 90.0 | 73.0 | 80.0 |
| VCD/DVD player | 73.0 | 84.0 | 72.0 | 80.0 |
| Generator | 54.0 | 83.0 | 53.0 | 51.0 |
| Refrigerator | 52.0 | 53.0 | 51.0 | 55.0 |
| Motorcycle | 44.0 | 33.0 | 42.0 | 50.0 |
| Freezer | 25.0 | 27.0 | 31.0 | 20.0 |
| Vehicle | 20.0 | 16.0 | 17.0 | 15.0 |
| Air Conditioner | 3.0 | 6.0 | 11.0 | 5.0 |
| Gas/ Electric Cooker | 6.0 | 10.0 | 6.0 | 5.0 |
| Internet | 3.0 | 11.0 | 5.0 | 0.0 |
| Computer | 8.0 | 21.0 | 0 | 20.0 |

Ownership of vehicle is quite low, but it is interesting to know that most of those who have vehicles use them as productive assets for commercial transport. Ownership of a motorcycle, popularly called *okada*, is quite high with 42% of the sampled households having at least one member of their household who owns a motorcycle (see figure 6.26). Motorcycles are widely used as a means of public transportation in many urban centres in Nigeria, including Lagos, hence it is used as a productive (income generating) asset. It contributes to livelihoods either as the only source of income or as a secondary source of income for some households. This is not peculiar to Nigeria's cities, as it is a common practice across West African, except in Ghana. Despite its popularity as a means of transportation and source of livelihood for a great number of households, the new Lagos traffic law promulgated in September 2012 (a month into the field work), prohibited the use of *okada* in Lagos. This action created livelihood

shocks for many urban poor. The implications on the livelihoods of the urban poor will be discussed in detail in chapters seven



Figure 6.26: Motorcycles (Okada) as Productive Assets and as Means of Public Transportation

Possession of the internet is very low, only 5% of the respondents have internet connection at home. Despite this, the use of the internet seems common among the residents, particularly among the youths. A respondent in Sari-Iganmu, when asked if he has internet connection at home, noted:

“I do not have internet at home but my children do collect money from me to browse, in a cyber cafe down the road there, for their school assignments and some other things.”

Similarly another respondent in Ipaja noted:

“No, but I sometimes visit cyber cafe to browse. It is however frustrating. The network is too slow.”

6.4 Social Capital

Social capital is a complex term which has been much defined and debated (see chapters three and four). As noted earlier in the methodology chapter, within the context of this research social capital is examined from the perspectives of social networks and connections, social relations, feelings of trust, mutual support and reciprocity, social cohesion, sources of information and communication. However, for

the purpose of ease of discussion, they are discussed under three major themes as shown in figure 6.1.

6.4.1 Social Networks and Membership of Organisations

Social networks in urban areas can be very complex and diverse, and go beyond family and immediate environment of the community to include, for instance, religious, work, NGO, political, age-group, gender, ethnic-related networks (Devas, 2004b). Participation in social networks has the potential to reduce vulnerability and strengthen capability to cope with shocks and stresses (Woolcock and Narayan, 2000; Farrington *et al.*, 2002; Kozel and Parker, 2003; Devas, 2004b; Schütte, 2005). It is particularly important, as noted by Farrington *et al.* (2002), for ensuring access to other assets.

The current study measures social networks and membership of organisations based on the variables earlier identified in the methodology chapter. In the household survey, respondents were asked if they or any member of their households belong to any of the organisations or associations listed in the questionnaire, and any other which may be applicable but not included in the questionnaire. Equally, the researcher asked the reasons why they join any of the organisations, and how beneficial they have been to their individual households and the community at large. The result of membership of organisations is presented in table 6.20.

Table 6.20: Members of Associations/Organisations (Percentage)

| Names of Associations/Organisations | Names of Settlements | | | |
|--|----------------------|---------|---------|-------------|
| | Ipaja | Ajgunle | Oko-Oba | Sari-Iganmu |
| Religious association | 84.0 | 77.0 | 78.0 | 80.0 |
| Community Development Association | 34.0 | 48.0 | 25.0 | 20.0 |
| Co-operative/thrift and credit society | 33.0 | 29.0 | 35.0 | 37.0 |
| Political party | 9.0 | 11.0 | 7.0 | 12 |
| Youth organisation | 5.0 | 25.0 | 30.0 | 20.0 |

From table 6.20, religion remains the most popular organisation. About four-fifths of the respondents belong to religious organisations which include Christianity and Islam

(please see section 8.2.1 for further discussion). As shown in table 6.20, only a small proportion of the sampled households have any of their members in political party. The reasons, as noted by various respondents, why they joined a political party include influencing government policies to their advantage and to the benefit of the community. However, it was revealed that little or nothing has been achieved in this regard. For the majority who do not belong to any political party, the reasons can be grouped into two. Firstly, they consider the Nigerian politics as *do-or-die* (dirty and dangerous) and, secondly, they feel neglected and they have been disappointed several times by the political class and government at all levels. As noted by some of the respondents in Ipaja:

“The political class only benefit those who are rich, so why will I want to belong to such organisation which does not add value to my life. Instead they create more problems for the poor.”

“Physically, the government is close to us but in terms of governance dividends, they are far from us.”

From the above, it can be inferred that the political institution does not serve the interests of the poor. They are, however, manipulated to vote during elections (see section 8.2.2 for further discussion).

6.4.2 Social Relation, Feeling of Trust and Mutual Support

From observations, as an outsider, the level of interactions among residents seems high.

However, this is not an indication of an optimal level of trust. A feeling of trust can be measured through residents’ willingness to leave children and keys with their neighbours while they are away. Every sampled household was asked if they have children and can they leave them with their neighbours if they are away. This study shows similar responses across the four settlements, with about three-quarters of the respondents willing to leave their children with neighbours while they are away (figure 6.27). However, some of those who will leave their children with neighbours noted

that their willingness depends on the particular neighbours and not just any neighbour. For instance, a respondent in Sari-Iganmu stated:

“There are a few people I can leave my children with in this area. We have been together for long. I know them inside-out, including their families and they also know me very well.”

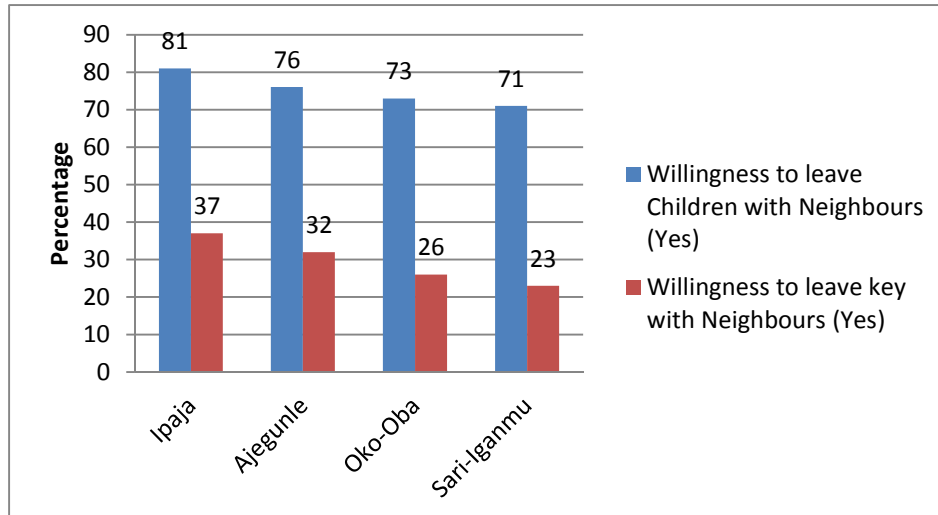


Figure 6.27: Willingness to Leave Children and Keys with Neighbours

In contrast, willingness to leave their keys with neighbours shows a different trend as a majority of the respondents will not leave their keys with neighbours. This is attributed to safety and security reasons. The issue of privacy was equally noted by some respondents. This is understandable since a majority of the households occupy only one room (see table 6.13); they consider it as a personal space which is meant for only the family members.

Just as many people will not leave their key with their neighbours, it was equally noted that people are usually not willing to keep keys for their neighbours. For instance, a respondent in Sari-Iganmu noted:

“I cannot hold key for anybody, no matter how close we are. If anything happens, let’s say something is missing in the room around the time the key is with me, I will be the number one suspect, [.....] not even with the experience of my friend, who was wrongfully and forcefully accused of stealing garri (cassava flour) in one of our neighbours’ room while she was with the key.”

6.4.3 Information and communication

As indicated in the equipment and households' items section (see table 6.19), a majority of the households have access to sources of information and communication facilities, including television, radio and telephone. In addition to these sources, residents have other sources of information, including neighbours/friends and places of worship. The use of a particular source as the main source of information largely depends on the nature of the information. For instance, information about government policy on the larger society, such as economic policy, often comes from radio and television. Information about government policy as it affects their communities largely comes as rumours from neighbours, often described as 'mouth radio' and, later, places of worship when such information become prayer points and announcements.

6.5 Financial Capital

Financial assets examined in this research include income and expenditure, savings and ability to meet basic needs and access to credit and sources of credit.

6.5.1 Household Income and Expenditure

Table 6.21 reveals that the mean income per household is approximately ₦24,900, with a much lower median of ₦18,000. About two-thirds earn below the mean income. The minimum income reported was ₦7,500 while the maximum was ₦70,000, which were reported by 10% and 2% of the sampled household respectively. The majority (60%) of the households have a monthly income of ₦20,000 and below. However, Lagos state households survey, 2012 indicates that 37% earn between ₦20,000 - ₦40,000 (table 6.22). This is an indication that a majority of the households in informal settlements have lower monthly income than the state mean monthly income. Also, the current study clearly shows that households in informal settlements have high proportion at the lowest rung of the reported income groups. This further strengthens the earlier finding that the households of the case study settlements have lower mean

income than the Lagos state mean income. A further analysis of table 6.22 shows that a majority of those who earn ₦20,000 and below actually earn between ₦7,500 and ₦17,000 which is lower than the national monthly minimum wage of ₦18,000. About half of the sampled households have monthly income lower than the national monthly minimum wage. It must be noted that the national minimum wage has been described by Nigerian workers as not adequate for a living.

Table 6.21: Household Monthly Income (n=106)

| | Minimum | Maximum | Mean | Median (IQR) |
|--------------------------|---------|---------|-----------|--------------------------------------|
| Household Monthly Income | 7,500 | 70,000 | 24,896.23 | 18,000.00 (15,000.00 , 39,000.00) |

Table 6.22: Comparison of Lagos State Household Survey Monthly Income and Informal Settlements Household's Monthly Income Group

| Monthly Income in Naira (=N=) | Lagos State Household Survey (n=10,000) | | Informal Settlements (n=106) | |
|-------------------------------|---|-----------------------|------------------------------|-----------------------|
| | Percentage | Cumulative Percentage | Percentage | Cumulative Percentage |
| 20,000 and Below | 27 | 27 | 60.4 | 60.4 |
| 20,001 - 40,000 | 37 | 64 | 21.7 | 82.1 |
| 40,001 – 60,000 | 21 | 85 | 15.1 | 97.2 |
| 60,001 – 80,000 | 8 | 93 | 2.8 | 100 |
| 80,001 – 100,000 | 5 | 98 | - | - |
| Above 100,000 | 2 | 100 | - | - |

The analysis of household income was based on 106 households who reported their monthly income. About three-quarters of the respondents did not report their monthly income owing to various reasons. The major reason is that they earn irregular income, hence it is difficult to estimate. However, a majority of the sampled households were able to make better records of their monthly expenditures, though not total expenditure, particularly on basic needs such as rent, water and electricity. As stated earlier, expenditures were used as proxy for income. From table 6.23, the mean monthly rent is ₦3,315. However, mean monthly rent per room varies across the four settlements as discussed in section 6.3.2. As noted earlier, the majority of the households are not connected to the public water system, and have to buy from water

vendors (section 6.3.3). Household’s mean monthly expenditure on water is ₦1,935 (table 6.24).

Table 6.23: Household Monthly Expenditure on Rent, Energy and Water in Naira (₦)

| | Rent (n=295) | Energy (n=400) | Water (n=400) |
|--------|--------------|----------------|---------------|
| Mean | 3,314.58 | 1,813.50 | 1,934.63 |
| Median | 2,500.00 | 1,000.00 | 1,350.00 |

The mean monthly expenditure on power (electricity)⁵ is ₦1,814. The expenditure on electricity was calculated based on the mean of the households’ electricity bills over the last three months prior to the fieldwork. Most respondents however described it as ‘crazy bill’. This is against the backdrop that PHCN generates electricity bills without taken meter readings and the erratic nature of power supply. Consequently, residents noted that they often pay for more than they consume.

Services, including power and water supply, come at a high cost to the urban poor. Heierli (2008) noted that the urban poor pay considerably more for water than the rich. The Nigerian situation indicates that the urban poor often spend 10 to 20 times more on water from vendors than pipe-borne water (Akunyili, 2003, p. 85).

The words of Gandy based on the study of Lagos in 2006 give further insight to the experiences of the poor in relation to infrastructure facilities and urban services:

“Inhabitants of slum settlements often face a stark choice between either polluted wells or expensive tanker water distributed by various intermediaries at high and fluctuating prices, making the management of household budgets even more precarious”(2006, p. 383).

Generally, as observed from the four case study settlements, the urban poor pay more for lower quality services, including water and power supply. However, various observations during fieldwork indicate that households in centrally located informal settlements pay less for water supply and enjoy better power and water supplies (though they cannot be considered adequate) than those in peripheral informal settlements.

⁵ This amount excludes cost of maintaining and fueling generators which households commonly use as alternative source of power supply.

From the household survey, it was impossible to estimate household's total monthly expenditures as only five per cent were able to give account of their total monthly expenditure. The majority (95%) of the households could not account for other household expenditures such as clothing, medical, children education and transportation. As noted by various households, they are difficult to estimate; on the one hand, because most of them are not regular or everyday household expenditures and, on the other hand, the services are not officially regulated, hence the costs are not regulated. For example as noted by a male respondent in Ipaja, who works in Lagos Island:

"In Lagos, one cannot adequately budget for transport fare... conductors, drivers and 'agbero' within themselves fix transport fare base on situations. Every time I go to work, I hold extra money."

During the household survey, on the question of what is the household's monthly expenditure on healthcare, a respondent stated:

"...I always pray to God for any member of my family not to fall sick. Any time it happens, it is very difficult to cope with. I feel it so much in my pocket (referring to finance)... The bills eat so deep and usually affect other things in the house."

In the absence of a comprehensive health insurance for the citizens, healthcare cost is borne by individual households. It comes as a burden to the household income, which is already inadequate. A significant proportion of the household expenditure goes to healthcare. The study of Soyibo *et al.* (2009) on national health accounts of Nigeria reveals that households bear about two-thirds of the total health expenditure.

As stated earlier, this study is particularly interested in knowing whether households are able to meet all their basic needs as well as able to save. These are further explored in the next section.

6.5.2 Savings and Ability to Meet Basic Needs

In the urban areas, household monthly expenditures are mostly on food and housing (Sanderson, 2000). It has been estimated that, in some cases, food consumption could take between 60 and 80 per cent of urban low-income household total expenditures (Tabatabai, 1993; Ruel *et al.*, 1999, p. 1918; Sanderson, 2000). Notwithstanding this, malnutrition among urban low-income group is on the increase (Garrett, 1999; Ruel *et al.*, 1999; Ruel and Garrett, 2003). Although, in this study, households were unable to make account of their total expenditures on food consumption, there are indications to suggest that food consumption accounts for a significant proportion of household expenditure, and a majority of the sampled households find it difficult and challenging to satisfy food needs (table 6.24).

It has been noted earlier that a majority of the residents are tenants though with higher proportions of tenants in the centrally located settlements (table 6.12). However, from table 6.24, based on the proportion of tenants, a majority (80%) find it difficult to pay their rents.

Table 6.24: Ability to Satisfying Household's Needs

| Difficulty in Satisfying Households' Needs | Names of Settlements | | | | |
|--|----------------------|----------------|----------------|----------------|-----------------|
| | Ipaja | Ajgunle | Oko-Oba | Sari-Iganmu | Total |
| Difficulty in Satisfying Food Needs (Yes) | 83.0 | 80.0 | 73.0 | 70.0 | 76.5 |
| Difficulty in Paying House Rent (Yes) | 85.7 (n=63) | 83.9 (n=56) | 73.9 (n=88) | 76.8 (n=95) | 80.1 (n=302) |
| Difficulty in Satisfying Other Needs (Yes) | 84.0 | 85.0 | 80.0 | 81.0 | 82.6 |

The difficulty, on the one hand, is associated with the fact that tenants are made to pay advance rents (mostly one year from a sitting tenants and minimum of two years from new tenants). On the other hand, it is associated with the irregular and inadequate income of the majority. Ability to pay rents, when due, has implications on tenants' tenure security. It is important to note that government, through legislation in 2011, has made efforts to alleviate the suffering of tenants on the issue of advance rents. The law prohibits any landlord from collecting advance rent of one year from

any tenant. However, this is yet to yield any result, as landlords have refused to obey such regulation. Landlords continue to violate the provisions of the law without any disciplinary against them.

Furthermore, in all cases as shown in table 6.24, though peripheral settlements recorded higher figures than the average of the four case study settlements, over three-quarters find it difficult to satisfy food needs while 82% find it difficult to satisfy other basic needs of the households. Consequently, it can be inferred that affordability of basic needs, including housing is a challenge for a majority of informal settlements dwellers. However, it is important to note that this is not necessarily only an indication that these basic needs are too expensive or that they are not available. It also points to the fact that the urban poor earn too little income to adequately meet their basic needs, let alone to save, as a result of urban commoditisation and increase in prices.

As indicated in figure 6.28, a majority (68 %) are unable to save money. This is not surprising as many of them are already experiencing difficulties in meeting their basic needs.

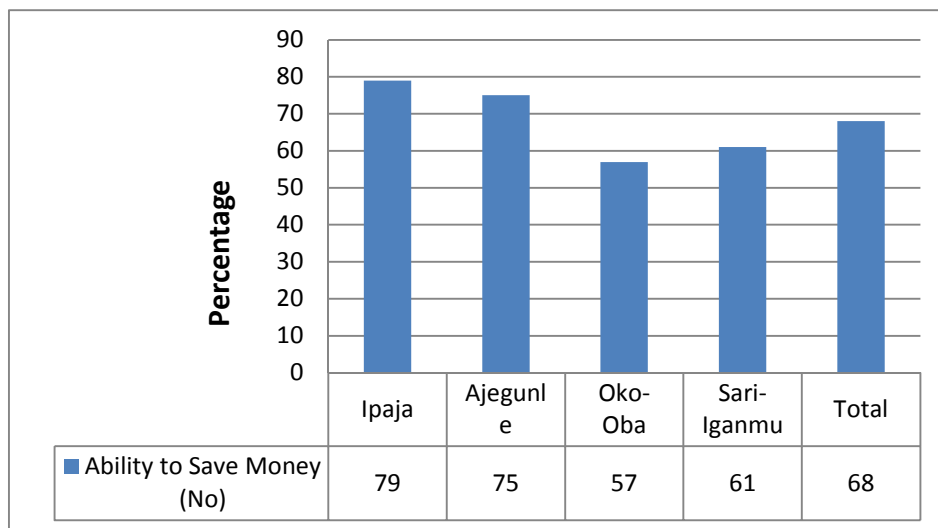


Figure 6.28: Ability to Save Money

A majority considered their household livelihoods as not meeting basic needs. Only a small proportion considers their household livelihoods as meeting basic needs and

little savings. As stated by a respondent in Ajegunle, when asked if he is able to save money after meeting all basic needs:

“Savings, how? How do I save when I don’t even have enough money to put food on the table for the family, pay children school fees and some other important family commitments?”

Another respondent in Ipaja noted:

“What could be worse in life than not to have money to eat good food, buy good cloth and live in a comfortable house? What could be more than basic need than theses? Collectively, all we earn in this house (referring to his household) is not enough to get all of these let alone other things...It is of no use, it is even not possible to save when one is still struggling to eat well, pay children school fees and pay landlord.”

However, to this same question, another respondent in Sari-Iganmu expressed:

“Sometimes I save when it is convenient or when I make extra cash. You know one cannot predict business. Sometimes, it will move and sometimes it will just be dull. Any time business is dull, I fall back on the little savings to take care of domestic needs and wait for another opportunity.”

From the above, it can be inferred that though some households make efforts to save, they do not manage it regularly. Also, the need to meet basic needs, amidst irregular income, reduces the capability to save. Further investigation reveals that most of those who have some little money to save do not operate a bank account. Rather, they engage in daily contributions (*Ajo*) which they collect at the end of the month or at an agreed time between the contributor and the collector (*Alajo*). This is an informal contribution with a fixed daily amount, based on the capability of individual contributors, as agreed upon between the collector and the contributors. Though it is not compulsory for a contributor to contribute every day, if there is no capability, the first contribution belongs to the collector while the rest contributed within the agreed period is paid back to the contributor without interest. The money realised from this contribution is usually shared within competing household needs. Also, friends and relatives often organise themselves into groups of weekly or monthly Rotating Savings and Credit Associations (ROSCAs). It is, however, noted that not so many respondents could participate in ROSCAs (this is further discussed in section 8.2.1).

6.5.3 Access to Credit and Sources of Credit

In the absence of regular and adequate income, access to credit facilities becomes essential to livelihood security (Meena and O’Keefe, 2007). There is limited access to formal (banking) credit source. Hence, there is minimal use of loans from formal financial institution as sources of income among the residents.

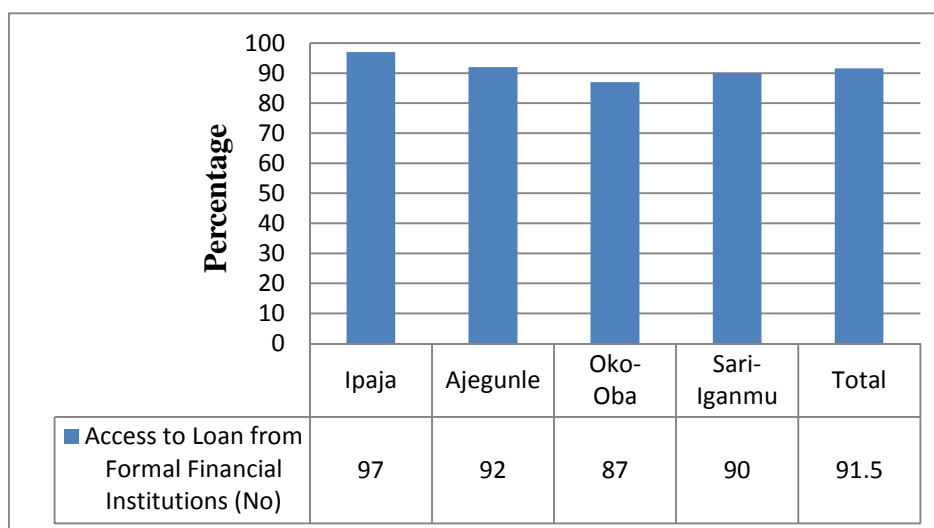


Figure 6.29: Lack of Access to Loan from Formal Financial Institutions

As shown in figure 6.29, 91.5 per cent do not have access to loans from formal financial institutions. Many of them assert that they do not have interest in a bank loan, mainly for fear of debts. Other reasons include no collateral, no bank accounts or high interest rate, while many also believe that the kind of credit facilities they need are too small for banks to finance and, moreover, failure to pay back when due attracts more negative consequences than the supposed benefits. Chambers (2006) notes that borrowing often results in debts for the poor and may thereby cause more vulnerability for them.

However, a majority of the sampled households do have access to, or prefer to access, credits from informal sources such as relatives, friends, a co-operative, and thrift and credit society (*ajo*). The reasons attributed to this include ease of access, little or no interest rate, and convenient repayment plan. A female respondent in Ipaja, a petty trader stated:

“Thanks to my friends, I started this small business about 6 month ago with the ₦5,000 which I borrowed from them. I am yet to fully pay back. They are not troubling me, but if things go well, I should be able to pay back completely by the end of the year.”

It was, however, noted that access to informal credit, particularly from friends and relatives, is often not reliable because they also have limited financial capability to offer such help. Access to informal credit is not limited to cash. Credit also comes in the form of goods and services. For example, a significant proportion of the households take food on credits. This is achieved by building relationships and trusts with different food retailers.

6.6 Natural Capital

6.6.1 Refuse Dump Site and Scavenging

As indicated in table 6.11, Sari-Iganmu is very close to a refuse dump site. Although it must be noted that the settlement existed before the dump site, it has become a dominant feature on the Northern part of the settlement. At first, as an outsider, when I sighted the dump site what came to my mind were the potential dangers (environmental health problems) associated with living very close or on a dump site. However, it has been noted, refuse dump sites generate both negative and positive externalities. On the negative side, it causes environmental pollution (ground water, air and land pollutions) (Olorunfemi, 2009) and human health problems and reduces property values (Arimah and Adinnu, 1995; Akinjare *et al.*, 2011). However, on the positive side, it provides employment and income generating opportunities even beyond the local community of its location.



Figure 6.30: Scavenging and Informal Trading Activities in Sari-Iganmu Dump Site

My experience with a group of boys shows that the dump site in Sari-Iganmu provides income opportunities for some categories of people – ‘area boys’ (street boys), scavengers and traders who use the place to display their goods because of its closeness to a major road (Lagos-Badagry Expressway) as well as a major transport node. Figure 6.30 shows scavenging and informal trading activities in Sari-Iganmu dumpsite.

During the fieldwork, I was interested in taking pictures of the dump site. This action, however, generated attraction from ‘area boys’. They demanded to know the reason for taking the pictures. I, therefore, disclosed my identity and the purpose of the study.

Having satisfied the group, one of the members of the group who was identified as the leader stated:

“We just want to be very sure who you are. We thought you are one of those journalists or police in disguise..... Just last week, one of the boys from the other side of the express road was killed at that spot. They planned to take over this place from us but we won them. We are the kings of boys. This is our territory; nobody can take it from us. We make our daily living here.”

At this point, I was inquisitive to know how they make money by hanging around the dump site. Therefore, I asked how they make their daily living there. They, however, looked at one another and laughed. The group leader then pointed to one of the members to explain the process to me. He therefore stated:

“We live on what we are able to collect from those drivers, waste pickers (scavengers) and traders. For the traders, we allocate the spaces to them. Nobody can sell here without our knowledge. As for the waste pickers, we know all of them by names. At the end of their daily work or at the end of the week, each of them has certain amount of money they pay to us. We also collect money from the drivers based on the size of their vehicles. Though we try to persuade the drivers but if they refuse then we use force. All of them must pay. It is security money. As our ‘oga’ (leader) rightly told you we control this place. We watch over this place. Nobody can come in here and harass any of the traders or the scavengers.”

From the above, it is clear that the dump site provides income for different categories of people. These people however use different strategies, ranging from paying money to violence, in protecting their economic interest on the site. The activities of the ‘area boys’ can be likened to ‘protection racket’, as they use force to obtain money from the traders and scavengers. Also they use violence to protect their control over the site.

6.6.2 Water Bodies

Lagos is a coastal urban agglomeration. Hence, water is its most significant topographical feature. In fact, water bodies, ranging from sea, lagoons, rivers, creeks and swamps, cover about 40 percent of its total landmass. As indicated in table 6.11, Ajegunle and Oko-Baba communities have direct access to water bodies. Oko-Baba has

direct access to Lagos lagoon while Ajegunle has direct access to Ogun River. The water bodies are used for different purposes based on local circumstances.

For instance, in Ajegunle, Ogun River is used for different purposes such as bathing, sanitary, washing (clothes and plates) and fishing (see figure 6.31). Though, as noted by various respondents, fishing is not done in commercial quantity, it does form part of residents' livelihood strategies for meeting food needs.



Figure 6.31: Ogun River in Ajegunle Used by Residents for Bathing, Sanitary, Washing (clothing and plates) and Fishing

Lagos lagoon occupies a central position in the existence of Oko-Baba sawmill and the survival of Oko-Baba residents. It could be recalled that many of the resident work as artisans or traders. Mostly, they either work directly at the sawmill or provide services for those who work at the sawmill. Figure 6.32 depicts how Lagos lagoon is used in Oko-Baba. The lagoon is used for transporting logs from the hinterland, and for logs

storage before they are cut into planks of different sizes at Oko-Baba sawmill (figures 6.15 and 6.32). Equally, the lagoon is used for sand mining, though on informal and small scale levels, but it does serve as a source of livelihood for some of the residents, as noted by a key informant. It is also used as a sanitary facility as earlier noted (figure 6.15 refers)



Figure 6.32: Log Storage and Sand Mining at Lagoon Front in Oko-Baba

6.6.3 Open Space

During the field survey, it was observed that three out of the four settlements do not have any planned or designated open space, playground or Neighbourhood Park. This observation was confirmed by various key informants and household interviews. Only Oko-Baba has a designated playground (see figure 6.33).



Figure 6.33: Oko-Baba Playground



Figure 6.34: Evidence of Lack of Adequate Playground and Open Space

The available playground is designated for soccer. It is, however, inadequately planned and lacks basic facilities. In all the four settlements, it is a common practice to see children and youth engaging in both passive and active recreational activities, such as playing soccer and table tennis on the roads, vacant plots and even in buildings under construction (figure 6.34).

6.7 Summary

This chapter has provided an assessment of assets portfolios of the households of the selected informal settlements in Lagos. After the introductory section, which sets the stage for this chapter’s analysis and discussions, results from various sources (household survey, in-depth household interviews, key informant interviews, observations, photographs, Lagos State Household Survey (LASHS) Report (2012) and literature review) were triangulated and organised into five sections. These sections correspond to the five livelihood capitals – human, physical, social, financial and natural as contained in the adopted Sustainable Livelihood Framework (SLF). A summary of the situation analysis of the livelihood asset portfolios of the case study settlements is presented in table 6.25.

Table 6.25: Summary of Livelihood Asset Portfolios of the Selected Informal Settlements

| | |
|------------------|--|
| Human Capital | <ul style="list-style-type: none"> ● Household Demographics Characteristics: <ul style="list-style-type: none"> ○ Mean household size of 6 persons with a median of 5 persons. ○ More people who are capable of working than those who are actually working. ○ Mean dependency ratio of 3.5 persons. ○ The majority of the household heads are male and are within working age. ○ There is a significant proportion of female-headed household in Ipaja. |
| | <ul style="list-style-type: none"> ● Literacy Level, Education Level, Skills and Knowledge: <ul style="list-style-type: none"> ○ Over 80 per cent of the household heads have formal education. ○ About half completed secondary school, 32 per cent only completed primary and 18 per cent completed tertiary education. ○ Literacy levels in the four case study settlements are high. ○ Though high level of enrolment and physical access to school, the major challenges are associated with adequacy and affordability. |
| | <ul style="list-style-type: none"> ● Employment status and Dependency Ratio: <ul style="list-style-type: none"> ○ 94 per cent of the household heads are in employment and they are mostly self-employed. ○ More than four-fifth of the employment is in the informal sector. ○ A significant proportion work within their settlements. ○ High incidence of home-based enterprises. |
| Physical Capital | <ul style="list-style-type: none"> ● Location: <ul style="list-style-type: none"> ○ Present both opportunities and vulnerabilities, which affect the livelihoods of the residents. |
| | <ul style="list-style-type: none"> ● Housing: <ul style="list-style-type: none"> ○ About three-quarters of the residents are tenants, who live in rooming apartment of multiple households. ○ Not in compliance with planning regulations and standards. ○ Lacks adequate setbacks and air-space, and poorly ventilated and overcrowded. ○ Serves multiple purposes – bedroom, living room, kitchen and home-based |

| | |
|-----------------|--|
| | <p>enterprises.</p> <ul style="list-style-type: none"> ○ Lack adequate sanitation facilities – toilet and bathroom. |
| | <ul style="list-style-type: none"> ● Infrastructural Facilities and social services: <ul style="list-style-type: none"> ○ Inadequate access to electricity, water supply and drainage, school and healthcare. |
| | <ul style="list-style-type: none"> ● Production Equipment and Household items: <ul style="list-style-type: none"> ○ Almost all the households possess a fan, television, mobile telephone and kerosene stove. ○ A high proportion possesses radio, VCD/DVD player, generator and motorcycle. ○ Motorcycle, generator and freezer are used as productive assets. |
| Social Capital | <ul style="list-style-type: none"> ● Social Network: <ul style="list-style-type: none"> ○ Religion remains the most popular organisation. ○ The majority do not belong to any political organisation. ● Information and communication <ul style="list-style-type: none"> ○ The majority do possess various sources of information (television, radio and telephone), but information about government policies as it affects their communities largely comes as rumours from neighbours. ● Savings and Income: <ul style="list-style-type: none"> ○ They generally have inadequate income to meet basic needs. ○ The majority are unable to save money. ● Access to Credit/Loan: <ul style="list-style-type: none"> ○ The majority do not have access to credit from formal financial institution. ○ The majority prefer to access credit from friends, relatives and co-operative. ○ They have access to credit in the form of cash, goods and services from informal sources. |
| Natural Capital | <ul style="list-style-type: none"> ● Natural Capital is not evenly distributed. It is mainly associated with the geographical location of each settlement, hence it is context specific. <ul style="list-style-type: none"> ○ Refuse Dump and Scavenging was only found in Sari-Iganmu. ○ Water Bodies were found in Oko-Baba and Ajegunle. ○ Open Space was only found in Oko-Baba. |

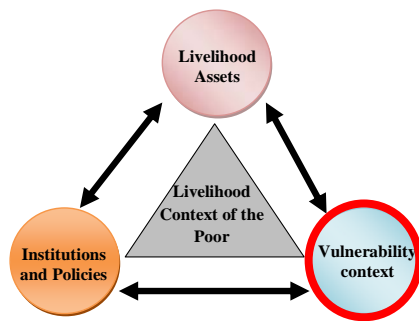
It is clear that the residents of the case study settlements are not homogeneous rather they are heterogeneous and differentiated according to their livelihood asset portfolios. Generally, however, they have inadequate assets portfolios, which in turn increase their vulnerability. The next chapter will focus on vulnerability context.

Chapter Seven

Complex Reality: Vulnerability Context in Lagos Informal Settlements

“Vulnerability is a major obstacle to social and economic development. Poor people are especially vulnerable; they have few buffers or resources to cope with hazards or shocks. Yet they are significantly more likely to be affected by ill-health, unemployment, trade shocks, famine or conflict. Sustainable poverty reduction can only be achieved and managed effectively if vulnerability is better understood” (IDS - Vulnerability and Poverty Reduction Team, 2013).

7.1 Introduction



This chapter further addresses the third research objective – the vulnerability context and livelihood vulnerability of the residents of informal settlements. It builds on the macro context (Nigeria and Lagos) presented in chapter five. Vulnerability is closely linked to asset ownership.

Chapter six has explored livelihood and asset portfolios of the selected informal settlements. From chapter six, it is evident that the residents have inadequate assets and unbalanced asset portfolios. This is an indication of internal vulnerability with implications on the external factors that cause vulnerability. This chapter therefore examines the vulnerability contexts within which residents of informal settlements pursue their livelihood as well as what they are vulnerable to. Based on DFID Sustainable Livelihood Framework (SLF), the identified vulnerabilities were carefully categorised and discussed along three main themes – trends, shocks and seasonality (see figure 7.1). There is a complex interaction between external (macro) factors and internal (micro) factors which frame individual’s or household’s vulnerability context.

This chapter is structured into five main sections; following this introduction, section two, by way of background presents discussions on trends at the macro level, but with serious influence on livelihoods at micro level. The section builds on the Nigerian and Lagos context discussed in chapter five.

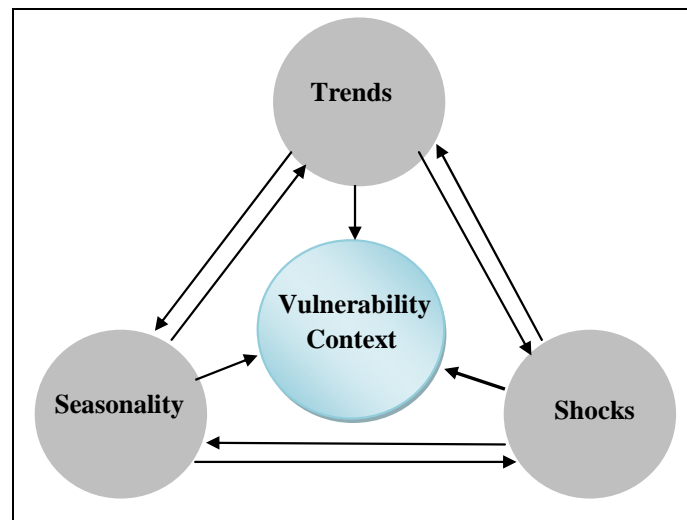
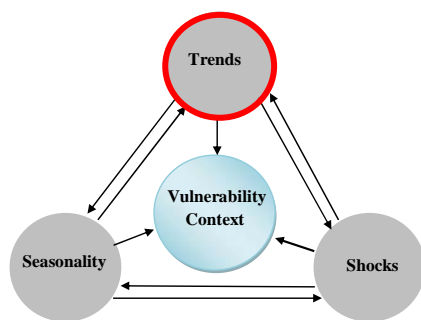


Figure 7.1: Framework for Analysing Vulnerability Context of the Urban Poor

It emphasises the implications of the prevailing socio-economic, political and physical environments on the livelihoods of the residents of informal settlements in Lagos. The third section follows with discussions on shocks. Both the generic and context-specific shocks are discussed in this section. The fourth section follows up with an analysis of seasonality as it affects livelihoods of the urban poor. The fifth section summarises the chapter's discussions. It draws on the findings of the second, third and fourth sections to conclude that the urban poor are faced with an overlay of vulnerabilities, which perpetually trap them in poverty.

7.2 Trends



Long term trends in political, socio-economic and natural environments can influence the vulnerability of livelihoods at individual, household and community levels (DFID, 1999; Farrington *et al.*, 2002; Meena and O’Keefe, 2007; Marlar, 2012). Trends, though, often occur at macro level, they have impacts on the livelihoods of individuals, households and communities at the micro level.

The section builds on the Nigerian and Lagos context presented in chapter five. It highlights the trends associated with the population growth and urbanisation, macroeconomic, governance and physical contexts and their implications on the livelihoods of the urban poor in Lagos.

Trends in population increase are manifested in large working age group (15 and 64 years) and children (below 15 years) (see table 5.1), urbanisation, urban poverty and incidence of informal settlements. These have implications on livelihood sustainability, particularly on employment opportunities, housing, infrastructure and urban services, as will be subsequently discussed. Akanbi and Agbo (2011), have described the current population trends as a potential vulnerability for the future of Nigeria's development, if not well managed. Youth population, on the one hand, can be a threat and, on the other hand, it can present a unique opportunity for national development, depending on how it is managed (Okonjo-Iweala, 2013). For instance, a youthful population can be an asset for national development, if there is a conscious effort towards investment in youth development, education and job creation. In the case of Nigeria, the youthful population poses danger for national development. This is against the backdrops of reduction in investments on education and job creations.

The challenges of urbanisation are acute in Lagos. Over the years, Lagos has witnessed unprecedented population growth and uncoordinated urban expansion. Lagos is currently facing urbanisation challenges resulting in poverty, proliferation of informal settlements,

inadequate housing and inadequate access to livelihood opportunities. As a result of population growth, buildable land is becoming increasingly scarce. Hence urban population now occupies marginal and hazardous locations where they are vulnerable and least able to cope with environmental and climate change-induced hazards. Lagos is struggling with the problems of unprecedented urbanisation, which place serious pressure on the capability of government to provide adequate housing, employment and infrastructure for all Lagos residents. Infrastructure provisions have been marked with inadequacy and have therefore failed to keep up with population growth. Inadequate infrastructure has significantly contributed to the current rate of unemployment, poverty and livelihoods insecurity.

It is surprising, as presented in chapter five, that the Nigerian economy is growing owing to huge revenue from the oil and gas sector, but the proceeds from oil are not getting to the masses. The huge revenue from oil is not translating into adequate job creation, investment in housing, infrastructure and social services delivery, livelihood opportunities, and improvement in the living standard of an average Nigerian. Revenue from oil has not been used for the socio-economic development of individuals and the nation at large. The majority of the people are excluded from socio-economic development and they are deprived of taking advantage of the nation's economic growth. As such, they are forced into poverty and they are forced into making a living informally.

The situation is made worse by poor governance system. The system, as discussed in chapter five, is characterised by corruption and mismanagement of resources. As such, large proportion of the funds meant for infrastructure and social services development, housing provision, welfare, and creation of livelihood opportunities ends up in a few individuals' hands. One of the key informants in Ajegunle noted:

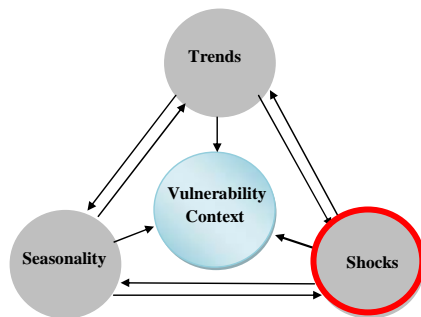
“Every year budget keeps increasing. Huge amount of money is budgeted for various projects, contracts are awarded, and money released, but the money is never used for what is meant for.”

One of the participants in a group discussion in Ipaja also expressed similar view:

“Our leaders do not steal in million again, it is now in billions of naira. Money meant for every one of us is in the pocket of some few people at the corridor of power. While we are struggling to survive, they have more than they will ever need. It is not just fair, particularly for our children.”

The poor are disproportionately affected by the challenges associated with the prevailing macroeconomic, governance and urbanisation trends. These trends often result in livelihood shocks for the poor.

7.3 Shocks



Shocks involve uncertainty and hinder sustainable livelihood. Respondents were asked whether they or any member of their households have experienced or anticipated any of the shocks listed in the household survey. The results are presented in table 7.1. In addition, in-depth interviews, group discussions and asset portfolios discussed in chapter 6 provide further

information on livelihood shocks. This section therefore presents an array of shocks, which urban poor in Lagos informal settlements experience.

Table 7.1: Livelihood Shocks (Percentage of Respodents)

| | Names of Settlements | | | |
|--|----------------------|---------|----------|-------------|
| | Ipaja | Ajgunle | Oko-Baba | Sari-Iganmu |
| Pollution | 51 | 98 | 85 | 75 |
| Flooding | 5 | 92 | 48 | 45 |
| Ill health | 71 | 82 | 74 | 80 |
| Threat of Forced Eviction or Actual Eviction | 27 | 79 | 95 | 76 |
| Violence/Crime | 3 | 74 | 80 | 95 |
| Loss of Job/ Unemployment | 41 | 68 | 70 | 40 |
| Loss of Social Network | 24 | 67 | 75 | 40 |
| Loss of property | 14 | 58 | 80 | 45 |

7.3.1 Forced Evictions and Threat of Forced Eviction

UN General Comment No. 7 defines the term ‘forced eviction’ as:

“The permanent or temporary removal against their will of individuals, families and/or communities from the homes and/or land which they occupy, without the provision of, and access to, appropriate forms of legal or other protection.”

Where informal settlement exist, the dwellers are particularly vulnerable to forced eviction and avoidable relocation (Fernandes, 2011). Historically, forced eviction has been government policy on informal settlements in many developing countries. The practice declined in the 1980s and 1990s owing to increased political democratisation in many of the affected countries (Fernandes, 2011, p. 6). However, in recent years, forced eviction is becoming increasingly prominent in many cities of developing countries, including Nigeria (COHRE, 2006; Allen, 2011; Fernandes, 2011). Table 7.4 shows reported cases of forced eviction in some selected countries, including Nigeria.

Table 7.2: Reported Forced Evictions in Selected Countries, 1995-2005 (Number of Persons Evicted)

| | Zimbabwe | Indonesia ²⁰ | China ²¹ | Bangladesh ²² | Nigeria ²³ | India ²⁴ | South Africa ²⁵ | Totals |
|---------------|----------------|-------------------------|---------------------|--------------------------|-----------------------|---------------------|----------------------------|-------------------|
| 1995 | 6 500 | 300 | 336 754 | | 17 300 | 6 550 | 86 965 | 454 369 |
| 1996 | | 272 182 | 336 754 | 25 580 | 253 105 | 156 790 | 112 151 | 1 156 562 |
| 1997 | 200 | 272 182 | 336 754 | 22 000 | 15 000 | 65 000 | 128 996 | 840 132 |
| 1998 | | | 336 754 | | | 172 000 | 65 771 | 574 525 |
| 1999 | | | 336 754 | 100 205 | 300 | 2 460 | 88 223 | 527 942 |
| 2000 | | | 336 754 | | 1 201 100 | 177 455 | 57 230 | 1 772 539 |
| 2001 | 8 300 | 49 205 | 341 754 | 63 750 | 7 500 | 450 | 27 924 | 498 883 |
| 2002 | 250 000 | 3 000 | 439 754 | | 165 | 950 | 62 878 | 756 747 |
| 2003 | | 5 184 | 686 779 | | 12 000 | 150 850 | 138 308 | 993 121 |
| 2004 | 5 000 | 39 184 | 467 058 | 21 552 | 7 550 | 20 715 | 56 813 | 617 872 |
| 2005 | 704 300 | 4 425 | 187 064 | 9 355 | 820 413 | 363 795 | 1 420 | 2 090 772 |
| Totals | 974 300 | 645 662 | 4 142 933 | 242 442 | 2 334 433 | 1 117 015 | 826 679 | 10 283 464 |

NOTE: Unless more specific data was available, estimates were constructed using the following equivalencies: 1 family = 5 persons; 1 community/area/village/town = 200 persons; 1 flat or house = 5 persons; 1 room = 3 persons; 1 apartment building = 100 persons; "thousands" or "hundreds" = 3 000 persons or 300 persons, respectively; 1 group of families = 50 persons; 1 settlement/neighbourhood/camp/encampment/quarter = 50 persons; entire region of a country = 10 000 persons; "a number of"/"several"/"many"/"numerous" = 5 persons or families, depending on the specification made within the text.

Source: UN-HABITAT (2007, p. 9) Forced Evictions – Towards Solutions

Table 7.3: Potential Human Rights Violations by Forced Eviction

- The right to non-interference with privacy, family and home.
- The right to be protected against the arbitrary deprivation of property.
- The right to the peaceful enjoyment of possessions — many forced evictions occur without warning, forcing people to abandon their homes, lands and worldly possessions.
- The right to respect for the home.
- The right to freedom of movement and to choose one's residence.
- The right to education — often children cannot attend school due to relocation.
- The right to water — as evicted people often find it far more difficult to access potable water.
- The right to life — violence during the forced eviction which results in death is a common occurrence.
- The right to security of the person — implementing authorities rarely provide evicted persons with adequate homes or any form of compensation, thus rendering them vulnerable to homelessness and further acts of violence.
- The right to effective remedies for alleged human rights violations.

Source: COHRE (2006, p. 10)

Forced eviction often results in homelessness, hinders access to infrastructure, and destroys productive assets and livelihood opportunities (Hasan *et al.*, 2005; Satterthwaite, 2005; COHRE, 2006; Tipple and Speak, 2009). More importantly, it results in violation of many other human rights as contained in various international declarations, including rights to housing and adequate standard of living. The potential effects of forced eviction on human rights according to COHRE (2006, p. 10) are highlighted in table 7.3.

As noted in chapter five, forced eviction is not a new phenomenon in Nigeria. The incidence is more prominent in Lagos than any other city in Nigeria (see table 5.3). Agbola and Jinadu (1997, pp. 274-275) observed that about two thirds of the reported cases of forced eviction between 1973 and 1995 occurred in Lagos. In recent years, the trend is on the increase, particularly among low income settlements. Individual homes, markets, even entire communities are frequently demolished by Government. The case study settlements have their share of this widespread forced eviction and threat of eviction, as shown in table 7.1. Experience of threat or actual forced eviction is prominent in Oko-Baba, Ajegunle and Sari-Iganmu. Reasons driving the threat of forced eviction vary across the case study settlements. In Ajegunle, for example,

threats of forced eviction became prominent as a result of the devastating flood that ravaged the community in 2010. Lagos state government threatened to relocate the residents against their will to a more remote area of the state. Since 2010, as noted by a key informant, threat of forced eviction has been a recurrent issue, particularly during the rainy season.

Forced eviction is counterproductive to socio-economic and human development (COHRE 2006). The experiences of evictees in Lagos are similar to what COHRE (2006, p. 10) highlighted, as indicated in table 7.3. Two out of several cases are presented below. The first case presented in box 1 was a woman, who was later referred to as Mrs Ruth in this thesis (though not her real name). She was one of the respondents to the household survey in Oko-Baba. The second case was Mrs Ruth's friend, a graduate of Lagos state polytechnic, who was later referred to as Mrs Rebecca (also not her real name). Both present cases of forced eviction involving property market-driven and large scale eviction instituted by Lagos State government respectively. Large scale eviction instituted by government is related to promotion and implementation of urban development projects and actualization of Lagos megacity aspiration, as will be discussed in chapter eight.

During the survey, Mrs Ruth was asked if her household had ever experienced or anticipated forced eviction. The response was supposed to be either yes or no. She however answered yes and she added:

“...that was about five years ago. We were using two rooms where we were living before; the landlord sold the house without our knowledge. Less than three months into the one year advance rent, one morning a man came and told everybody (all the tenants), about thirty different families, that we have three days to move out of the house. He claimed to be the new owner. He showed us paper but we thought it was a joke or one of those 419ers⁶. We sent representatives to contact the landlord but no way. We were told he travelled [...]. After the third day nothing happened, but on the seventh day, in the afternoon the man came back with three uniformed men and some angry looking boys in mufti. They removed the roof, broke people's doors and threw out our things violently. A lot of them got damaged. The place is not far from here, is just down there. It is part of this community. In fact I can take you there

⁶ 419ers is the Nigerian slang for scammers and fraudsters. The scams occur in different forms. The number "419" refers to the article of the Nigerian Criminal Code dealing with fraud.

to see the kind of building that is there now. It is not meant for people like us. [...]. Now there is a rumour going around that, government is preparing to demolish some parts of this community (Oko-Baba), just like what they did in Makoko where my friend was living before.”

At this point, her friend, Mrs Rebecca interjected and dialogue started between us

Mrs Rebecca: Do you know Makoko?

Researcher: Yes

Mrs Rebecca: In case you don't know, it is the next community at the other side of the bridge, on the lagoon.

Mrs Rebecca: Have you heard that it was demolished recently.

Researcher: Yes, I heard. So what happened?

Mrs Rebecca: I am one of the victims of that demolition

Researcher: Sorry about that, but would you like to share your experience with me?

Mrs Rebecca: Why not? If it will help you

She therefore narrated, as presented in box 5:

Box 5: Case of Household Vulnerability to Forced Eviction

Makoko on the lagoon was a vibrant place. I had lived in Makoko for over twenty five years and my husband had also lived there for close to thirty years before we got married in year 2005. After we got married we continued to live there since that was where we were both born and we had lived all our lives there. We planned our life around there, though we were struggling, but we were actually doing well in our own right. We struggled, we owned our house (2 bed room and a parlour) and our business there, and we gave birth to all our children (three of them) there. July 16th of this year (2012) is a day I will never forget in my life. It was a Monday morning. Our businesses and house, all gone when Lagos state government officials - KAI brigade (Kick Against Indiscipline) and heavily armed *mopo* (mobile police) entered into the community and demolished houses. We heard about it over the weekend and on Monday morning they have moved into action.

Before now, there has been series of demolitions. In those times, while many families were unlucky, we were lucky as we escaped demolition. But this time around, we were among thousands of other unlucky people, including a lot of our friends, who equally lost their accommodations and means of living. The demolition actually started from our side and before you knew it, they got to our building. Most of our belongings went with it. On that terrible day (at this point she burst into tears, but she later continued narrating her experience), my husband was not at home. I was only able to salvage few things. My first concern was the safety of my children, particularly the last born who was just one plus. I thank God; I was able to save the three of them. If not, how would I explain to their father? That day was very terrified for my children, they all cried. Up till now, my children, both the first and second born, still talk about it. They ask different questions like why did they send us away from there (Makoko)? Why are we not in our school? Why is our daddy not here? Why are we not living together again? When are we going to see our friends in Makoko? And all sort of other questions, which I cannot really answer. You can imagine, how do I explain all of these to them?

Now we don't have a home, no work, is difficult to eat, my children are not in school, we are not free any longer, no privacy, I cannot take care of my husband the way I used to. In fact, everything is upside down. But I thank God that we are still alive. One of the community leaders was shot dead by one of the police men, while many people were harassed and injured. It could have been any of us.

Thank God for few of our friends in this community who has been helping us. They all have their own challenges. Like this my friend, she too has her own issue. As you can see, she has a small room she is managing with her family. So I and my children have to sleep outside, though we are not the only one. If you come here (this community) at night, you will see a lot of people sleeping outside. If you go over there at night, you will see a lot of people under the third mainland bridge. That is their new home, courtesy of governor Fashola (Lagos state governor). Fashola's government has increased our struggles and added to our sorrows. My conclusion is that, it is too bad to be poor. My brother, money is good (at this point she smiled as she continued). I just pray that my children will be able to go back to school, get another accommodation and another source of income. Above all, I hope we will be able to pick our life back.

As can be inferred from the above cases, the aftermath of various forced evictions (large scale instituted by government and property market-led eviction) across Lagos

has rendered many people homeless and resulted in loss of livelihood and social networks, and family disintegration. This is against the backdrop that they are already disadvantaged and experiencing various dimensions of vulnerability, exclusion and poverty. People like Ruth have nowhere to seek redress even though government is obliged to protect tenants from unnecessary victimization of landlords. People like Rebecca are left to cater for themselves despite the Nigerian government being a signatory to the Universal Declaration of the rights to adequate housing and other related Human Rights Declarations. Forced eviction worsens housing condition of the urban poor. Inadequate housing and homelessness are direct consequences of forced eviction.

7.3.2 Inadequate Housing and Homelessness

In many Nigerian cities, including Lagos, adequate and affordable housing is a major challenge particularly in informal settlements (COHRE, 2004). On the one hand, a majority of the housing stock is in poor condition. On the other hand, the supplies are grossly insufficient to adequately meet the needs of the ever increasing population.

Provision of housing is on the concurrent list in the constitution, which makes it the responsibility of all the three tiers of government. Promise of adequate and affordable housing has continued to be on the policy agenda of the Nigerian government. This dates back to the country's independence. (Madaki and Ogunrayewa, 1999, p. 74) stated:

“Since Nigeria’s political independence in 1960, provision of decent housing for the Nigerian citizen has been a major socio-economic problem of great concern to successive governments. This is in line with the understanding that good housing is a key perquisite to the social contentment of the people, without which, efficiency, productivity and development cannot be attained.”

To this end, various steps have been taken by both the federal and the state governments. For examples, the establishment of Federal Mortgage Bank (FMB), the creation of Federal Housing Authority (FHA) and Federal Ministry of Housing and

Urban Development (FMHUD). Similar agencies were also created at the state level. In Lagos State such agencies include Lagos Executive Development Board (LEDB) which later metamorphosed into Lagos State Development and Property Corporation (LSDPC), Lagos Building and Investment Corporation (LBIC) and Lagos State Ministry of Housing. Rhetorically, all these agencies were mainly created to provide adequate and affordable housing particularly for low-income group. However, in reality, houses provided by these agencies are often not affordable by the poor.

Also the first National Housing Policy launched in 1991 promised provision of adequate and affordable housing for every Nigerian. Section 2.2 of the policy states:

“To ensure that all Nigerians own or have access to decent, safe and sanitary housing accommodation at affordable costs by the year 2000.”

Unfortunately, little or nothing has been achieved in terms of adequate and affordable housing provision, particularly for low income group.

From the above, it is evident that the government is not short of housing policy. However, a review of 1991 housing policy document in 2004 (thirteen years after) shows that housing challenges identified in the 1991 document are still prevalent across the country. The causes of the problems were not in any way different, but the problems have actually intensified as millions of Nigerians are inadequately housed while many more can be regarded as homeless, if definition of homeless is expanded to include those who are inadequately housed (Federal Government of Nigeria, 2004; Olotuah and Bobadoye, 2009; Ibimilua, 2011). The 2004 review, however, stressed the importance of adequate housing for national development. Despite this, the provision of adequate housing continues to be a major challenge.

Unfortunately, in Nigeria, housing as a right is not actionable in law as no citizen can enforce it as a right in the law court. Evidence, across the length and breadth of Nigeria, shows that the housing problem is on the increase. There is a huge gap between housing needs and housing supply. For instance, as at year 2000, the housing gap was 16 million units (Oshodi, 2010). As noted by various studies including Oshodi

(2010b) and Daramola (2012), the current situation has worsened, with over 18 million (housing units) deficit. The current situation does not show any sign of hope of adequate housing for the poor. This is against the backdrop of government intention not to be involved in housing provisions as indicated in the 2004 National Housing Policy. The document identified the private sector as the driver of housing provision.

Over the years, there has been a continuous reduction in housing investments, particularly low income housing (Daramola, 2012). This is at the back drop of lack of commitments from the government and organised private sector to invest in social or low-income housing. However, it must be noted, low income housing cannot be left to the will of the market forces. Doing so will mean that many poor households will remain not having access to adequate and affordable housing. This is the exact situation of Lagos.

Nigeria has been described as one of the countries with worst housing condition in the world (COHRE, 2004; COHRE, 2008). A majority of the available housing stock is far from been adequate as defined by UNCHS (1997:22), which is more than a roof over one's head. It also means:

“adequate privacy; adequate space; physical accessibility; adequate security; security of tenure; structural stability and durability; adequate lighting, heating and ventilation; adequate basic infrastructure, such as water-supply, sanitation and waste-management facilities; suitable environmental quality and health-related factors; and adequate and accessible location with regard to work and basic facilities: all of which should be available at an affordable cost.”

The problem of inadequate housing is most severe in the urban centres. Lagos is a typical example. Adequate and affordable housing has become a luxury for many urban dwellers, particularly the urban poor. Housing conditions of the case study settlements, as discussed in chapter six, testify to the housing challenges of the urban poor in Lagos and in Nigeria at large. Inadequate housing in the case study settlements is manifested in overcrowding, poor ventilation, poor facilities, insufficient living space, vulnerable location, high cost of accommodation (relative to income) and inadequate housing supply.

Shortage of housing supply is one of the factors responsible for inadequate housing and poor environmental quality in Lagos. In 2012, as noted by Adeyemi and Disu (2012, p. 19), Lagos alone had a housing shortage of over 5 million units. In addition to shortage of housing supply, locations and conditions of many of the available housing stock expose the dwellers to multiple shocks including flood hazards, forced eviction, poor environmental condition and environmental health related problems. Inadequate infrastructure, as an important component of housing, causes a heavy burden on human health, productivity and the quality of life.

7.3.2.1 Inadequate Housing: Tenants are Disproportionally Affected

Generally in the cities of most sub-Saharan African countries, including Lagos, informal settlements discourses largely exclude tenants who actually constitute a majority of informal settlements' population (Schilderman and Lowe, 2002; Sabry, 2010). Informal settlements dwellers are largely perceived as those who have occupied land informally and built their own accommodation without legal title (de Soto, 1989; de Soto, 2000). Therefore, issues around rent affordability and rental contracts in informal settlements are often neglected (Sabry, 2010, p. 529).

The majority of Lagos' residents, as many as 72%, are rent paying tenants (Lagos State Government, 2012b). The figure is higher in informal settlements, as shown in chapter six (section 6.3.2). In addition to the poor quality of the accommodation, rent affordability is a major challenge among the tenants. They share overcrowded apartments, mostly one room, and endure dangerous conditions. Although most of them are tenants; they find it so difficult to move to better housing, in a less vulnerable location, because of the need to be close to their already established networks and income-generating opportunities. In addition, they are unable to afford advance rents of between two to three years, payable if they have to change accommodation. A respondent in Ajegunle noted:

“There are many challenges here. Flooding, which we experience every year, is one of them. I would have moved away from this area, if I had

enough money to pay two years rent up-front. I am kind of stuck here now till we will probably be evicted.”

In the case of eviction, tenants often lose their advance rents. The case of Mrs. Ruth’s household earlier discussed (section 7.3.1) testifies to this. She lost over nine months advance rent payment, as her household barely enjoyed three months out of the one year advance rent paid before they were forcefully evicted.

7.3.3 Infrastructure and Urban Services Crisis

“The inadequacy of infrastructure for meeting basic human needs and growth is undermining the economic performance of almost every African city” (AfDB, 2011, P. 5).

The term infrastructure may be used to mean facilities, structure, associated equipment, services, and institutional arrangement that facilitate the flow of goods and services (Juma and Bell, 2006, p. 10). Infrastructure contributes to providing individuals with the necessities of life. The importance of adequate infrastructure as a necessary precondition for sustainable development and poverty alleviation has been noted by various studies (Ariyo and Jerome, 2004; Devas, 2004a; Willoughby, 2004; Ogun, 2010; UN-HABITAT, 2011b; UN-HABITAT, 2013). Adequate infrastructure contributes to sustainability and economic growth of urban areas, promotes the competitiveness of local business, improves labour productivities, enhances the investment climate in the city and contributes to its attractiveness. Physical infrastructure such as roads, power and communication facilities are essential to livelihoods sustainability and poverty alleviation.

Unfortunately, despite the importance of adequate infrastructure for urban development, cities in Nigeria, including Lagos, lag behind in infrastructure and urban services provision, with the gap widening continuously as a result of rapid urbanisation and lack of investment in infrastructure development. Over the years, Lagos has maintained a steady population growth without corresponding increase in infrastructure and social services resulting in what Gandy (2006) referred to as an

infrastructure crisis. The share of public investments on infrastructure facilities and social services has, over the years, reduced. Large proportion of the resources meant for infrastructure provisions and maintenance are misappropriated (see section 5.2.4 for discussion on corruption). Hence, access to adequate infrastructure and social services such as water supply, electricity, waste disposal, healthcare and schools have become challenging particularly for the urban poor, as demonstrated in chapter six. Though some of these facilities are available within the case study settlements, or at least in nearby settlements, they are grossly inadequate for building a sustainable livelihood. For example, as noted in chapter 6, all the case study settlements are connected to electricity, but with inadequate access. Inadequate access in this regard is associated with inefficiency of services and high cost.

7.3.3.1 Infrastructure Crisis: ‘Problem Has Changed Name’ - The Case of Electricity

Inadequate infrastructure is a major hindrance to development and poverty alleviation in many African countries, including Nigeria (UN-HABITAT, 2011b). The effect is felt by both the formal and informal sectors of the economy in Nigeria. The cost of doing business is high as a result of inadequate infrastructure, particularly electricity. Poor state of electricity in Nigeria reduces economic growth by at least two per cent and business productivities by about 40 per cent annually.

Electricity is central to rapid economic development of individuals. Without stable electricity there cannot be adequate employment and there cannot be any meaningful development (UN-HABITAT, 2011b, p. 2). This view is equally supported by the residents of the case settlements, as a respondent in Ipaja expressed:

“...Business is really dull these days. No light (electricity), no business; no business, no money, and no money no life.”

The effects of inadequate electricity are evident on the livelihoods of the residents of the case settlements. This is not in any way limited to them, as it is a general issue all over Nigeria. It is paradoxical that virtually all the houses in the case study settlements are connected to electricity supply, but the supply is erratic and the service is

inefficient. The Nigeria Economic Policy report 2003 cited in Kennedy-Darling *et al.* (2008) estimated that the population connected to the grid system is short of power supply over 60% of the time. Empirical evidence suggests that the current situation, if not worse, is not in any way better. A female respondent in Ajegunle who operates a business centre (typesetting and photocopying) in her apartment said:

“As you can see, there is no light now and it has been like this for almost a week. Nobody knows when it will be restored. Anyway, I am not surprised, because the situation is not unusual. It is a common issue.”

Another respondent in Ipaja noted:

“...we have become so used to power outages that we have forgotten we have a basic right as Nigerians to 24 hour uninterrupted power supply. There is no reason why we should be shouting up NEPA or PHCN or whatever they call themselves, when they manage to restore electricity because sooner than later, the light will go off.”

NEPA or PHCN is a household name in Nigeria owing to the importance of its service, but it is usually erratic. The government agency in charge of electricity was formerly called National Electric Power Authority (NEPA) before it was changed to PHCN in 2005 as part of the reform to improve electricity supply. The current reform is private sector-driven. Despite the change of name from NEPA, which people commonly referred to as ‘*Never Expect Power Always*’ to PHCN also called ‘*Please Hold your Candles Now*’ or ‘*Problem Has Change Name*’ as well as the current private sector-driven reform, electricity supply has not in any way improved. Erratic power supply has gone from bad to worse. Regular power outage, which could last for hours, days, weeks or months, is a common occurrence across Nigeria.

The problem did not just start yesterday; it has been a longstanding issue. For example, figure 7.2 shows one of the Nigerian newspapers where government promised to end ‘black-out’ (power outages) by the year 1986. After the 1986 target year failed, successive regimes have also set various target years (1990, 2000, 2002 and 2005) to resolve the electricity problem. Several years after, the problem still persists and the situation is getting worse. As a result of the magnitude of the problem,

in 2006, the then Minister of Power and Steel noted that it will take another 50 years before Nigerians can enjoy uninterrupted electricity supply.

Power generation is grossly inadequate to meet the needs of the population. Currently, according to Power Holding Company Nigeria (PHCN) cited in Arobieke *et al.* (2012, p. 18), the country's peak electricity demand is about 7,600 megawatt (MW), but the actual generation capacity fluctuates between 2,600 and 3,600 MW, and sometimes reaches 4,000 MW. According to the Nigeria Economic Policy Report 2003, Nigeria requires 40,000 MW to achieve its "Vision 20: 2020" of being amongst the twenty leading economies in the world by the year 2020. Currently, there is a wide gap between electricity required for sustainable growth and actual generation. This gap has been attributed to various reasons including low water levels, inadequate plant maintenance, corruption and unavailability of gas to power the turbines. However, it is ironic that Nigeria is rich in oil and gas and there are abundant water bodies, but it cannot guarantee adequate and uninterrupted power supply for the populace.



Figure 7.2: Government Promised to end Black-out by 1986

Source: <http://www.nairaland.com/949144/nepa-no-more-black-out>

In the midst of the electricity crisis in the country, another major challenge is the issue of corruption. Corruption is endemic in the power sector. The sector has opened

avenues for corruption to thrive among government officials, politicians and top officials of Power Holding Company of Nigeria (PHCN). For instance, between 1999 and 2007, about N16billion was said to have been spent on improving electricity generation, transmission and distribution across the nation. Unfortunately, this did not improve the epileptic nature of electricity supply in the country. The truth is that a large proportion of the spending was diverted to private pockets. The House Committee that was set up to investigate the claim of N16 billion however realised that only N1.3 billion was actually spent on the project, as reported by Okojie in one of the Nigerian print media .

“...committee headed by the then Deputy Whip of the House, Aminu Tambuwal, now the Speaker of the House, declared that the power projects that were meant to have been carried out during the years 1999 to 2007, cost the nation N1.3 billion and not N16 billion” (Okojie, 2011, Leadership Newspaper).

Corruption in the power sector is part of the bigger corruption, which happens among the political elites, as earlier discussed in section 5.2.4. Its implications on the livelihoods of the poor have also been discussed in the same section. In recent years, the Nigerian government embarked on power sector’s reform, which is expected to improve electricity supply. The reform involves deregulation and privatisation of PHCN. Unfortunately, this is yet to yield any result. The problem is becoming more intractable. The reform has resulted in increase in electricity tariff, but without improvement in supply. PHCN got approval of the government to increase electricity tariff annually between 2012 and 2016, whether or not there is an improvement in electricity supply. Government has, however, justified this increase noting that the inability of PHCN to live up to expectations on service delivery was not enough reason to bring down electricity tariff. With this, people, particularly the urban poor, have been subjected to more burdens.

In the absence of adequate public power supply, privately owned generator is the alternative for meeting electricity needs. Generators are widely used for domestic and business purposes across Lagos. The situation in the case study settlements is no exception. As noted in chapter six, over half of the respondents own generators. As observed, it is common to find more than one generator in a typical building (see

figure 7.3) since most of the buildings are multi-occupied. Many of the residents are able to afford a low capacity (1.2KVA) generator, which is commonly referred to as *I better pass my neighbour* – meaning I am better than my neighbour with no electricity at all (figure 7.4). This type of generator can only power a few household's items. The residents also use generators for income generating activities. As noted in chapter six, a majority of the respondents are artisans. Mostly, their products and services require the use of electricity. In the absence of regular supply from public source, generators become the alternative.

However, the use of a generator comes at an additional cost to the household's expenditure, which many respondents said they cannot regularly afford. This is in addition to the monthly electricity bills which the residents have to pay to PHCN. The bills are usually estimated; they are not dependent on the amount of electricity consumed. In reality, people pay for more than the electricity they consumed as the supply is mostly not available. The use of a generator also increases the cost of production and services. As a result of lack of electricity, most businesses have to rely on generators, which are very expensive to run. This has forced many businesses to close down because they could no longer produce or render services at competitive prices. In addition to fuelling and maintaining generators, business owners would have to pay for electricity at the end of the month, which they did not enjoy.



Figure 7.3: Generators are used for both Domestic and Commercial Activities



Figure 7.4: I Better Pass my Neighbour Generator

Source: (picture on the right) <http://www.nairaland.com/948926/nepa-no-more-black-out>

These additional expenses increase cost of production and services which are often transferred to the customers. However, as noted by a female respondent in Ajegunle who operates a business centre (typesetting and photocopying) in her apartment, there is a limit to what customers can bear because they have inadequate income.

“...in a situation like this (when there is no light) I run on generator, but not so many people want to type or make photocopy because of the extra cost they have to pay.”

Another respondent who operates a barber salon in Ipaja said:

“Today is not a busy day. It is always like this any time there is no light. I opened just to see if any customer will need my service and will be willing to pay for the use of generator. It is not profitable for me to charge the same amount.”

Customers who may be desirous of such service without alternative will have to pay additional cost out of their irregular and inadequate income. However, the common situation, as observed, is that livelihoods activities which require electricity are delayed until there is public supply. Through this process man-hours and income are lost. It is particularly challenging for the residents as many of them rely on electricity for their means of livelihoods and they mostly rely on daily income for survival.

In addition to the economic cost of the use of generators, there are also environmental and human health challenges. There are human health implications associated with

inhaling generator's fumes which often result in ill-health or even death. In Nigeria there have been reported cases of death resulting from inhaling generator's fumes. The use of generators also contributes to emission of greenhouse gases and depletion of the ozone layer and by implication, climate change and global warming.

7.3.4 Climate Change Related Shocks: The Case of Flooding

“Flooding has enormous effects on the poor people in African cities. It affects people's health through waterborne diseases, damage to food; it destroys income and causes further deterioration of sanitation, increased exposure to disease [...] Many schools are closed during flood periods and children have their education interrupted. Some people may not be able to get to work for long periods and suffer loss of income and possible losses of jobs. Flooding thus greatly aggravates poverty” (ActionAid, 2006: 7)

Climate change related risks in Lagos include increasing temperature, irregular rainfall, ocean surge, sea level rise and flooding. In 2012, it is predicted that temperature will increase by 0.04⁰C annually which will result in days of extreme heat with temperatures exceeding 38⁰C. The rainy season is expected to be longer by up to 2 weeks which will result in about 15cm increase in annual rainfall. Likewise, sea level of about 3.1mm annually is expected (BNRCC, 2012). All these are expected to increase vulnerability of Lagos to incidence of flooding.

Flooding has been identified as one of the major natural hazards which disrupt the prosperity, safety, livelihoods and wellbeing of human settlements (ActionAid, 2006). The above quotation highlights multiple effects of flooding on livelihoods of the poor. Admittedly, flooding is the most visible climate change related shock which directly impacts people's livelihoods in Lagos (Adelekan, 2010). The vulnerability of Lagos to flooding is a function of various biophysical, topographical and socio-economic factors. These are manifested in its location (coastal), population density (densely populated and mostly overcrowded), infrastructure provision (often inadequate and poorly maintained), socio-economic characteristics (predominantly poor), and settlements morphology (predominantly unplanned and haphazard).

In addition to these features, a high incidence of flood hazards experienced across Lagos in recent years is equally associated with changes in global and local climatic factors. IPCC (2007) predicts that climate change is likely to cause shifts in the global pattern and intensity of rain fall as well as sea level rises. Lagos is not immune to these predictions.

The Lagos State Commissioner for environment in his comment as reported by Vanguard newspaper on July 15, 2011 states:

“The intensity of rain has increased and the water level has risen incredibly so that the channels that are meant to discharge water from the roads and drainages are completely locked because of the high tide and because both the Atlantic Ocean and Lagoon that receive water from the channels have risen more than usual.”

Flooding has become a common phenomenon in Lagos. Recent flood occurrences point to situation getting worse. Flooding has, indeed, been identified as one of the major obstacles to sustainable development in Lagos, especially among the urban poor (Lagos State Ministry of Economic Planning Budget, 2004; Adelekan, 2010).

As shown in table 7.1, flooding is a common occurrence across the four case study settlements. In Oko-Baba and Sari-Iganmu almost half of the respondents claimed that their households were affected by flood hazards. In contrast, 92% in Ajegunle affirmed that they were affected by flooding. This suggests that the incidence of flooding is more prevalent in Ajegunle than the other three settlements. In addition to a lack of drainage facilities and increase in volume of rainfall, incidence of flooding in Ajegunle is associated with its locational characteristics. As earlier noted, it is located in a water catchment area between Ogun River and Ikorodu bay, and in close proximity to Oyan Dam. All these factors contribute to the high incidence of flooding in Ajegunle. The experience of 2010 flood hazard presents a unique challenge to livelihood security of Ajegunle’s residents as noted by many respondents.

In Ajegunle along Ikorodu, flooding is a yearly occurrence which the residents are making efforts to cope with. Between September and October, the community often experience flooding. However, October 2010 flood event left a devastating experience

which many residents are still struggling with. The flood was a result of increase in rainfall coupled with the release of water from Oyan Dam into Ogun River. The whole community was submerged by water (see figure 7.5). People could not do anything to stop the water from entering their homes. Business activities were paralysed for weeks while many people lost properties they have laboured to acquire over the years. The impact was so devastating to the extent that it attracted many government officials, including the president and the Lagos State governor (see figure 7.5), who came to sympathise with the residents and promised to help the affected people financially.

Many households were internally displaced (see figure 7.5). The Lagos State government promised to move the affected people to Agbowo Relief Camp before they will be permanently relocated. Over 1000 people were moved to Agbowo Relief Camp while several others were unable to get accommodation in the camp. Those who had chance to live in the camp lived under terrible condition for about six months before they were forcefully evicted by the state government without financial assistant. One of the key informants, who was also affected by the flood noted:

“Lagos State government promised to help us financially or with another accommodation somewhere else, but up till now nothing has been done. We have gone to governor’s office, we have protested for government to fulfil its promises. There have been more promises without action.”



The 2010 flood event submerged the entire community, damaged both individual assets and community infrastructure, including roads, electricity poles and drainage as well as public buildings. The only public secondary school was severely affected. The flood did not only damage the school's properties but took over the school completely and displaced both the staff and the students. The impact led to disruption of academic activities for more than three weeks before the students were eventually relocated to another school in Ketu, tens of miles away. Figure 7.6 shows the conditions of Ajegunle secondary school, two years after the incidence of 2010 flooding.



Figure 7.6: Ajegunle Secondary School Overgrown with Weeds as a Result of 2010 Floods.

This relocation has effects on both human and financial assets of the residents. It added additional burden to their already inadequate income resulting from increase in transportation cost of school children. Attendance and safety of the students were also areas of concerns for parents. Due to delay in transportation and terrible traffic situation they have to contend with, many students resume late. Some parents complained that sometimes they are unable to afford transportation cost. In such situation, the affected students are made to stay at home. As a respondent stated:

“Whenever I or my wife cannot afford to give them transport money; we make them sit at home. Though we are all not happy about it but what can we do?”

The current location of the school means that the majority of the students have to cross a busy expressway (Ikorodu road) twice daily when going to, and coming from school. 'The community has lost about seven children, which I know off, in the process of crossing the expressway'. This equally has implications for students' attendance. For instance, one female respondent, a widow who has a child in junior secondary school one (JSS1) said:

'My boy does not attend school any time I do not have enough money or time to take him to school and also to pick him in the afternoon. For now, I cannot allow him to cross that express alone. I cannot even entrust him with anybody.....I do not want him to join his father too soon. He is the only one I have got, he is my future.'

Up till now, many people are yet to recover from the shock the losses they suffered. It has indeed worsened the conditions of many people.

The impacts of flood hazards, in all the case study settlements, are multifaceted but interrelated and cut across a wide range of livelihood assets. The most visibly devastating impact of flooding is the damage to physical assets. At the community level, the physical vulnerability is manifested in the destruction of basic infrastructure. As noted by Jha *et al.* (2012, p. 161), large scale flooding can cause damage to community infrastructure. The effects of flooding on physical assets in the case study settlements are manifested in damage to buildings and community infrastructure (both socio-economic and physical infrastructure), and loss of household's productive and non-productive assets. Household's assets damaged by flooding, as reported by various respondents included televisions, beds, chairs, radios, clothes, refrigerators, freezers, carpets and generators. Community infrastructure including roads, electricity poles and drainage as well as public buildings were reportedly damaged.

The impacts of flooding on human assets are characterised by loss of human life and social networks, and ill health and injury. Loss of human life does not only bring psychological and emotional pain to people who have lost loved ones but also can lead to economic and financial vulnerability in the case of losing the bread winner of the household (Jha *et al.*, 2012). Flooding leads to incidence of disease with potential

effects on individual's ability to labour and generate income. During flooding, there is usually a high incidence of disease outbreaks among residents. As stated by a respondent who sells local herbs in Ajegunle:

“Any time we experience flood here, there is usually high demand for herbs and treatments associated with water-borne diseases”

High incidence of disease outbreak during flood hazards is attributed to environmental pollution and increased underground water contamination which accompany flooding, as significant proportion of the residents either rely on wells, boreholes or water vendors for their main source of water for drinking and domestic use.

During the rainy season, storm-water often takes over the entire community, resulting in storm water stagnation and environmental pollution (see figure 7.7). Such an environment serves as breeding ground for vectors which cause and spread diseases. The situation is further exacerbated by overcrowding, which aids the easy spread of diseases.



Figure 7.7: Water Stagnation and Environmental Pollution

Disruptions to academic activities were also reported across the study areas. It was reported that, as a result of July, 2011 flood both primary and secondary school students across the state were ordered to stay away from schools in order to prevent further loss of life particularly among school children. After the flood receded, as a result of the magnitude and devastating effects of the flood, some schools remained shut while some remained not conducive for academic activities.

Replacing damaged community infrastructure, resulting from flood events, and assisting flood victims have financial implications for government. Individuals also bear the financial brunt of their losses resulting from flood hazards. As noted by Jha *et al.* (2012), flooding puts additional burdens on individuals' finance and, as such, reduces their economic capability which, in turn, adds to the already vulnerable conditions. As expressed by many respondents, their financial conditions were exacerbated by the experience of flood hazards. According to Jha *et al.* (2012), it is particularly difficult to get accurate data to quantify financial implications of flood hazards. This statement is true for this study, as it was difficult for the respondents to value their actual financial loss resulting from flooding. However, the financial cost of their losses is manifested in damage and loss of livelihood assets and disruption of income generating activities. The quotes below from different respondents confirm this point:

"I cannot say this is the total amount of what I lost to flood between last year (2011) and this year, but the point is that many of my properties, I mean my household items, were damaged, and I am yet to replace most of them because I have no money to do so."

"2010 was a very bad year for me, no thanks to 2010 flood. I am still in a serious debt. The loan I got from co-operative and the one I borrowed from friends were lost to the flood. Just two days after I invested the money to stock my shop, the flood came and swept away everything. I just wanted to improve my business and source of income. I did not know that it will come that way. If I had known, I would have left the shop the way it was. It would have been better, if I did not borrow the money."

“...Everything I have laboured for over the years, including my certificate has been lost to flood. Now I am empty, left with nothing.....I am practically back to square one, where do I even start from.”

It must be noted that the above statements are not peculiar to these respondents; rather they are common experiences among the residents. Though, it must be emphasised, flooding is a seasonal event, its associated loss is often enormous, particularly on livelihoods of the urban poor, and difficult to cope with.

The residents of the case study settlements are disproportionately affected, on the one hand, as a result of their already precarious conditions and limited assets to cope with the impacts of flooding. On the other hand, they live in flood prone areas. In Lagos, it must be noted that living in flood prone areas is not in any way peculiar to the urban poor. However, they constitute a majority and have the least capability to cope with the challenges of such location. Furthermore, they experience multiple deprivations and exclusions in their livelihoods. These are manifested in their low and, often, inadequate income, poor environmental conditions, overcrowding, inadequate access to infrastructure, hazardous and precarious locations. These deprivations are simultaneously experienced by the residents. The risks associated with flood hazards therefore hit them hard, and do not only exacerbate their already poor conditions but also hinder their capabilities to accumulate assets.

7.3.5 Pollution, Environmental Degradation and Ill Health

“Sudden or prolonged ill health often results in a downward spiral of assets loss and impoverishment as people are forced to abandon productive activities. The relationship between ill health and poverty is complex and works in both directions. Ill health can cause poverty and poverty can contribute to poor health” (Grant, 2005 cited in Handley et al., 2009, p. 3).

Pollution, resulting in poor environmental conditions, is a major source of ill health throughout the world (Save the Children, 2012: 24). Poor environmental conditions

have negative impacts on the overall health condition of the people, which are often not easily understood, even by those who suffer the effects (Giorghis, 2012, p. 16). Illness is a general phenomenon which could affect any human being irrespective of class or age. However, poor people are disproportionately affected by ill health, because they are most likely to live and work in dangerous environments and they experience serious challenges accessing sanitation and healthcare facilities.

“The urban poor live in life-threatening conditions with limited access to clean water, adequate drainage and sanitation. They are also affected by high levels of pollution due to toxic material, residential congestion and absence of green spaces. The result is environmental degradation, increased natural and man-made disasters, scarcity of drinking water and increased risks to public health” (AfDB, 2011, P. 6).

In the case study settlements, pollution and ill health are common incidents. As shown in table 7.1, more than two-thirds of the respondents in the four case study settlements claimed that at least one member of their households has experienced ill health while over half of the respondents have also experienced pollution. Common sources of pollution in the settlements include flooding and waste-blocked drainage. As discussed in chapter 6, all the case study settlements lack adequate facilities, including water supply, drainage and waste disposal. Wastes are indiscriminately disposed of which leads to land, air and water pollutions. Indiscriminate disposal of waste coupled with lack of drainage facilities make the situation worse during the rainy season. Run-off waters are mixed with waste resulting in water contamination, offensive odour and environmental degradation. Also, as earlier noted, water stagnation is a common incident in all the case study settlements (see figure 7.7). As such, their living environment becomes a breeding ground for bacteria, parasites and disease vectors, such as mosquitos. In most cases, there are no clear demarcations between where the residents play, cook, eat, work, live and dispose of their waste. Therefore, they constantly ‘live off’ the unsanitary environment.

Access to safe water affects adequate sanitation. Lack of improved sanitation facilities coupled with precarious locations and degraded physical environment associated with informal settlements expose the dwellers to various kinds of diseases and

environmental health problems, which consequently affect their livelihoods. Common illness among the residents includes malaria, diarrhea and typhoid. These illnesses are associated with the prevailing poor environmental and inadequate sanitary conditions in the study areas. Though levels of infrastructure provisions vary across the four settlements, generally connections to public sanitation facilities are grossly inadequate, as discussed in chapter six. The residents are faced with poor housing conditions and overcrowding, inadequate access to safe water for drinking and domestic use, poor sanitation, inadequate drainage and toilet, and limited access to health facilities. Succinctly put, they live their daily life and work in poor environmental conditions and health-threatening environment.

In addition to the precarious living conditions prevalent in informal settlements, households affected by ill health are likely to have lower incomes and are more vulnerable to other livelihoods shocks. (Harvey, 2004; Handley et al., 2009: 4). Ill health, as noted by various respondents, on the one hand, has impacted their capacity to earn income resulting from reduced capacity to labour. On the other hand, cost of treatment added an extra burden on their financial capacity. A male respondent in Sari-Iganmu said:

“My wife used to be very hardworking and helpful financially. But now she is unable to work like before. Lately, she has been in and out of sickness. She is not just strong like she used to be. Now she hardly goes to the market and you know what that means....”

The effect of ill health on livelihoods is even more worrisome and can further impoverished already poor conditions, especially when the sick person is among the major contributors to the household’s income or is the main or the only income earner in the household (Beall, 1995; Masika et al., 1997; Beall and Fox, 2007).

“...health impacts pose a double jeopardy for poor people’s livelihoods: the contribution of key productive members of the household is lost and the cost of health care is expensive and time consuming.” (IISD, 2003: 15).

Ill health or care needs of any household members significantly affect the number of workers a household can mobilise for income-generating activities. However, the

severity of the impacts of ill health is a function of the extent to which the affected person contributes to the socio-economic functioning of the household (Jha et.al., 2012). For instance, as noted by Beall and Fox (2007), ill health of a major bread-winner can make life more difficult and further impoverish not only an already poor household but also a formerly non-poor household.

7.3.6 Employment Insecurity- Unemployment, Underemployment and Vulnerable Employment

“Opportunity for consumption for the poor would be from having access to remuneration employment opportunities, which could be from wage employment or self-employment...Thus given employment opportunities, a major source of poverty is removed, or at least substantially weakened” (Aigbokhan, 2008, p. 13).

Admittedly, as discussed in section 5.2.3, Nigeria has enjoyed a steady economic growth over the years, but this has not translated into adequate job creation and employment opportunities. Non-inclusive economic growth among other things has resulted in more unemployment. Unemployment rate is progressively increasing and access to gainful employment is becoming more difficult. Available data shows that between 2000 and 2011, unemployment rate rose from 13.1% to 25% (see figure 5.2), and there are indications that this upward trend will continue (National Bureau of Statistics, 2012). As shown in table 5.1, the working age groups constitute a majority of the population. Unfortunately, the rate of job creation is far below the rate at which population of working age group is increasing (National Bureau of Statistics, 2012).

In Nigeria, as observed by Emeh *et al.* (2012, p. 6), unemployment can be categorised into two groups – the older unemployed who lost their jobs through retrenchment, redundancy or bankruptcy; and the younger unemployed, most of whom have never been employed. Unemployment is particularly common among the youth. United Nations defines youth as people between the ages of 15 and 24 years. Definitions of youth, however, vary in different contexts owing to changing political, economic and social-cultural circumstances (UN, 2001). In Nigeria, the National Youth Policy

document defines youth as those persons between the ages of 18 and 35 years (Federal Government of Nigeria, 2001; Federal Government of Nigeria, 2009). Available statistics show that in 2011, unemployment rate among the youth was 46.5%. Aigbokhan (2008) and National Bureau of Statistics (2010) have noted that unemployment is becoming increasingly endemic and one of the major characteristics of urban youth across Nigeria. Annually, thousands of tertiary institution graduates and secondary school leavers are turned out across Nigeria, without hope of jobs for a majority of them. Umo (1996) affirmed that, annually, only about 10% of the youth population in the labour market managed to secure employment. Another study by BGL (2012) noted that, between years 2006 and 2011, an average of 1.8 million youth entered into labour market with a majority of them unable to find jobs while many are underemployed. The comments of the Nigerian Inspector General of Police aptly captured it when he expressed concern at the rate in which youths were resorting to crime as an alternative means of survival owing to unemployment:

“...We have a lot of graduates and even those who have not attended any school who have nothing to do. It becomes worrisome, when you go round this country and you see the faces of unemployed persons. You begin to wonder that we just have to do what we have to do at the level of federal, state and local governments to begin to plan and put policies in place for the employment of these persons” (Cruise news, 2012).

In addition to inadequate job opportunities, many of the Nigerian graduates have been described as unemployable in the labour market owing to poor learning outcomes. There is a disconnection between what is learnt in schools and the skills required in the labour market (Oviawe, 2010; Okafor, 2011; Emeh *et al.*, 2012; Okonjo-Iweala, 2013). The education system does not afford the youth an opportunity to acquire adequate skills they require to compete favourably in the labour market. As noted earlier, there is high literacy rate among the people (section 6.2.2). However, knowing how to read and write, though it is a requisite, is no longer enough to guarantee access to a job opportunity in Nigeria. This is against the backdrop of limited job opportunities coupled with inadequate skills. An elderly male respondent in Sari-Iganmu said:

“This country is upside down now. When I was growing up, life was good. We had good education without having to pay. With standard 6 or secondary school, you are sure of having a good job. Then as a university undergraduate, before you finished, jobs with car will be waiting for you. But now, it is not so. With a university degree, one is still not sure of getting a job. There are many secondary school and university graduates on the streets looking for jobs”.

Another respondent in Ipaja stated:

“I have two graduates in this house. One finished from polytechnic while the other one finished from University over three years ago. Since then they have been looking for jobs and they are yet to get. One of them is even considering going back to school for a higher degree but who will pay for that after spending so much on the first degree. I am really considering that they should go and learn vocations.”

This is an indication of 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 largely depend on their parents for daily survival.

In the absence of adequate access to formal jobs and adequate training from formal education, access to vocational training is important for an individual to access an informal job opportunity. Lagos’ government has vocational and skill acquisition centres which are designed to train youths and unemployed people in various skills. However, access to these centres is usually based neither on merits nor needs. Generally, it is based on either “man-know-man” (who you know) or to settle loyalists of the ruling party. Unfortunately a majority of the urban poor, as shown in chapter six, do not actively participate in politics and do not belong to any political party. Nevertheless, during elections, they are lured to vote with some incentives in the form of money, foodstuffs and materials. Many see such gifts as the only direct benefit they can enjoy from political office-holders or aspirants. As noted in a discussion with a group of boys;

“... they come around with money and foods. They bribe people to vote for them. After the election, you will not see them again until another election is coming. So we have to collect whatever they offer because that might probably be the only thing we will enjoy from

them. After all it is not their personal money. It is our national cake and since they are not ready to use it for the benefit of all..."

Another member equally stated:

"Whether we collect or not and whether we vote or not, someone we eventually win. Since they are all practically the same, it is better to collect whatever we can at that point. I remember 2011 elections; I got N1000 (£4 or \$6.6) for each election."

Though from an international perspective, the amount is probably ridiculous, it is a good incentive for them to vote. This is against the understanding that many of them are unemployed and many of those who are employed do not make anything near this amount daily.

In the absence of adequate access to state owned vocational and skill acquisition centres, informal skill acquisition centres become imperative. It was observed that, relatively, the residents have skills as many of them are artisans, but these skills are not well developed and have not resulted in much economic gain as a result of the general poor state of infrastructure. The implication of inadequate infrastructure on livelihoods has been discussed in section 7.3.3.

It is more disturbing when unemployment is prevalent among the youth. It poses serious challenges to the socio-economic development of any nation. The effects of the high rate of unemployment are overwhelming on the poor, particularly youth who constitute a majority of the Nigerian population. In Lagos, the proportion of youth population is about 70 percent, with high rate of unemployment. As observed, it is a common phenomenon to see idle youths, during the productive hours, roaming around the streets, without engaging in any income-generating activities. As one youth said during group discussion:

"Every time you either hear government has provided these numbers of jobs or government is providing certain number of jobs for the unemployed youths. It is all lies and empty promises. Where are the jobs, there are no jobs anywhere. We don't have jobs. If we do, you will not meet able young guys like us in a group at this time of the day roaming around the streets aimlessly. We want to work but no jobs."

We want to earn money so we can be responsible for ourselves. We want to live normal life.”

The above view negates government’s claim. Government claims that jobs are being provided for the youth as reported by Okonjo-Iweala, who doubled as the Coordinating Minister for the Economy and Minister of Finance:

“...we have engaged in a series of programs to create short-term job opportunities. These include a community services program for the unskilled youth, which will create 370,000 jobs each year over the next four years, and already 178,000 jobs have so far been created this year; and a Graduate Internship Scheme, which will support 50,000 university graduates to acquire work experience in various private sector entities. We also created a special intervention fund called the YouWin program in Nigeria, to provide grants of up to US\$70,000 to young entrepreneurs between the ages of 18 and 45, to enable them startup a business or expand an existing business. Beneficiaries of the first round of the 3-round program have so far created about 15,000 jobs for their fellow youth, and we expect 100,000 jobs to be created under the program during its 3-year life” Okonjo-Iweala (2013, p. 12).

Access to employment or at least income generating opportunity with sufficient income is essential for the survival of urban dwellers. Living in the urban areas, as noted by Schütte (2004), is largely characterised by cash economy and reliance on urban labour market. This is true for Lagos, as access to basic necessity of life requires cash; hence access to job opportunities, particularly in the formal sector, with regular and adequate income is important to individual’s livelihood.

As noted earlier, the growth rate of the urban labour force is far above the rate at which formal sector urban jobs is being created. Therefore, employment is largely dominated by the informal sector, as noted in chapter six. This employment lacks regulation, protection and security (both income and job security). Many of those who engage in the informal sector are vulnerable to seasonal unemployment, underemployment, precarious livelihoods and, particularly, low and irregular income. A respondent in Ipaja stated:

“No job, no money. Money is essential in life. It makes the world goes around. Without money, there is no life. When you don’t have money, you are treated as nobody and you have to accept anything that

comes your way. Without money, one cannot plan for the future. No money, no character. In fact, one will miss-behave."

Unemployment on the one hand has resulted in lack of adequate income, which is needed to meet basic needs and, on the other hand, particularly among the youth, crime as a coping and survival strategy. The issue of crime is further discussed in the next section.

The effects of unemployment and inadequate income are not limited to the unemployed adults. The effects cut across every aspect of household's livelihoods and every member of the household. Children are particularly vulnerable to inadequate income. For instance, it affects their nutrition and necessary diets needed for mental and physical development. Also, as noted by various respondents, inadequate income affects children's education. As earlier noted in chapter six, private schools provide better education than government's schools. Therefore, many parents prefer to send their children to private schools, which, however, come at an additional burden to their limited financial resources. When parents are unable to pay the fees, the common practice is to make the children stay at home till they are able to pay.

A respondent who finds it difficult to keep his children in school owing to lack of money stated:

"I have three children in private schools. Two of them are in primary while one is in secondary school. It hurts to see other children going to school while my children are at home just because I have not got enough money to pay their school fees"....They keep asking when will they return to school? That will only happen if am able to settle the pervious bills."

Another respondent who is experiencing a similar situation also stated:

"My children are always in and out of school just because I cannot afford to pay their school fees as at when due. If they eventually dropout, I am worried, they might end up poor like me. My greatest achievement would be to get all of them educated up to the university level, so they can later be of help."

High quality education provides the required skills for employment opportunity. The place of quality education in alleviating poverty was recognized and emphasised by the

respondents. Children who miss classes and those who are not well fed are vulnerable to poor learning outcomes. Levels and quality of education have significant impact on individual employability. Consequently, they are strong correlates of poverty (Kedir, 2005: 47). In Nigeria, formal education, particularly university degree is a prerequisite, though not enough, for accessing formal employment. Therefore, the low level of education prevalent among the poor reduces chance of getting a good job with adequate remuneration. Consequently, poor education, unemployment and inadequate income can trap poor households in a culture of poverty, which can be transferred from one generation to another.

7.3.7 Violence, Crime and Insecurity

Studies have shown that there is a strong link between unemployment, violent crime, insecurity and poverty (Kessides, 2005; World Bank, 2011). As noted by Kessides (2005), in many African cities crime and violence have increased significantly as a result of widespread poverty and unemployment. A high unemployment rate, particularly among the youth, has been identified as one of the reasons responsible for the widespread of crime and insecurity across Nigeria (Okafor, 2011; Ajaegbu, 2012; Rogers, 2012). For examples, the issue of 'area boys' in Lagos, militants in the Niger Delta and the recent insurgence of Boko Haram in the Northern part of Nigeria have all been linked to high incidence of youth unemployment. Rogers (2012, p. 4) stated:

“The increasing poverty in Nigeria is accompanied by increasing unemployment. Unemployment is higher in the north than in the south. Mix this situation with radical Islam, which promises a better life for martyrs, and you can understand the growing violence in the north. Government statistics show that the northern states have the highest proportion of uneducated persons. If you link a lack of education and attendant lack of opportunities to a high male youth population, you can imagine that some areas are actually a breeding ground for terrorism.”

Also, Okonjo-Iweala (2013, p. 3) has linked violence and acts of terrorism in Nigeria to youth unemployment as she stated:

“These high levels of unemployment often create a feeling of hopelessness and desperation among youth, and these are psychological variables that terrorist organizations use in recruiting their members. After all, ‘an idle mind is the devil’s workshop’...”

In recent times, crimes such as theft, armed robbery, kidnapping, vandalism and act of terrorism are common occurrences in Nigeria, resulting in insecurity and loss of lives and properties. As noted by World Bank (2011), violence, crime and insecurity are among the major hindrances to development, with overwhelming implications for individual’s livelihood. Crime, as noted by Alkire and Foster (undated), has both direct and indirect effects on livelihoods through loss of life particularly of the breadwinner of the family, loss of properties, brutalization, injuries and disabilities, economic and political instability, and disruption of infrastructure and service delivery.

Informal settlements dwellers are essentially vulnerable to crime (Napier, undated, p. 18). As indicated in table 7.1, experience of crime is high in Ajegunle, Sari-Iganmu and Oko-Baba communities. Violent crimes regularly experienced by the residents include domestic violence, inter-personal violence, inter-gang violence, extortion and robbery. These often result in looting of shops, permanent injuries, and loss of life, property and income. One of the key informants in Sari-Iganmu stated:

“Early this year (2012) my wife’s shop was burgled overnight. On that same day, the thieves entered some other shops and houses within the community. They stole money, laptops, generators, phones and some other things.”

The incidence of crime and violence in the case settlements can be attributed to the high rate of unemployment among the youth. As earlier noted many of them are unemployed while many are underemployed. They have limited opportunity to make a living legally. A participant in a discussion with a group of boys stated:

“Boys are not smiling...Things are too difficult. Opportunity to make a living is just too limited. But this is Lagos, boys must survive anyhow.”

Another member of the group also added:

“No job, but will make ends meet anyhow. Really, it is not interesting to talk about it. We are not proud of those ways, but what can we do?”

Surviving anyhow, as revealed by a key informant, involves various sharp practices and illegal activities among the youths. These include cybercrime and internet fraud (*yahoo-yahoo*), robbery, stealing, prostitution, kidnapping and activities of the area boys. The activities of the area boys, who engage in dump site protection racket, presented in chapter six (section 6.6.1), testify to this. They are illegal and criminal acts, but they use them as survival strategies. Evidently, sustainable livelihood cannot be built on them.

7.3.8 Food Insecurity and Hunger

“Food security exists when all people, at all times, have physical and economic access to sufficient, safe and nutritious food that meets their dietary needs and food preferences for an active and healthy life. The three fundamental components to being food secure are availability, access and utilisation of food” (FAO, 1996; FAO, 2010, p. 8).

Food is a basic necessity for human survival. Globally, there has been a significant progress in hunger reduction. However, in developing countries, the number of people with food insecurity is on the increase (FAO, 2010; Save the Children, 2012). As noted by Save The Children (2012:13), one third of children in developing countries are malnourished because they lack access to adequate diets necessary for proper growth. As noted by Omonona and Agoi (2007, p. 398), access to food among other factors affects the productive capacity of human resources. Quality and quantity of food intake have profound implications on human assets and, by extension, on socio-economic development as a result of the important roles human assets play in economic development (FAO, 2010). Inadequate food intake, in terms of quantity and quality, is one of the many challenges of the urban poor in the case study settlements. The respondents have limited access to adequate, safe and nutritious food, which are needed for healthy and productive life, and effective human development. As noted

earlier in chapter six (see table 6.24), a majority of the respondents find it difficult to satisfy basic food needs, hence they are vulnerable to food insecurity.

Food insecurity is one of the outcomes of livelihood insecurity (DFID, 1999; Schütte, 2004; Salagrama, 2006). The three fundamental components to being food secure are availability, access and utilisation of food (FAO, 1996; FAO, 2010). In urban areas, there is a positive relationship between income and food security as a result of urban commoditisation. Inadequate income, at individual and household levels, reduces economic access to food (World Bank, 1991; Schütte, 2004). As revealed in this study, access to adequate food with sufficient diet largely depends on affordability rather than physical availability. In other words the respondents generally lack economic access rather than physical access to food. From observation and as confirmed by many respondents, foodstuffs are readily available both in the retail and wholesale markets across the state, but the major challenge is the cost. Therefore, they are vulnerable to food insecurity due to their low income, which is often inadequate to meet basic needs, coupled with continuous increase in food prices. One respondent in Oko-baba stated:

“Every good thing one needs to survive in life is available in the market but the problem is money..... Food is the most important of them all. Food is available everywhere. Go to Chukudi’s shop over there or go to Oyingbo or Mile 12 market, there are plenty of foods waiting for people to buy them. Obviously, you will not slap the sellers in exchange for foods, you just have to pay.”

Another respondent in Ipaja noted:

“Food is so important that one cannot do without it. But it is sad that it is now very expensive beyond the reach of an ordinary man. I used to buy food in bulk, which will last my family for 1 month. But now with the same amount of money and the same number of people the food hardly last for 2 weeks. We just have to manage it.”

The prices of essential food commodities are too expensive; beyond what many of the respondents can afford. Therefore, many households adopt various strategies to satisfy basic food needs. Some of these strategies mean that they have to sometimes

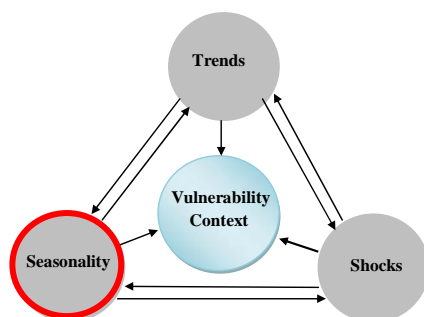
eat whatever is available, reduce quality and quantity of what they eat, skip meals or even go hungry. A respondent with 5 children and a wife in Sari-Iganmu said:

“Life is so difficult. What can be more difficult than not to have money to feed the children? Some of them are getting used to the situation. When there is no food, we manage whatever we see and sometimes we stay without food. But my last two children will not just understand. They want food at all cost. It does not really matter which food or where the food is from, they can eat anything.”

From the above quotes, it can be inferred that people generally have limited access to adequate, safe and nutritious food, which are needed for a healthy and productive life. In addition to the health implications, the impact of food insecurity on livelihoods and human development in Nigeria is complex and multi-dimensional. Nigerian Institute of Social and Economic Research (2008) cited in Iwuoha and Nwanolue (2012, p. 8) aptly expressed complex and multiple impacts of food insecurity on the society it:

“Not only has this (food insecurity) resulted in the recent demand by labour unions for salary increase it has increased some social problems. For instance, cases of family instability have increased due to insufficient food and food allowance. The rate of juvenile delinquencies is on the rise such under-aged female force themselves on some men in quest for food and thereby leading to unwanted pregnancies and likely future population explosion. Cases of theft in the farms have increased. Education has also been impinged such that youths in some states have abandoned school.”

7.4 Seasonality



Previous sections have demonstrated that the residents of informal settlements in Lagos are vulnerable to a wide range of shocks. However, further investigation, which is the focus of this section, shows that some of these shocks are experienced at some particular periods of the year while some are experienced throughout the year but

with high incidence at some periods of the year.

In the earlier development of SLF, seasonality was seen as a major issue of rural dwellers owing to their dependence on rain feed agriculture. It was observed that rural livelihoods particularly in developing countries undergo regular, predictable, and often significant, changes based on the pattern of the seasons. However, recent urban livelihood research has clearly shown that urban poverty and many of the factors that cause livelihood vulnerability for urban dwellers also have seasonal dimensions. DFID (1999) asserts that seasonality can be equally problematic for poor people in urban areas, particularly those who spend a large proportion of their income on foodstuffs, the prices of which may be very volatile through market fluctuations. A respondent in Ajegunle noted:

“It is generally difficult to satisfy food need, but it is more difficulty during festive periods. During Charismas, New Year and ‘Ileya’ (Eid-El-Kabir), prices of food often go up than usual.”

The severity of urban poverty is experienced differently during the different periods and seasons of the year or the month, when multiple shocks may overlap. This means that urban livelihoods and livelihood vulnerability are equally affected by seasons. For instance, it has been observed that, seasonality is one of the features of informal sector employment. Asian Development Bank and BPS-Statistics Indonesia (2011) note that it is possible for those who work in the informal sector to be temporarily out of job owing to seasonality of production. Islam *et al.* (1994) also note that sales and activities of the informal sector may decline at a particular period of the year. For example, Islam *et al.* (ibid) noted that, in Bangladesh, construction materials are seasonal goods, which sales often peak between October and March. This research finds similar situation. A male respondent in Ipaja, who works as labour in informal block-making industry, noted that the rainy season often affect his job.

Experience of seasonality brings increasing risks and uncertainties to the already precarious condition of the urban poor at particular period of the year. For example, as discussed earlier, during the rainy season, threat of forced eviction and displacement are regular phenomena for Ajegunle’s residents and other residents of low lying

communities in Lagos. In addition, loss of livelihood assets and high incidence of ill-health are common occurrences across the four case settlements at this particular period of the year. As such, they are worse off at these particular periods of the year when they experience seasonality. There is the need to take issues of seasonality into consideration, when developing poverty alleviation strategies.

7.5 Summary

In this chapter, the discussion focused on the third research objective – the vulnerability context. Specifically, this chapter has explored various dimensions of vulnerability contexts within which urban poor in Lagos informal settlements pursue their livelihoods. The vulnerability context has been explored from three perspectives – trends, shocks and seasonality. Through the analysis of both primary and secondary data, this chapter and the information presented in chapter five demonstrated that the urban poor in Lagos’ informal settlements are confronted with an array of vulnerabilities. Vulnerability context within which the urban poor in Lagos pursue their livelihoods and what they are vulnerable to can, thus, be summarised as presented in table 7.4.

Vulnerability is a function of both macro and micro factors, which manifest from political, social, economic and physical environments, and individuals’ asset portfolios. They reinforce one another to perpetually create a situation of livelihood insecurity for the urban poor. This, on the one hand, reinforces the argument that vulnerability of the urban poor goes beyond issues associated with tenure insecurity. On the other hand, developing poverty alleviation strategy on a single indicator is inadequate.

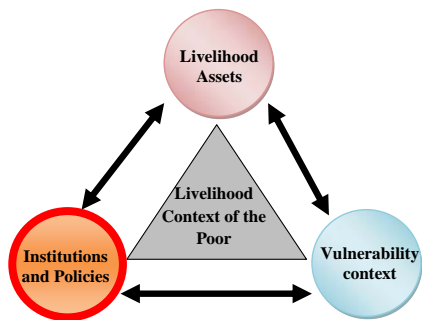
Table 7.4: Potential Vulnerability for the Urban Poor in Lagos

| | |
|-------------|--|
| Trends | <ul style="list-style-type: none"> • trends in population and urbanisation • poor urban management • socio-economic exclusion – excluded from participating in the economic growth and decision making process • non-inclusive and anti-poor economic system • spatial exclusion • inequality and deprivation – spatial and economic • inflation • inefficient and poor governance system • corruption, particularly among the political elites and agencies of government • trends in climate change and climate variability |
| Shocks | <ul style="list-style-type: none"> • insecurity of tenure resulting in forced evictions, avoidable relocation, harassment, loss of livelihood assets and loss of advance rents • homelessness and poor housing condition manifested in overcrowding, poor ventilation, poor facilities, insufficient living space and high cost of accommodation • inadequate infrastructure and urban services manifested in inefficient and poor quality service and high cost • flood hazards resulting in forced eviction and displacement, and loss of social networks, household livelihood assets and community infrastructure • unemployment and employment insecurity resulting in inadequate income, and crimes and violence, particularly among the youths • pollution and poor environmental condition resulting from poor housing conditions, overcrowding, inadequate access to safe water for drinking, poor sanitation, inadequate drainage and toilet facilities • Ill health • violence and crime resulting in loss of livelihood assets • food insecurity and hunger |
| Seasonality | <ul style="list-style-type: none"> • fluctuation and increase in food prices, particularly during festive periods • seasonality in informal sector employment • seasonal threat of forced eviction and displacement, particularly during the rainy season • seasonal outbreak of disease resulting from flood hazards |

Chapter Eight

8 Beyond Titling – Livelihoods Mediating Factors: PIP, Tenure and Location

8.1 Introduction



This chapter addresses the fourth research objective – to examine factors which influence livelihood assets and the vulnerability of the urban poor. Chapter two has reviewed literature on poverty, informal settlements and tenure security, while chapter 3 reviewed literature on Sustainable Livelihood Framework.

It is clear that the urban poor pursue their livelihood objectives within a context of vulnerability. Both livelihoods and vulnerability context are, however, mediated through various social, institutional and environmental factors. Chapters two and three have shown the current state of knowledge on poverty, informal settlements, tenure security and livelihoods. Chapter six has discussed livelihood assets, while chapter seven has discussed vulnerability context of the urban poor. What remains are the factors which mediate assets and the vulnerability context. This chapter, therefore, focuses on these factors. Based on the adapted analytical framework (SLF) and discussion in the previous chapters, this thesis identified institutions, tenure and location as the prevailing factors. This chapter therefore focuses on these factors and how they mediate assets and the vulnerability context of the urban poor in Lagos informal settlements.

8.2 Institutions and Livelihoods of the Urban Poor in Lagos

“The process by which the assets held by individuals and households are protected or adapted does not take place in a vacuum. External factors such as government policy, political institutions, and nongovernmental

organizations all play important roles. However, institutions can also include the laws, norms and regulatory and legal frameworks that either block or enable access..." (Moser and Satterthwaite, 2008, p. 7).

Policies, Institutions and Processes consist of a wide range of social, political, economic and environmental factors (see chapters three and four) that determine people's access to or control over assets (Farrington *et al.*, 2002, p. 2). North (1990, p. 3) defines institution as the "rule of the game or humanly-devised constraints that shape human interaction". Institutions, particularly government agencies, occupy a strategic position in shaping livelihoods of the urban poor. The extent to which individuals can claim their rights and entitlements are largely influenced by government (Hasan *et al.*, 2005), through a range of policies, procedures and regulations (Beall and Kanji, 1999; Farrington *et al.*, 2002; Hasan *et al.*, 2005; Satterthwaite, 2005).

Satterthwaite (2005, p. 101) and Hasan *et al.* (2005, p. 3) noted that, government policies and regulations determine whether the urban poor:

- can send their children to government schools, and afford to keep them there;
- can get treatment and appropriate medicines when ill or injured;
- are connected to water, sanitation and drainage networks;
- have street lights and electricity in their neighbourhoods;
- can get land on which they can build their own home legally, or otherwise have to build illegally – often on a dangerous site (because they would be evicted from any safer site) – and can avoid eviction;
- can vote, or even whether they can get their names on the voting lists;
- have access to politicians and civil servants;
- are protected from violence and crime (and corruption) by a just rule of law;
- can set up a small enterprise, and get a loan to help them do so;
- can influence development projects, especially those that threaten their homes or livelihoods;
- are able to pursue their livelihoods and
- are able to develop their housing without harassment

Many of the above issues are areas of concerns for a majority of the residents of the case study settlements, as demonstrated in chapters six and seven. This chapter, however, builds on the two previous chapters to discuss how institutions and policies influence livelihoods of the informal settlements dwellers in Lagos. Beyond this, the chapter equally examines how tenure and location influence their livelihoods and vulnerabilities.

Narayan *et al.* (2000b, p. 9) note that institutions often have both formal and informal dimensions and they are found along a continuum, from the micro or local level to the macro or national and international levels. This research draws inspiration from the idea of Narayan *et al.* (2000b), as presented earlier in section 4.6.1.3. Institutions include both formal and informal, which operate at household, community and government (local, state and federal) levels. It is particularly important to look at a wide range of institutions in order to understand their influence (both positive and negative) on the livelihoods of the poor. It is important to note that international institutions are not included in this research because they were not identified by the respondents as having influence on their livelihoods.

Table 8.1 presents a broad range of the identified institutions and policies. These are subsequently discussed. The discussion started with informal institutions then followed by the interface between formal and informal institutions and later moved to formal institution. This chapter, however, places emphasis on the government policies and regulations (formal institution) and their influence on the livelihood of the urban poor. This is not to say that informal institutions do not have influence. This research recognises that both formal and informal institutions shape livelihoods and livelihood outcomes. However, emphasis is laid on government institutions for some reasons. Firstly, they are the dominant institutions whose influence cuts across all the settlements, as emphasised by the respondents. For example, a participant in a group discussion in Ajegunle stated:

“What can be more challenging than for someone being denied his or her rights? That is what government is doing to us in this community. It is so annoying to see how government officials are enjoying our ‘commonwealth’, while I and many other people are suffering in this kind of environment. My brother, nothing is common in the ‘commonwealth’.”

Another respondent in a group discussion in Ipaja stated:

“Government is the cause of most of the problems we are facing in this community. If only government had fulfilled its responsibilities, if only government had given us what belong to us, we wouldn’t have been in this kind of conditions.”

Though it is recognised that government may not have the resources to provide everything for everybody, it is responsible for providing an enabling socio-economic and political environment for individuals to realise their livelihood objectives. A key informant in Sari-Iganmu noted:

“We the masses are working very hard to earn a living and to improve our living conditions, but government is working very hard to frustrate our efforts. Fashola already said that, Lagos is not for the poor. He is actually doing everything possible to make sure that this comes to pass.”

Similarly, a respondent in Oko-Baba noted:

“If it is true that government does not have enough money to take care of everybody or to provide everything we need, as it claimed, then, all I need from government is to stop harassing me and my family. Government should leave us alone and allow us to make a living out of our sweat. There is dignity in labour. We are not beggars and we are not lazy.”

Government actions or inactions, through policies and regulations, are visible in the livelihoods of the urban poor, as stated by many respondents. It is noted that, generally, government set most of the rules of the game, which affect livelihoods of the poor (de Soysa and Jutting, undated). Since this research takes a people-centred approach, it is, therefore, important that their voices and concerns are given priority.

Secondly, information relating to informal institutions has been introduced in chapter six. For example, the influence of household heads, relatives, co-operative/thrift and credit society, Community Development Association (CDA) and religious association on the livelihoods of the residents of the case study settlements was briefly highlighted in chapter six. Section 8.2.1, therefore, builds on this.

Table 8.1: Typology of Institutions and their Influence on the Livelihoods of the Informal settlement Dwellers

| Category/ Type | Levels | Institutions and Structures | Areas of Influence |
|-------------------|--|-----------------------------------|--|
| Informal | Household | Households Head | Male dominated, but not necessarily the 'bread winner'. Often a source of intra-household vulnerabilities in terms of consumption and control of assets. |
| | | Relatives | Provide a credit facility (materials, food and financial), a safety net and financial assistance in the case of emergency and livelihood shocks. |
| | Community | Co-operative society | It is a form of informal savings and a source of credit for the members. |
| | | Religious associations | Most common organisations among the residents of the case study settlements. |
| | | Traditional Institutions | Have weak capacity to influence government policies. |
| Formal | Government | Federal | Responsible for formulating, implementing and control of policies relating to: <ul style="list-style-type: none"> • Macro and micro-economy. • National development. • Foreign affairs. • Resource control (e.g. oil and gas). • Education. • Health. • Land and housing. |
| | | State | <ul style="list-style-type: none"> • Traffic and transportation • Rural and Urban development • Land and housing • Economic policy • Sanitation • Education • Health |
| | | Local | <ul style="list-style-type: none"> • Unfortunately, the governance system coupled with corruption has rendered local governments incapacitated to effectively perform their constitutional responsibilities. |
| | Note: These policies are formulated and implemented at the macro (national and state) and meso (local government) levels, their effects are, however, felt at the micro (individual, household and community) level. Consequently, effectiveness or otherwise of these policies have direct and indirect influence on the livelihoods of the urban poor. | | |
| Political Parties | Ruling Party | Opposition parties | As shown in chapter six (see table 6.20), a majority of the respondents do not belong to any political party because the Nigerian politics is considered to be dirty and dangerous. More so, it does not serve the interests of the low-income group. They are, however, manipulated to vote during elections. |

8.2.1 Informal Institutions

Informal institutions examined in this research include household heads, relatives and friends, co-operative society, religious associations, NGO and traditional institution.

Household headship, in many African countries, is not really about economic power or who contributes the most to the survival of the household (Posel, 2001). It is often about the gender relations which are male dominated. In Nigeria, by default, the man is the head of the house. As a female respondent in Ajegunle during the household survey noted, when I asked who the head of her household was:

“Man is a crown on a woman’s head. A woman only takes up headship position in the family if there is no male adult and the husband is dead or is away for a long time or if there is a separation or divorce, which means the woman is living as a single mother, without a crown on her head.”

It is important to note that this kind of response was not peculiar to this woman. It was a general response among the female respondents. To a majority of them, it was like the author was asking an obvious question. The above quotation, in part, also justifies why there are minimal cases of separated or divorced women in the marital status of the respondents, as indicated in table 6.1. As noted in chapter six (table 6.5), household head is male dominated, but not necessarily the ‘bread winner’. However, he controls the affairs of the household and determines who get what. The above respondent equally added:

“My husband has not worked for the past five years. I have been the one financing the family but this has not changed his position as the head of our family. He decides what happens in the family, including how money is spent, and who are mine to complain.”

This, as noted by Posel (2001), has implications on the bargaining power between men and women, intra-household vulnerability and the overall decision making of the households. ‘Weaker’ members of the household – women and children – are particularly vulnerable. Moser (1993) and Wratten (1995) have argued that individual members of the household do not often have equal command over resources. As such, intra-household vulnerabilities often exist in consumption and in control of assets.

It was observed that a majority of the respondents do have access to, or prefer to access, credits from informal sources such as relatives and friends (section 6.5.3). Relatives provide a credit facility (materials, food and financial), a safety net and financial assistance in the case of emergency and livelihood shocks. However, with limited capacity to offer such help, as a majority of them are also in various degrees of precariousness. The help from relatives lacks capability to withstand continuous livelihood vulnerability. Grist *et al.* (2006) note that repeated shocks may lead to failure of relatives to help in a crisis and may also result in the break-up of the family. Giving assistance to relatives often puts a burden on the scarce resources of the household. Narayan *et al.* (2000b) observe that accumulation of assets is difficult for the poor because of the claims that relatives make on their assets. This research also finds a similar situation. For example, as a male respondent in Sari-Iganmu stated:

“...how can I have money to save when relatives and friends keep coming to ask for help. They believe I am better-off than them.”

He explained that, even though the money he makes is inadequate to meet his household needs, he has to sometimes share the little he makes with the members of his extended family as well as friends.

It was observed that friends and relatives or work related groups often organise themselves into weekly or monthly Rotating Savings and Credit Associations (ROSCAs). Each member contributes the same amount of money based on an agreed interval. The total contribution for a particular period is given to a member of the group. The process continues till every member of the group has his or her turn. These types of contributions are usually targeted towards a specific project such as paying school fees, advance rents or some other capital projects. Orders of collection are agreed on between members either through the use of ballots or through amicable resolution. However, after the general arrangement, members can swap positions based on mutual understanding and compromises to suit their targeted period. Individuals also engage in daily contributions, which they collect at the end of the month or at an agreed time between the contributor and the collector. It was, however, noted that many people are unable to participate in these forms of informal savings because they

rely on irregular and inadequate income and live on daily income which is not enough for daily survival.

As noted in chapter six (see section 6.4.1), religious organisations are the most common organisations among the residents of the case study settlements. About four-fifths of the respondents belong to religious organisations which include Christianity and Islam (table 6.20). Religious organisation serves as a medium to fulfil spiritual obligations, socialise and exchange information about life experiences. Also, provides information on job opportunities and renders charity or humanitarian assistance. Members come together on a regular basis, particularly on Sunday (Christian) and on Friday (Muslim). They also meet on any other days of the week for special programmes. Apart from being born into the religion, it was noted that respondents have various reasons for belonging to religious organisations. On the one hand, many see it as an important identity (Langer and Ukiwo, 2007); therefore it is an opportunity to get connected to God and other people, even, beyond their communities for assistance. On the other hand, it is an avenue to socialise, exchange information about life experiences and many other things. As a male respondent in Ipaja, when asked why he joined religious organisation, expressed:

“As much as I know, Mosque is the only place open to everybody without discrimination irrespective of your background. Many of us see it as an opportunity to get close to Allah who can help us, since government has abandoned us.”

Weekly bulletins of many of these religious organisations publish information about job opportunities, government policies and testimonies to encourage others who may be going through any challenges. Another respondent in Oko-Baba expressed:

“...in our church, we have different groups. We have women, men, youth, working class, those looking for jobs and prayer groups...They give information and help people with jobs. In fact, the current job my first born is doing, someone in the church helped him.”

From the above quotations, it can be inferred that a place of worship is not just a place to only fulfil religious or spiritual obligations, but it is also a place to seek help and share other people’s burdens. Sometimes, religious organisations also double as

charity organisations. They often render assistance to the needy, and during disasters. For instance, in Oko-baba, a religious based charity organisation (Salvation Army) is helping some members of the community with food and healthcare. One male respondent who is over 75 years old and lives in a small room with his wife who is about 70 years old confirms that both of them rely mostly on help from neighbours and the Salvation Army:

“...they have really been helping us with drugs, food and money. We use whatever they give us to complement whatever we get from our neighbours.”

No member of the sampled households belongs to any NGO or civil society group. It was noted that the activities of NGOs are limited in the case study settlements. It was only in Ajegunle community that the activities of a NGO were mentioned. NGOs only come when there is a disaster or a major problem. For instance, as noted by a key informant in Ajegunle:

“One NGO came to help the community after the 2010 flood that displaced many families from their homes. Government evacuated few families to Agbowa camp while many were abandoned because there was no more space at the camp. Government promised to give monetary assistant to the affected families but nothing was done. The NGO helped to compile the list of the affected families and liaise with government on their behalf. Up till now, we are yet to see anything. Everybody is back to this place now.”

Traditional institution is also one of the identified informal institutions. The traditional heads of the community are appointed by the government and they are on the payroll of government. Hence, they are answerable to the government. They have weak capacity to influence government policies and government decisions concerning their settlements. For example, *the bale* (traditional head) of Oko-Baba confirmed that, despite several attempts to get government attention, he has never been consulted on the proposed plan to demolish the community by the Lagos State government. He further noted that all the information he has concerning the proposed forced eviction were gathered from the sawmillers, whom the state government has been having meeting with.

From the above, it can be concluded that the urban poor, though have access to informal institution, have weak informal institutions to positively influence their livelihoods. The interface between formal and informal institutions does not really work for the benefits of the poor majority.

8.2.2 Formal-Informal Institutions Interface

Formal-Informal institutions interface operates through social institutions (Putnam, 1993a). Social institutions are embedded within social capital, one of the five categories of assets identified in Sustainable Livelihood Framework. Social institutions take various forms and occur through various media. Putnam (2001) identifies two major forms of socialisation and social engagement within the society, which he refers to as “bonding and bridging”. Bonding involves engagement and socialisation within people who are defined with the same cultural, social, economic characteristics, such as same age group, same family and household, same ethnic group, same economic class, same job/employment and same religion, while bridging involves socialisation within people who are not alike either by cultural, social, economic (Putnam, 2001).

As noted by Ellis (2000), socio-economic characteristics and positions of individuals and households within the society to a large extent determine the kind of social institution they belong to or have access to and subsequently determine their access to resources. The strength of the available informal institutions in a society often influence actions of the formal institutions (de Soysa and Jutting, undated). As discussed in chapter six, social engagements of the residents of the case study settlements is mostly with people within their socio-economic class. The majority do not belong to political parties as a result of the past failed promises. However, our findings reveal that, on some occasions, at individual, household and community levels, they make efforts to associate with the elites and negotiate with the political class, particularly in an election period, in order to attract government presence and more importantly to secure their livelihoods. The process of engagement and negotiation is full of better life and wellbeing promises by the political class and of

much hope by the urban poor that the promises will be kept after election. Unfortunately, as noted by a majority of the respondents across the case study settlements, these associations and negotiations have failed to yield positive livelihood outcomes of adequate access to assets, more income, increased well-being, reduced vulnerability, improved food security and sustainable use of resources for the urban poor. One of the key informants in Ajegunle stated:

“...you only see them here when they are campaigning for election. They will promise heaven and earth to get votes, but after the election, you will never see them again till the next election.”

Another key informant in Sari-Iganmu noted:

“Politicians know what they are doing. If they provided us with everything we deserve, then what will be their weapon of campaigns in the next election? They deliberately keep us poor so that, we will not be able to challenge them.”

When an election is over, the hopes of a better life and well-being for the urban poor disappear and reality of broken promises by the ruling class and of everyday life of the urban poor set in. The situation has continued from one election period to another not necessarily because government has limited resources to invest in their communities, but because of entrenched corruption within the governance system and insensitive of the government to the aspirations and needs of the urban poor. On the part of the residents, the situation persists not necessarily because they do not know their rights, but because they have weak institutions and lack capability to influence policy formulation and decision-making processes. A key informant in Ipaja stated:

“As an individual, I know what is good for me, I know what is good for my family and I know what is good for my community. Government owes us, as citizens of this country, a duty of providing adequate infrastructure, job opportunities, housing...But what we see is abuse of our rights. To claim your rights or to even get some benefits from the government is about your connections.”

A success story of negotiation was, however, mentioned in Ipaja. In chapter six (see section 6.3.3), it was noted that the main source of water supply in Ipaja is from

boreholes which are commercially operated by vendors with the exception of one, which was provided by the local government (see figure 8.1).



Figure 8.1: Borehole Provided by the Local Government

The borehole was a result of negotiation and engagement with the political class, as noted by one of the respondents in Ipaja:

“This water (pointing to the direction of the borehole in front of his residence) was a reward for us and the community for our roles in the last local government election...This particular location was chosen because of my younger brother who was the leader of the team that worked for the victory of the current local government chairman.”

However, it was noted that a majority of the residents of the community do not have any, or have limited, access to the free water supply. Many of the respondents complained that they pay so much to access water from private individuals who own boreholes. Two reasons have been attributed to the lack of access to the borehole provided by the local government. Firstly, the location is considered too far for many people. Secondly, and more importantly, access is regulated by the person and by extension relatives and associates of the person, who facilitated the provision of the borehole. Access by individuals or household requires personal connection to this group.

A similar situation was found in other settlements apart from Ajegunle which does not have such government’s provision. In Sari-Iganmu and Oko-Baba, a few public taps were observed in some locations. As noted by many respondents, the taps are not well located for optimum accessibility of the majority. They are, rather, located for personal

reasons and to favour a few people who have political influence in the community. This sense of limited access or no access to publicly provided infrastructure was well stated by a male respondent in Oko-Baba:

“The tap is meant for everybody’s use but some groups of individuals have turned it to their personal property. They restrict the use, control who fetches water from the taps and who does not and when to fetch. Before I stopped my family from going there, some time they may not be allowed to fetch and any time they managed to fetch water from there, they treat them as if they are doing us a favour.”

8.2.3 Formal Institutions and livelihood of the urban Poor

8.2.3.1 Macroeconomic policies and Livelihoods

Government controls the economy through various micro and macroeconomic policies. The macroeconomic policy framework often sets the parameters for social policies by defining the policy and fiscal space for government action (Economic and Social Affairs, 2009). People pursue their livelihoods within this macroeconomic context. The impacts of macroeconomic policies are transmitted to individuals or households through the processes of markets and infrastructure (Behrman, 1993). Individuals’ and households’ livelihoods are either constrained or enhanced by economic policies.

In recent time, the Nigerian government economic reform has largely centred on deregulation. This is expected to remove government controls from the major sectors of the economy with a view to improving the overall economy through free market and efficient service delivery. One of the affected sectors is the oil and gas sector. As noted in chapter seven, the oil and gas sector is the backbone of the Nigerian economy. Despite that Nigeria is rich in crude oil and gas, availability of petroleum products (fuel) to the populace at an affordable price has always been problematic, as a result of steady increase in price. Figure 8.2 shows trends in petrol price between 1989 and 2005.

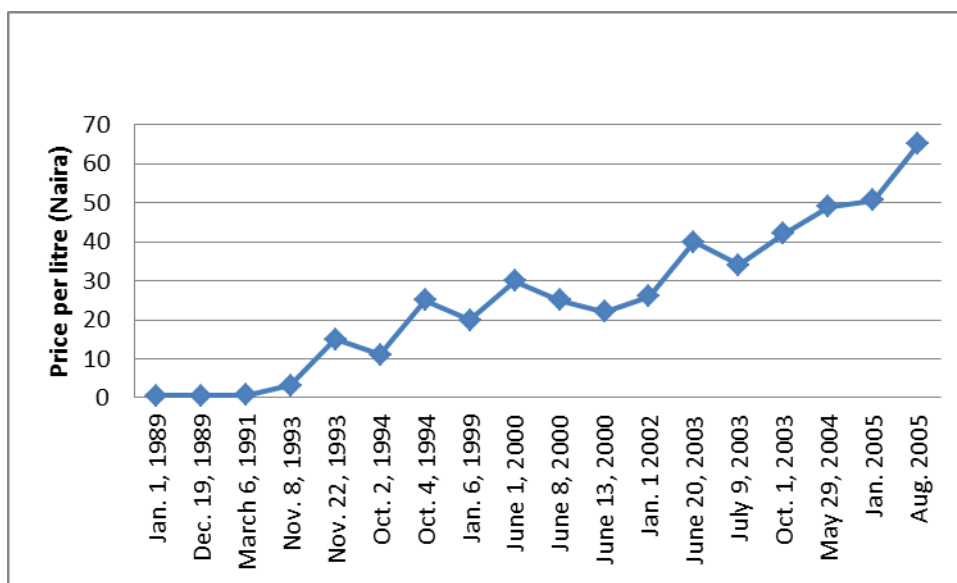


Figure 8.2: Trends in Petrol Price in Nigeria 1989-2005

Source: After Achimugu *et al.* (2012, p. 85)

The general corruption in the country and particularly in the oil and gas sector has made Nigeria rely mainly on importation of fuel for local consumption. Gandy (2005, p. 48) stated:

“Meanwhile, the squandering of oil revenue has left Nigeria’s four ageing refineries barely functional. As a consequence, the country faces incessant fuel shortages and has become reliant on expensive imports of petrochemical products despite its resources”

The Nigerian government claims that it has been subsidising importation of fuel into the country, but this is no longer sustainable, hence, the need for deregulation, which resulted in oil subsidy removal. On the first day of January, 2012, the government announced the removal of fuel subsidy. By this, the pump price of petroleum per litre was expected to increase by about 117% (from ₦65 to ₦141). Two main arguments have been put forward to justify oil subsidy removal. Firstly, the government has argued that oil subsidy inserts severe constraints on the national budget to make adequate provision for capital projects, including infrastructure development. Government, therefore, claims that whatever funds are saved from subsidy removal will be re-invested in infrastructure development, creation of jobs, and improvement of power, education and healthcare. Ordinarily, the intention of government seems

good, but citizens have criticised this intention through protests. They have argued that, based on the antecedents of the Nigerian government, particularly on the issue of corruption, there is no assurance that government will use the money for infrastructure development or for the benefit of the poor majority. This is against the backdrop of removal of subsidy on kerosene and diesel by the past administration, but with nothing meaningful to show for it. Indeed, as revealed in chapters six and seven, unemployment, particularly among the youths, is on the increase, and there has not been any improvement in both physical and social infrastructure (electricity, health, transportation, education, water) development.

To many, it is another avenue for corruption to thrive among the political elites and those who have constituted themselves as an 'oil cabal'. The civil society organisations equally joined in the campaign against oil subsidy removal. They argued that the issue of oil subsidy as claimed by the government does not exist. They noted that it is a reflection of lack of transparency and accountability, and endemic corruption among the political elites in general and particularly in the oil sector.

The second argument is related to equity. The Nigerian government argued that oil subsidy only benefits the high and middle classes, as they are the only ones who are able to afford to use cars. The Nigeria government, as reported by Odebode *et al.* (2013) in the punch newspaper of March 21, 2013 edition, stated:

“We cannot continue to waste resources meant for a greater number of Nigerians to subsidise the affluent middle class, who are the main beneficiaries.”

Government assumption would have been that only car owners use fuel (petrol). It seems that government do not have adequate information on the majority of the citizens and their socio-economic activities. The reality is that many of the low income group rely on the use of petrol powered generator for their income generating activities and domestic use (see section 7.3.3.1). Also, though they do not own cars, they make use of public transportation to move around for personal, social, education and economic reasons. Furthermore, as shown in chapter six, a majority of the

respondents use kerosene stove (kerosene is one of the products of crude oil) as means of cooking.

Despite the various criticisms and protests from the majority of the citizens, the Nigerian government still went ahead to remove fuel subsidy, though partially as claimed by the government. Consequently, pump price of petrol per litre increased by about 50% (from N65 to N97). The impact of increase in fuel price on individuals' livelihood is complex because it affects all other sectors of the economy both direct and indirect. Direct effects of fuel subsidy removal, as noted by respondents, include increase in transportation cost (people and goods), increase in prices of goods and services, and increase in running cost of generators. Oil subsidy removal has led to reduction in the purchasing power of the majority of the urban dwellers. The urban poor are disproportionately affected, as they rely on limited and irregular income.

8.2.3.2 Planning Laws and Building Regulations

Regulatory frameworks are used to set the parameters for development (Payne and Majale, 2004). Planning and building regulations form a key aspect of urban regulatory frameworks. They determine the nature and types of physical development permissible and housing use, and generally influence how housing can be used as productive assets (Devas, 2004a). According to Payne and Majale (2004, p. 26), 'planning regulations comprise legal and semi-legal institutions and may include statutory rules, court rules, local rules, orders-in-council, proclamations, notices, guidelines, ministerial direction, codes of practice and so on'. These regulations have implications on development in general and more importantly livelihoods of the urban poor.

Several publications (Lowe and Schilderman, 2001; Mcleod, 2001; Payne, 2001; Tipple, 2001; Majale, 2002a; Majale, 2002b; Watson, 2009; Kamete, 2013) have pointed out that urban planning regulatory frameworks in many developing countries are

inconsistent with the socio-economic realities of the majority, who they are supposed to serve, as Majale (2002b, p. 7) aptly put it:

“The regulations that are in force in much of the urban South do not serve the development planning requirements of a dual economy - formal and informal - nor do they respond to the multifaceted growth characteristics of urban centres.”

Payne (2001) has argued that many of these planning regulations were inherited or imported from a different context. Furthermore, they were designed to meet very different conditions from those currently facing many developing countries. Consequently, imposition of such regulations often results in lack of respect, by the majority, for the official regulations. The case of Lagos clearly reflects this, as development of the majority of urban housing occurs outside the official regulations. This happens not necessarily because a majority has inherent desire to violate regulations and official processes. Rather, it is an outcome of inappropriate planning and building regulations, which are too difficult for the urban poor to cope with. They are too poor to cope with such building standards and planning regulations; as such they often contravene what government believes to be the ideal.

The existing planning procedures are inappropriate for the urban poor to get their buildings approved. For example, legal title document (in the case of Lagos, Certificate of Occupancy or Governor’s Consent) is a prerequisite for building plan approval. Unfortunately, informal settlements dwellers lack any of such documents. In addition, the stipulated conditions and the associated cost of meeting such conditions are out of the reach of the urban poor. Oshodi (2010b) notes that the focus of the land regularisation programme of the Lagos State government is more on revenue generation than delivering land titles to informal settlements dwellers. Therefore, the charges are beyond what the intended beneficiaries can afford. Landholders in such settlements therefore have no option but to build in violation of the official regulations (what the authority termed as illegal development), through a combined processes of self-help and incremental development.

Combined influence of inappropriate land policy, and planning and building regulations perpetuate informality of the urban poor settlements, from both legal and planning perspectives. This is the situation in the case study settlements. As will be discussed in section 8.3.1, the majority of the plots do not have formal titles while a majority of the buildings do not have planning approval. Therefore, from both legal and planning perspectives, the settlements remain perpetually illegal and informal to policy makers. One of the key informants, an assistant director in the Lagos State Ministry of Physical Planning and Urban Development stated:

“As far as we are concerned, people living in those settlements you are talking about are living there illegally. They do not have certificate of occupancy or governor’s consent to live there [...] Even, common building plan approval, they do not have. We are professionally responsible for achieving harmonious physical development in the state...”

The Lagos State Ministry of Physical Planning and Urban Development is responsible for formulation of physical planning policies and planning regulation while its agency – Lagos State Physical Planning and Development Agency (LASPPDA), is responsible for building permit (building plan approval). Therefore, any building or community within the jurisdiction of Lagos State which does not have approval of these agencies is considered illegal and informal. During a media interview with the Channels Television on 2 March 2013, after part of Badia community was demolished, the Lagos State Commissioner of Physical Planning and Urban Development noted that the Ministry does not recognise any building that is not registered on its database. Quoting him directly, he stated:

“You know what is important to me, as the Commissioner for Physical Planning and Urban Development; I will like to see the buildings in my database [...]. If anyone was going to put up any building, there was supposed to be a process of permit. Anything outside this is not recognised.”

In this media interview, the commissioner, however, noted that the state government did not demolish anybody’s house. He claimed that what was demolished was just refuse dump. Contrary to this claim, figure 8.3 shows that people’s houses were

actually demolished. To government, the houses do not represent anybody' place of abode, but to the evictees, it is home. Although, just as claimed by the state government, their general environmental and living conditions are very poor and their environmental conditions are not in line with the aspirations of the Lagos megacity, the houses have provided accommodation and means of livelihoods for the evictees for many years.



Figure 8.3: Demolition in Part of Badia Community
Source: Channels Television (2013)

The housing needs of the urban poor have been met largely through these illegal constructions. However, based on the notion of illegality and informality widely held against informal settlements, they are often not in the priority list of the policy makers for provision of infrastructure. Worse of it, the settlements are often targeted for eviction under the disguise of urban development projects.

8.2.3.3 The Lagos Megacity and Urban Development Vision: No Place for urban Informality

As noted earlier, Lagos has largely developed without the efforts of the urban planners, resulting in uncontrolled and unplanned urban growth, and proliferation of informal settlements. To address these challenges, the state government has

embarked on a series of what it calls 'transformation urban development projects'. The vision of this transformation agenda is to make Lagos State 'an African model megacity' and a global economic and financial hub that is safe, secure, functional and productive while the policy thrust is to achieving poverty eradication and sustainable economic growth through infrastructure renewal and development (INOVATELAGOS, 2013). The state government aims to achieve this through series of urban development projects, including slum redevelopment, demolition, relocation, city beautification, expansion of roads and improvement in infrastructure. With these, Lagos State government envisions creating a megacity which largely detests informality in whatsoever manner. This kind of desire is not peculiar to Lagos or Nigeria; it is a common phenomenon in many sub-Saharan Africa cities (Kamete, 2013; Watson, 2013). Kamete (2013), however, notes that not every quest for modern city is bad, but the problem is that the urban poor are largely excluded from such desire. As such, the urban poor, who mostly rely on the informal sector for their means of livelihoods, often become objects of urban planning and development.

Urban planning has a central role in achieving sustainable urban development. In the real sense, urban planning is about creating places that are socially, economically and environmentally sustainable, and that provide sufficient land for housing in appropriate locations, connected to the facilities people need to live (UN-HABITAT, 2012). The purpose of urban development is to improve the quality of life and standard of living of the urban residents by ensuring a balance between environmental quality, economic opportunity and social well-being (Lynch *et al.*, 2011). Urban development can only be sustainable if people, particularly the poor, have adequate access to means of livelihoods. As noted by Seers (1969) development can be said to have occurred when it results in reduction and elimination of poverty, inequality, unemployment, and economic growth. Government has a major role in achieving these objectives. The Lagos state government seems to understand the whole essence of urban Planning and development, at least in theory. This is well captured by the following statement of the Lagos state governor:

“Lagos will ultimately be a city where life is sustainable, where the expectations of those who live there and those who come to do business there can be realised in a safe and orderly manner. Where everybody irrespective of his status would find a place, that is the city we dream of.”

However, in practice, the actions and inactions of the state government contradict the whole essence of sustainable urban planning and development, but seem like deliberate attempts to punish the poor. The implementations of various urban development projects and policies have resulted in more hardship for the urban poor, through reduction in livelihood opportunities, complete loss of means of livelihoods and avoidable demolition of their living and working spaces, without compensation or alternatives. To illustrate this, based on the experiences of the residents of the case study settlements, various examples are subsequently discussed along three themes – avoidable demolition and relocation, new traffic regulation and environmental law. To strengthen the argument, empirical evidence was equally triangulated with secondary data.

8.2.3.3.1 Avoidable Demolition and Relocation

The future of the urban poor continues to be blurred and remain uncertain, as their homes and working spaces continue to be targets of demolition or relocation for the purpose of urban development. Many of the urban development projects across the state are evicting urban poor from their homes and where they make their daily living. Oko-Baba, one of the case study settlements, and some other informal settlements around the core of Lagos metropolis have been earmarked for either demolition or relocation through various model city plans.

In recent time, model city plans have become the physical planning framework, to guide the re-modelling of different parts of Lagos in order to meet its megacity status. To this end, the state government has designed various model city plans, including Ikoyi-Victoria Island, Ikorodu, Ifako-Ijaye, Alimosho, Apapa and Mainland. Several informal settlements within the jurisdiction of these model city plans have either been

earmarked for upgrading or total redevelopment, which is expected to displace some or all of the existing residents. Some are, however, designed to forcibly evict the entire population. Of particular interests to this thesis are Mainland and Apapa Model City Plans. Oko-Baba and Sari-Iganmu respectively fall within the jurisdictions of these model city plans. Both settlements were chosen as action areas in their respective model city plan.

The housing strategy of the Apapa Model City Plan recommends Sari-Iganmu for a redevelopment, which is expected to forcibly evict the current residents. As earlier noted, Sari Iganmu is located along Lagos-Badagry expressway, which is currently undergoing expansion. It is equally adjacent to the proposed blue line (light rail) station. The plan is to redevelop Sari-Iganmu to a mixed use area, to complement the proposed train station and the on-going road expansion. In this, the residents are under threat of forced eviction. Usually, forced eviction comes with no compensation or alternative arrangements. When alternatives are given, the evictees are relocated to remote areas where they are faced with more livelihood challenges. The case of Oko-Baba, one of the case study settlements illustrates this.

According to the proposed Mainland Model City Plan (MMCP), the vision for Mainland central is to unlock the unprecedented potential for Lagos to grow, thrive and prosper by improving its urban performance to deliver economic, social and environmental benefits (Dar Al-Handasah, 2012). Long before now, it has been the intention of the state government to demolish Oko-Baba community, as part of its aspirations to transform Lagos to 'a modern megacity'. One of the key informants, *the Bale* (traditional head) of Oko-Baba stated:

“This issue of demolition has been on for a long time. The first time it came up was during Jakande’s government. It later came up during Tinubu’s government and now Fashola’s government. I think the state government is very serious about it now [...]. They have already discussed with the sawmillers and they have shown them the plan of where they are taking them to, but they never discussed anything with us, we the residents. Government said it has no business with us.”

Oko-Baba community is a combination of sawmill and residential area. The plan is to relocate the sawmill to Agbowo, a remote area of Lagos state, while the residents, mostly tenants, who constitute the majority, will be forcibly evicted. With the preparation of the Mainland Model City Plan, in a way, the intention of the Lagos State government has now been 'legalised'. According to the new plan, Oko-Baba is designed for a mixed use development. Figure 8.4 shows visual impression of the proposed Oko-Baba waterfront.



Figure 8.4: Proposed Oko-Baba Waterfront

Source: Dar Al-Handasah

<http://dar.dargroup.com/Projects/LAGOS-MAINLAND-CENTRAL-MODEL-CITY-MASTERPLAN>

At the time of the field work, the effects of the proposed demolition have started manifesting on the livelihoods of the residents. A male respondent, who works at the sawmill as a labourer stated:

“Before now, there were a lot of machines here. There were machines in those empty spaces, but many of the sawmillers are already moving their machines away, to as far as other states. It is really affecting us. A lot of us, who work for them, are out of jobs now.”

The effects of the proposed relocation are not limited to those who work directly at the sawmill, but also extend to those who render auxiliary services to the sawmillers and their employees. For example, a female food vendor during a group discussion stated:

“Business is so slow now. Some of my customers no longer come to work, while those who come always complain of no money. They don’t buy food like they used to. Many a times, I have to sell to them on credit because a lot of them are my old customers.”

Another member of the group noted that, when the sawmill is finally relocate and the community is demolished, it will have multiple effects, as many of them will no longer have a means of living and a place of abode.

8.2.3.3.2 New Traffic Regulation: Ban of Motorcycles as Means of Public Transport in Lagos

The Lagos State government, in September 1, 2012, signed into law a bill to provide for road traffic administration and make provision for road traffic and vehicle inspection in Lagos State (new traffic law), as part of its efforts to address transportation challenges in the state. The new traffic law replaced the existing one, which was over fifty years. Various reasons have been put forward for the promulgation of the new traffic Law. These include security, safety, environmental and economic reasons.

One of the major provisions of the law is the prohibition of motorcycle as a means of transportation (both commercial and private) on some specific roads. The law in section 3 (1), which deals with the control of motorcycle and tricycle, states:

“No person shall ride, drive or propel a cart, wheelbarrow, motorcycle or tricycle on any of the routes specified in Schedule II to this Law.”

Schedule II listed 11 highways, 41 bridges and 496 routes across the state. The Law also went further to ban commercial motorcyclists from Ikoyi, Victoria Island and Lekki. Though the Law covers a wide range of traffic issues, this particular provision which bans *okada* has been received with mixed feelings by the populace. On the one hand, a section of the society sees it as a welcome development that has been long overdue. On the other hand, another section of the society sees it as counterproductive and unrealistic provision, which does not take into consideration the economic realities of the majority, and transportation and mobility challenges of Lagos’ residents.

This provision became popular among the populace and it has generated a lot of controversies. It has generated more negative concerns than positive. It generated protests among the operators and the users (see figure 8.5). This is against the backdrop of the economic importance of commercial motorcycles. Before the promulgation of the law, commercial motorcycles were a major source of employment as well as one of the major means of public transportation in Lagos State (see figure 8.6). Motorcycles are used for both intra and inter-urban mobility as well as short and long distances across Lagos State.



Figure 8.5: Protest by the Okada Riders against Government’s Ban

Source: <http://news.naij.com/12422.html>

Commercial motorcycles provide means of livelihood for a large number of people in Lagos. It is one of the major household productive assets, as shown in chapter six, where over 40% of the selected households own motorcycle. Before the enactment of the law, the court had ruled that the proposed ban and restriction of the operations of the *okada riders* in Lagos by the state government constitute a violation of human

rights, including freedom of movement and access to adequate means of livelihood. Despite the ruling of the court in favour of the motorcyclists coupled with the fact that government is obliged to providing individuals with access to adequate means of living, the Lagos State government still went ahead to enact such law. The outcome of the law is not only counterproductive, but it is equally a violation of the rule of law and amount to human rights' abuse.



Figure 8.6: Okada, a Major Means of Public Transportation in Lagos state

Sources: <http://www.osundefender.org/?p=47545>

<http://jidesane.wordpress.com/2012/05/05/court-voids-proposed-ban-on-okada-in-lagos/>

The implementation and subsequent enforcement of the new traffic law has resulted in more hardship for many households, who rely on commercial motorcycles as a means of livelihoods. Though there are no exact figures of those who have been thrown out of jobs, there is evidence to conclude that it has affected livelihoods of many households. For instance, less than a month into the enforcement of the Law, over 3, 000 motorcycles were reportedly confiscated and crushed by the Law enforcement agency of the state (see figure 8.7).



Figure 8.7: Confiscated and Crushed Motorcycle at the Lagos State Government Secretariat, Alausa

Source: <http://www.vanguardngr.com/2013/07/celebrating-lagos-road-traffic-laws-first-year>

Also, figure 8.8 shows two pictures of the same location in Ajegunle, one of the case study settlements, where motorcycles are popularly used as a means of public transportation before the ban. The picture on the right was taken by the author before the implementation of the law. Here, the commercial motorcyclists were having a booming day. However, the picture on the left, which was taken after the commencement date of the Law, shows a contrasting scenario. In this picture no single motorcycle was seen in operation.



Figure 8.8: The Effect of Okada's Ban

The use of motorcycles as a means of livelihoods started in the late 1980s during an economic crisis caused by SAP, which resulted in loss of jobs and high incidence of unemployment (Olawole *et al.*, 2010; Adoga, 2012; Umaru, 2013). Apart from the

economic importance of commercial motorcycles, they also complement the unregulated and inadequate transportation system in Lagos. Lagos State government has made efforts to improving road transportation with the introduction of Bus Rapid Transport (BRT) system, which operates on dedicated lanes in some few areas in Lagos. However, the capacity of the BRT buses in addition to the existing unregulated mini-buses remain inadequate to meet the travel demands of Lagos' residents, particularly the urban poor who are unable to afford private cars.

Motorcycles became a favourite means of intra and inter urban mobility among Lagos' commuters as a result of intractable transportation challenges, resulting in traffic jams (*hold up or go slow*). Another unique feature of the motorcycle is its flexibility to manoeuvre in little spaces and to beat traffic jams, which helps to reduce travel time. As such, it is used as a means of mobility among all ages, genders and socio-economic classes, particularly when there is need to meet up with appointments.

Contrary to this accepted view among the operators and the users, government claimed that the use of motorcycles largely contributes to traffic problems and traffic jams in Lagos. Therefore, according to the governor of Lagos State, the Law is expected to address this problem, as reported in Thisday newspaper published on 17th August 2012:

"... the new traffic law is meant to assist residents and business owners in Lagos State spend less time travelling on roads and reduce the wastage of man hours in traffic gridlock and thereby ensure that businesses and the economy of the State enjoy rapid growth through the easy movement of people and goods at all times."

Despite the ban of motorcycles as a means of public transportation, there is no evidence, yet, to suggest that the traffic situation has improved. But what is evident is that, it has rendered many individuals jobless (both the operators and those who provide auxiliary services for the operations of motorcycles); reduced livelihood opportunities for many households and it has increased mobility challenges in Lagos. Therefore, its ban represents one of the inappropriate policies and high-handedness of the policy makers towards the poor. Also, it represents a disconnection from the

economic realities of a large number of people and inconsistency in government policies. For example, the Lagos State government in 2003, through the National Poverty Alleviation Programme (NAPEP), distributed motorcycles and tricycles (*keke NAPEP*) to the poor (Oni *et al.*, 2011). Also, in 2010, during a stakeholders meeting on *okada* operations, the Lagos State governor noted the importance and challenges of *okada*, as he stated that:

“...as the population of the State continues to grow, the demand for efficient mass transportation provided a challenge for those in government just as it provided a market for the services of commercial motorcyclists also known as Okadas...we have tolerated the operation of Okadas within our territory as a demonstration of our sensitivity to the needs of people who demand the service and the survival needs of those who provide the services as a form of livelihood.”

Commercial motorcycle as a means of public transportation has been criticised for its safety and security challenges, as it is becoming a major source of road accidents (Umaru, 2013). However, it can be argued that its ban is not necessarily the appropriate policy for addressing the identified challenges, considering the economic realities of the operators and transport challenges in Lagos State. A productive policy would have been provision of safety and security measure such as provision of dedicated lanes for motorcyclists and non-motorised transport users, and enforcement of the use of protective devices – crash helmets. At one point in time, government had enforced the use of helmets before the promulgation of the new traffic law. Government at both the state and local government levels provided crash helmets for the commercial motorcyclists, while some local government chairmen and lawmakers also provided motorcycles as part of their community development projects and poverty alleviation programmes. One of the participants of a group discussion in Ipaja highlighted the inconsistency of government actions, as he stated:

“In 2010, this same government distributed crash helmets for them (okada riders) free of charge. They were mobilised to vote. They promised that they will not disturb their operations. But see what is happening now, they are chasing them like rats. It is now a criminal offence to ride Okada in Lagos.”

Another participant stated:

“I am a direct victim. My okada was seized last week and it was taken to Alausa. [...] I know before the end of 2014 they will relax the law because another election is coming in early 2015.”

As noted by another member of the group, the intention of the Lagos state government to ban *okada* started in 2010, but government decided to discontinue its implementation because of the 2011 general election. However, after the election, government revisited the plan. It is evident that the act of generosity shown to the *okada riders* was just for the purpose of winning the election. One year after the election, the real intention of the government was implemented.

8.2.3.3.3 Environmental Law and Environmental Taskforce – Hawking and Street Trading Prohibited

The importance of informal sector to the livelihoods of the urban poor has been discussed in chapter six. The chapter shows that the majority of the respondents are employed in the informal sector. Street trading and hawking are forms of informal employment which are common in Lagos.

“There are no street in Lagos or Ebute metta where hawking or selling outside the house does not take place” (Fourchard, 2005, p. 295).

Fourchard (2005), who studied urban poverty, urban crime, and crime control in Lagos and Ibadan noted that street trading is nothing new in Africa, but the phenomenon grew in Lagos and many other African cities such as Mombasa and Dakar owing to rural-urban migration, economic crisis, poverty and lack of job opportunities.

In recent time, the activities of street traders and hawkers have come under serious criticism from the Lagos state government. They have been accused of abusing the environment, which constitutes an environmental nuisance. Also, street traders and hawkers have been accused of engaging in criminal activities, such as robbery. The Lagos State Commissioner for Environment, as posted on the Lagos State website on 28 November 2011, stated:

“It will not be business as usual for street traders in Lagos State as the state government will commence a state-wide enforcement of the ban on street trading and other environmental sanitation offences along major highway and other roads in the state [...] Our government will not sit by and allow our earned gains of the last four years to be eroded by unscrupulous elements with bad environmental habits.”

The chairman, State Task Force on Environmental and Special Offences Unit, as reported by Awosiyan (2011) in The Nigerian Village Square, also stated:

“Many of the street traders are into crime but pretend to be selling products to the public. They carry short guns to rob innocent people of their belongings while hawking on the roads. The government is now out to enforce all environmental laws to the letter [...]. As a result of this, we are banning street trading and hawking in the metropolis.”

Though, the enforcement is erratic, as people still discreetly violate the law, its effects on the livelihoods of the actors (street traders and hawkers) cannot be denied. The quotations below from two different respondents in Sari-Iganmu and Oko-Baba testify to this.

“They (police and KAI brigades) come at will to scatter and take away our markets (goods). Many a times, they collect money from us so that we will not be arrested, while they still destroy our goods”

“Last two weeks I was arrested with some other people while hawking. My husband had to arrange money for my release. Now, everybody is afraid to hawk because you don’t know when and how they will come. Just yesterday, they came around and arrested some street traders. They took them to the third Mainland Bridge and drop them after they seized their goods and collected their money.”

8.3 Tenure, Livelihoods and Poverty Alleviation

“...insecure land tenure prevents large parts of the population from realizing the economic and non-economic benefits such as greater investment incentives, transferability of land, and improved credit market access, more sustainable management of resources...”
(Deininger, 2004, pp. 4-5)

“Investment in land and housing, access to formal credit, and municipal revenues have not increased noticeably more than under other tenure

regimes, including those that allow many unauthorized settlements, and there is no significant evidence of poverty levels being reduced. In addition, in many nations, land titles do not necessarily protect people from eviction and expropriation of their land. Land titling often fails to increase access to credit... Titling also does not necessarily improve infrastructure and services provision...” (Payne et al., 2009, p. 443).

From the above quotations, it is evident that there are opposing views on the benefits of land titling. Some publications (de Soto, 2000; Deininger, 2004) have linked land titling to economic growth and poverty alleviation through various channels including access to credit facilities, housing improvement and security against eviction. However, many other publications (Migot-Adholla *et al.*, 1991; Pinckney and Kimuyu, 1994; World Bank, 2003a; Ho and Spoor, 2006; Durand-Lasserve and Selod, 2007; Jacoby and Bart, 2007; Payne *et al.*, 2007; Easterly, 2008; Mooya and Cloete, 2008) have equally argued otherwise. It remains an ongoing debate, which requires more empirical studies, with focus on local context (Payne *et al.*, 2009; Place, 2009). Against this background, this section examines the influence of tenure on the livelihoods of the urban poor in Lagos informal settlements.

8.3.1 Legal Title and Willingness to get Titles

Tenure status of the respondents has been discussed in chapter six (section 6.3.2 refers). The chapter shows that a majority of the respondents are tenants. This section, however, examines the tenure or legal status of the buildings and plots. To achieve this, it was examined from both legal (formal land title) and planning (building approval) perspectives. As show in tables 8.2 and 8.3 respectively, it is difficult to ascertain the actual number of plots with formal land title and the actual number of buildings with planning approval, as a majority of the respondents claim not to know. The reason can be attributed to the fact that a majority of the residents are tenants, as presented earlier in table 6.12 (see section 6.3.2).

Table 8.2: Legal Title (Percentage)

| | Names of Settlements | | | |
|------------|----------------------|---------|---------|-------------|
| | Ipaja | Ajgunle | Oko-Oba | Sari-Iganmu |
| Yes | 12 | 7 | 5 | 4 |
| No | 14 | 20 | 12 | 15 |
| Don't Know | 74 | 73 | 83 | 81 |

Table 8.3: Building Plan Approval (Percentage)

| | Names of Settlements | | | |
|------------|----------------------|---------|---------|-------------|
| | Ipaja | Ajgunle | Oko-Oba | Sari-Iganmu |
| Yes | 6 | 15 | 4 | 8 |
| No | 14 | 20 | 5 | 17 |
| Don't Know | 80 | 65 | 91 | 85 |

The Lagos State government has equally joined other proponents of land titling. The state government has renewed its efforts at reducing poverty in informal settlements through land regularisation by granting land titles to land owners in informal settlements. The state government, as reported by Akinpelu (2012) in the Punch Newspaper of July 16, 2012, noted that,

“the concern of this government in all of these efforts aimed at reducing the unacceptable number of properties without registered titles is not for economic benefit, but geared towards poverty alleviation and financial empowerment of the citizenry. [...] It is an incontrovertible economic fact that an owner of property who fails to register/perfect his title is sitting on dead asset and such a person, by his failure to do the proper thing, will be unable to put such property to optimal economic use for his benefit. This initiative is therefore aimed at making properties to begin to ‘work’ for their owners, since such properties with registered titles being legally recognised, can seamlessly be used as security to obtain loans for the acquisition of other properties and to raise needed finance to meet other needs of the owners.”

Consequently, one would expect that the supposed beneficiaries would have taken the opportunity to apply for formal titles. That is not the case. Though table 8.2 does not give enough evidence to support this claim, results of the interviews indicate that a majority of the plots, if not all, do not have formal titles. A key informant in Sari-Iganmu stated:

“The land holding system in this community has made it difficult for landlord to process any form of formal land title or to even get building plan approval. Though not so many people are interested, a few of us have submitted applications for regularisation for the past five years. Many of the applications are in KIV (keep in view).”

Another respondent in Ajegunle noted:

“I am a developer, if anybody claims to have certificate of occupancy (C of O) in this community, I doubt if such claim is true. I am not sure of anybody who have successfully processed C of O. Though there might be some people who have been able to process their successfully, that will be very few. The process is too cumbersome and expensive.”

Similarly, another respondent in Oko-Baba stated:

“That (land title) is the least of my problems. There are better things to do with my money than to give government. The whole idea of land title is for government to generate money”

Another respondent, a tenant, in Ipaja noted:

“...is it (land title) for free? Who will pay for it? ...”

The above quotations show general lack of interest from the supposed beneficiaries to obtain formal title, as a result of the cost. Payne et al., (2009) noted that the willingness to acquire formal land title will only be popular among the poor if it is free or inexpensive. The tenants generally observed that, if landlords are forced to obtain land titles, it will put additional burden on them as the cost will be borne by them through rent increase. The landlords opined that the perceived benefits are not in any way commensurate to the cost. They generally believed that it is just an avenue for government to make money from them. A key informant in Sari-Iganmu stated:

“Why will I want to apply for C of O? What exactly will I use it for? [...] To get loan from a bank? Who told you I am interested in loan. [...] Okay, for government not to demolish my building? Government will if it chooses to and nothing will happen. Some of the houses demolished along Orile-Badagry Expressway in 2009, for the on-going road expansion, have titles, but the owners are yet to be compensated up till now.”

Government often capitalises on land title as the bases for tenure security and compensation in the case that eviction becomes 'inevitable'. However, this study reveals that title may be important, but does not necessarily guarantee tenure security or compensation, as will be further discussed in the next section. This support the argument of Payne *et al.* (2009), who concluded that other forms of tenure, including those in many informal settlements also provide tenure security. They, however, noted that the ability to defend claims or, at least, negotiate relocation is based upon the strength and dynamics of social networks. This reflects the case of Oko-Baba community, one of the case study settlements, as discussed in section 8.2.3.3.1. In Oko-Baba, there are two categories of stakeholders – sawmillers (they do not reside in the community but have businesses there) and residents (mostly tenants). The sawmillers are able to negotiate relocation through their association which is known to be an influential organisation, with connection to the state government. However, the actual people who reside in the settlement (tenants) are under threat of forced eviction.

8.3.2 Land Title, Forced Eviction and Compensation

“Titling does provide increased tenure security – but many alternative forms of tenure, including those in many informal settlements, also provide high levels of security” (Payne *et al.*, 2009, p. 443).

One of the most important justifications for formal land title is that it promotes tenure security (Payne *et al.*, 2009). Lack of formal land title has been one of the reasons used by the Lagos State government to justify demolition and forced eviction. However, evidence suggests that there are other underlining factors, largely associated with location, behind the current forced eviction of informal settlements in Lagos (impact of location on forced eviction will be discussed in section 8.4.2). Even if lack of formal titles is the only reason why government instigates demolition and forced eviction of informal settlements, this study contends that this is not a tenable justification. The Nigerian constitution recognises individual’s rights to adequate housing and adequate standard of living. Also, the government is obligated to provide adequate housing

under a range of international human rights law, including the International Declaration on Forced Eviction, and the International Covenant on Economic, Social and Cultural Rights, which guarantees individual's rights to adequate housing and quality standard of living.

The Nigerian government is a signatory to these international declarations. Therefore, it cannot justify the widespread forced eviction and homelessness because the dwellers of such settlements lack title documents. Forced eviction contradicts government responsibilities of ensuring adequate housing and high quality standard of living. As demonstrated in chapter seven, forced eviction amounts to a violation of human rights.

Forced eviction is an outcome of inappropriate urban development policy. Land is crucial to implementing urban development projects. Therefore, this study recognises that government has a right to acquire land for developmental purposes or for overriding public interest, through power of eminent domain, as recognised by the Land Use Decree of 1978. However, the same Land Use Decree equally recognises payment of compensation in the case of compulsory acquisition of land. Also, the International Declaration on Forced Eviction recognises due process and payment of compensation or at least alternative accommodation, if eviction became inevitable. In essence, it is the responsibility of the government to ensure individual's tenure security and adequate housing.

Formal land title is the basis of government compensation or relocation in the case of eviction, as succinctly summarised by several government officials, including the Lagos State governor, the Lagos State Commissioner for Housing, and the Lagos State Commissioner for Physical Planning and Urban Development, after the demolition of part of Badia community in 2013.

"...the structures demolished by the government were shanties without legal titles and their value cannot be ascertained [...] The government can only compensate the affected residents on compassionate ground"
(The Lagos State Commissioner for Housing, 2013).

“...government does not have the resources to guarantee payment to any person that puts up an un-approved building on land to which he or she is not entitled” (The Lagos State Governor, 2013).

“Two things will restrain the government from clearing or removing a building. One is prove of a right to that land and two is permit to put up structure. Except we encourage illegality” (The Lagos State Commissioner for Physical Planning and Urban Development, 2013).

However, the concern is that it remains uncertain if government would respect its promise of compensation or relocation. Based on the antecedents of the state government, on similar issues in the past, it could be argued that the hope of compensation or relocation might be for a long time more a dream than a reality for many victims of forced evictions. The study of Agbola and Jinadu (1997), in the case of Maroko forced eviction, supports this argument. They noted that a majority of the residents of the then Maroko were not squatters. Some of them were actually relocated to Maroko by the Lagos Executive Development Board (LEDB), while others bought their plots from Oniru and Elegushi chieftaincy families, long before government’s land acquisition. They also noted that the residents had land title, but this did not stop government from carrying out forced eviction.

“What is more confusing in the Maroko case (and others) is that the government responsible for its demolition had previously issued certificates of occupancy to Maroko residents thus legitimizing their presence. For example, Governor Mobolaji Johnson, a one-time military governor of Lagos State had, in 1971, issued stamp duties to the occupants in recognition of their leasehold rights; and in the recent Aja case, the evicted occupants had certificates of land occupancy” (Agbola and Jinadu, 1997, p. 288).

Despite the overwhelming evidence that the residents were not squatters, relocation of the evictees was discriminatory. As noted by Agbola and Jinadu, (1997), only 2,933 out of the estimated 41,776 landlords evicted in Maroko were considered for relocation. Unfortunately, many of them and host of other tenants who constitute a majority did not get allocation in the government relocation sites.

The case of demolition along Orile-Badagry Expressway in 2009, for the on-going road expansion, further supports the argument that formal titles may not necessarily protect people from eviction or guarantee them adequate compensation. Even though some of the properties have formal titles, nobody has been compensated (as at 2012), as noted by a key informant in Sari-Iganmu, who was affected by the demolition exercise. Also, it was noted that, by 2013 (four years after the demolition) nobody has been compensated. As claimed by the state government, the names of those who are to be compensated are still being compiled. For a government that is a signatory to the International Declarations on Forced Eviction and other human rights declarations, one would have thought that, before it physically takes over the site, those that will be affected and those who deserve to be compensated should have been evaluated and adequately compensated. So, if government really wanted to compensate, this should have come before the demolition exercise. This suggests that land titles do not necessarily guarantee tenure security or compensation, for the residents of informal settlements in Lagos, in the case that eviction becomes inevitable

8.3.3 Tenure and Credit Facilities

“With secured land tenure comes the possibility of using land and housing as collateral for formal loan” (World Bank, 1993, p. 76).

One of the justifications for promoting land titling has been the assumption that it can be used as collateral in accessing formal credits and by extension it can lead to economy growth and poverty alleviation. This assumption is based on the idea, as summarised by Bromley (2005) cited in Payne *et al.* (2009, p. 453), that:

“...titles are also said to permit individuals to gain access to official sources of credit – banks, credit unions, lending societies – using their new title as collateral for loans to accomplish several desirable outcomes: start a business; upgrade a dwelling; or undertake investments. All of these outcomes are seen as a means whereby the poor can help themselves without the need for grants and various anti-poverty programmes from the international donor community, or even the aid of national governments.”

Undoubtedly, land title is commonly used as collateral for obtaining loans from formal financial institutions. However, two important points to note will be: the willingness of the poor in accessing credit from formal financial institutions and their readiness to use their landed properties as collateral for bank loans. Before a credit transaction can successfully take place, at least, there must be a willing borrower (debtor) and a willing lender (creditor). As noted in chapter 6, a majority of the respondents do not access credit from formal sources. They prefer to obtain credit from informal sources, such as friends and relatives, which are easy to access and do not attract interest. The challenges associated with formal sources of credit may not necessarily only be because they lack land titles. Their lack of interest in formal credit is associated with the fact that most of them do not have bank account – which is equally a prerequisite for accessing a bank loan – and they do not want to have to pay the high interest rate. More importantly, fear of debt which they considered will further complicate their already precarious conditions. This conclusion supports the finding of Chambers (1995, p. 190):

“At the margin, poor people often prefer a lower income with less risk of debt and dependence [...]. On a huge scale, the Integrated Rural Development Programme in India provides subsidized loans to poor people to acquire assets aimed at raising their incomes. But, as many have experienced, this increases vulnerability: loss of the asset can lead to debt and being worse off than before”

To further establish the relationship between land titles and access to formal credit among the poor, this study builds an ex-ante scenario that if the respondents owned land in their respective communities or somewhere else, will they be willing to use it as collateral for loan. The result, as presented in figure 8.9, shows that a majority of the respondents will not use their lands, even if they have title, as collateral.

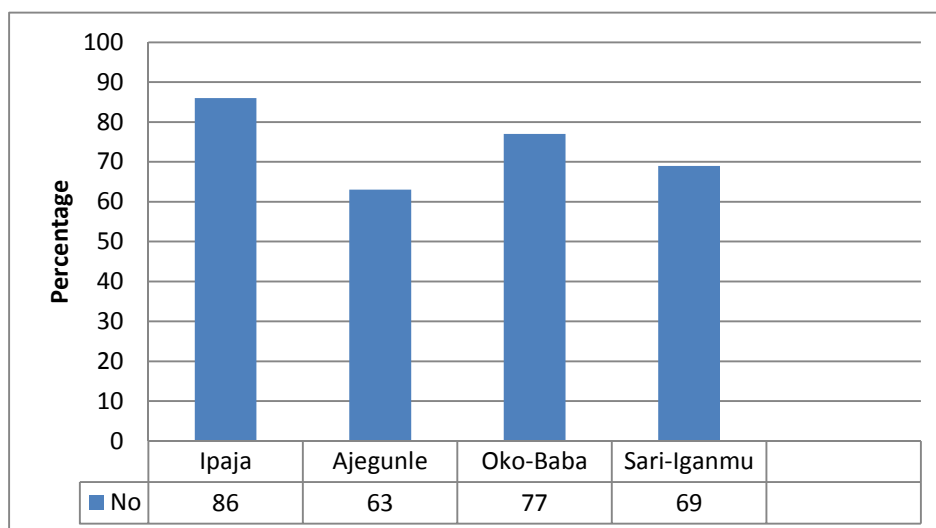


Figure 8.9: willingness to Use Land as Collateral

The promoters of land titling have argued that if the poor were able to access credit from formal financial institutions, such money can be invested on business and housing improvement and, by extension, they can improve their living conditions. Contrary to this view, as shown in chapter six (see section 6.5.3), a majority of the respondents are not even willing to access credit from formal financial institutions for any purpose, not even for housing or business investment. A respondent in Ajegunle stated:

“What kind of business do I want to do that will make me borrow money from bank. If I cannot raise the money through friends, relatives and my co-operative society, I will rather forget about the business. It doesn’t worth it.”

This supports the conclusion of Payne *et al.* (2009) that low-income households who obtain titles are usually reluctant to take a loan from a bank. In addition to the fear of debt, the reason is equally attributed to the fear of losing their properties in the event of inability to repay the loan. For a majority, landed property is seen as an inheritance, which must be protected and handed over to the children after the demise of the parents. A majority of the respondents see the idea of using their properties as collateral or selling their properties as a curse. A male respondent in Sari-Iganmu, who lost his parents as a result of debt, stated:

“That (use of land as collateral) is a curse; I strongly reject it. Not after what happened to my father. Though, I was young then, but not too young not to understand all that happened. I should have been a proud owner or, at least, a potential owner of a house, if not for the bank that took over my father’s house just because he could not repay the loan he collected for the expansion of his business. The shock killed both my father and mother. You know, it is a shameful thing in the society.”

He equally explained that his father did not only lose his house, but also his business. As he noted, ‘the business failed and collapsed ever before he died’.

Though a majority of the respondents will not use their properties as collateral to access loan from formal financial institution, there are indications that a few people will, for the purpose of business investment. They, however, expressed concerns. A respondent in Sari-Iganmu stated:

“Why not, if the business makes sense and I am sure that it will be successful and it will bring good returns.”

Another respondent in Oko-Baba expressed similar view, as he noted:

It will be a good idea, but the problem is that it is very risky. How am I sure that the business will grow? What if the business failed, what will happen to the property? Bank will take over the property, right? That is the challenge.

This respondent raises more fundamental questions than answers. The challenge here is that it is difficult to predict success or profitability of a business, particularly in Nigeria where there are no adequate infrastructure to support business operations, as discussed in chapters six and seven (refer to sections 6.3.3 and 7.3.3). Also, the Nigerian business environment is volatile and hostile, particularly to small and medium scale enterprises, and informal sector. Agboli and Ukaegbu (2006) describe Nigeria’s business environment, in terms of infrastructure, access to credit, bureaucratic practices and regulatory policy, as unfriendly and obstacles for business to thrive. Though starting up a business from the scratch is challenging anywhere, it is more challenging in Nigeria than a lot of other countries. A recent report ranks Nigeria 147th on ease of doing business and 122nd on ease of starting a business out of 189

countries ranked. Nigeria's poor ranking is largely associated with inadequate electricity, where it ranked 185th out of 189 countries (World Bank and International Finance Corporation, 2013). As noted in chapter seven, inadequate infrastructure, particularly electricity, have forced many out of business.

On the issue of credit and home improvement, it was found that a majority of the respondents are not willing to access credit from formal financial institutions for housing investment. Though not so many landlords have carried out improvement on their buildings and not so many tenants have carried out improvement on their dwelling units, a few people who have carried out any form of improvement have done so largely from personal savings, and gifts from friends, relatives and children. There is no evidence that any of the respondents have used a bank loan for housing investment, including renovations, extensions and new constructions. Boleat (2005) observes that less than five per cent of housing development in developing countries is financed by formal financial institutions.

Even though the majority of the poor are often not willing to take credit facility from the formal financial institutions, their conditions (those who are willing) also put them at a disadvantage of being profitable borrowers to the lenders, in this case formal financial institutions. As noted by NUCHS (2002), formal financial institutions do not provide credits to members of the low income groups and poor communities. The lack of interest in lending to the poor is associated with the lack of collateral, lack of bank accounts, lack of regular flow of income and no credit history. As such there is a general belief that poor people do not have the capacity to repay.

8.4 Location, Livelihoods Opportunity and Vulnerability

8.4.1 Location and Livelihood Opportunities: We are Better-off Here

Davis (2006) opines that location is of primary importance to the urban poor, while ownership or land title is of secondary importance. Hao *et al.* (2013) note that the urban poor will prefer to live, or at least, close to where there are livelihood

opportunities in order to reduce travel time and transport cost. This is particularly important for the urban poor in Lagos as a result of the unregulated and inadequate transportation system, resulting in traffic jams high cost of transportation. As noted in chapter six, it is one of the major household expenditures which are difficult to estimate.

Consequently, the urban poor will endure precarious conditions to be close to sources of livelihood, particularly income generating activities, whilst in the rental housing. As noted by Sanderson (2000), this may mean sharing overcrowded, poor quality, illegally sub-divided and insecure dwellings. The houses in the centrally-located informal settlements – Oko Baba and Sari-Iganmu – offer smaller space than what is obtainable in the peripheral informal settlements – Ipaja and Ajegunle (see chapter six). Also, the former are more vulnerable to threat of eviction than the later. Despite these, the residents of Oko Baba and Sari-Iganmu still prefer to live there and go about their daily activities than to move to peripheral informal settlements with more space, but fewer income generating opportunities. A respondent in Oko Baba, when the researcher asked why she decided to live in a small room when she could as well rent a big room in the suburb with this same amount or less, stated:

“Is that a curse? I reject it. But seriously, I will rather go back to my village than to go and live in any of those far places. There are better opportunities to work and make money here. More so, this place is closer to city life.”

The residents attach higher priority to the associated opportunities, particularly income generating activities, than the associated challenges. This support the view of Hao *et al.* (2013, p. 6), in a similar study in China. They noted:

“Rural migrants to the city, mostly young and single, are primarily concerned with getting a job and a reasonable income. For young migrants, a room or even a bed space near their work place is important, and proximity to their job and to services therefore has very high priority.”

Income is particularly important to the livelihoods of the urban poor because of the urban commoditisation (Wratten, 1995; Satterthwaite, 1997; Farrington *et al.*, 2002).

In the absence of safety nets or welfare packages for the urban poor, just like the case of Nigeria, where access to most basic needs is through personal cash, the urban poor need access to sources of cash income to make a living.

The residents of Ipaja and Ajegunle equally recognise that those living within the core of Lagos metropolis have better access to public infrastructure than them. A respondent in Ipaja noted:

“Fashola (the governor of Lagos state) is working, Lagos is moving! ‘Moving indeed’, may be those living in the cities will be able to say that, but certainly not here. All government activities are concentrated in the cities [...] Go to Surulere, Yaba and Lagos Island, you will see what I am talking about.”



Figure 8.10: Abandoned Drainage Rehabilitation Work in Ajegunle

Another respondent in Ajegunle expresses similar view, as he noted:

“This place is obviously not seen as part of Lagos State. If not, how will government just abandon us? Imagine the kind of road and drainage projects going on in Lagos Mainland. Do you see any of them here? The

one government started, which would have helped us to address the problem of flooding, has been abandoned”

Personal observation confirms that, truly, the drainage channel has been abandoned; as it is now overgrown with weeds (see figure 8.10).

However, it is observed that informal settlements in prime locations and locations with good potential for income generating opportunities often expose the residents to vulnerability, particularly forced eviction.

8.4.2 Location, Tenure Insecurity and Forced Evictions

Large scale forced evictions, by governments, are often claimed to be inevitable, under the guise of urban development. As observed by Agbola and Jinadu (1997), forced eviction remain is a common means by which land occupied predominantly by low-income groups is cleared for redevelopment. The state government has justified the widespread forced evictions in Lagos as a necessary price for urban development. Agbola and Jinadu (1997) detailed cases of eviction in Nigeria between 1973 and 1995 (see table 5.3). Over two-thirds of these evictions occurred in Lagos and they have largely been linked to urban development.

Many other reasons have also been canvassed by the government, as earlier discussed in chapter seven. These include lack of tenure, over-riding public interest, precarious conditions of the settlements and the need to safeguard the lives of the residents from impending dangers. For example, Agbola and Jinadu (1997) aptly summarised government’s reasons for Maroko’s forced eviction:

“The reasons advanced by the government for the clearance were that the residents were squatters on land the government had acquired since 1972; that the occupied land is 1.5 metres above sea level and was, therefore, liable to flooding and complete submergence; and that Maroko’s total environment was unkept and dangerous and presented a risk of disease epidemics for the residents” (p. 279).

From the above quotation, it is possible to quickly jump to the conclusion that government showed serious concerns for the precarious conditions of the residents. However, it can be argued that the eviction was carried out not necessarily because government is so concerned about the precarious conditions of the residents. Evidence suggests that there was an ulterior motive behind the evictions. As noted by Agbola and Jinadu (1997), the actual reason behind Maroko eviction was its close proximity to the highly valued properties of Victoria Island and Ikoyi, which at that time had developed to their limit. Maroko automatically became the available option for outward expansion, hence, the need to evict the residents.

One can further argue that if truly government was so concerned about the conditions of the residents, as claimed, then they should have been adequately compensated or at least been resettled in a decent environment. Unfortunately, only a few of the evictees obtained alternative accommodation. The conditions of the alternative accommodation are, however, not in any way better than Maroko. As noted by Agbola and Jinadu (1997), at the time of the allocation, most of the houses were not ready for human habitation. The relocation sites lack basic facilities, including toilet facilities, water supply, electricity and healthcare facilities, which were all available in Maroko. The Lagos State government has repeatedly justified avoidable forced evictions on the ground of protecting the poor from imminent dangers, particularly when it became obvious that human rights have been violated, and is being challenged by human rights organisations and international donor agencies.

Based on my knowledge of Lagos, a further analysis of table 5.3 (chapter five refers) shows that the majority of the evictions occurred in the core of Lagos metropolis. The on-going cases of forced evictions and threat of forced evictions follow similar trends. Recent experience in Lagos shows that forced evictions and threat of forced eviction are context specific. Informal settlements in Lagos exhibit similar generic characteristics; including lack of formal title, poor environmental conditions and that they mostly accommodate the poor. However, vulnerability to forced eviction varies. As indicated in chapter seven (see table 7.1), experience of threat of forced eviction varies among the four case study settlements. Threat of eviction is common in Oko-

Baba and Sari-Iganmu. In Ajegunle, threat of eviction only became common after the 2010 flood events that devastated the community. Also, the cases of forced evictions of Ruth (Oko-Baba community) and Rebecca (Makoko) presented in chapter seven happened in settlements located within the core of Lagos. From a location point of view, several factors are noted as drivers of widespread forced eviction and threat of forced eviction in Lagos. These include site and situation of the settlements, land values and political interest.

Site is a geography term, which describes the ecological features of the land of a settlement while situation describes the location of a settlement in relation to the adjoining features. High incidence of threat of forced eviction noticed in Ajegunle is associated with its ecological location, which exacerbated the impacts of the 2010 flood hazards. As noted earlier, Ajegunle is located in a floodplain, in-between Ogun River and Ikorodu bay. The high incidence of threat of forced eviction in Oko- Baba and Sari-Iganmu is associated with their geographical and ecological locations. Geographically, they are both located in the core of Lagos metropolis, and in close proximity to the main Lagos Central Business District. Ecologically, Oko-Baba is also located on the waterfront, along Lagos Lagoon.

Land values and political interest are also largely driven by location. For instance, settlements along waterfront or in the city centre are known to occupy prime locations. These locations command high land values and high economic returns. In the case of Lagos, they occupy the most visible part of the state and they command high economic returns. Consequently, the Lagos state government and developers are mostly interested in such locations. The Lagos State Government is particularly interested in these locations in order to promote the image of the state, and to attract foreign investors. For example, as noted in the Mainland Central Model City Plan document:

“Many great cities around the world are represented through their waterfront or riverfront. Sydney, Hong Kong, Singapore, Vancouver and San Francisco are just a few examples of cities where successful waterfront regeneration programmes have improved the physical fabric of the city, established a strong and distinct urban character and acted

as a catalyst for economic development and tourism. Lagos lagoon waterfront has the potential to compete with these global cities through an ambitious and carefully planned waterfront development strategy” (Lagos State Government, 2012a, p. 54).

The Mainland Central Model City Plan (2012) emphasises the need to develop the Lagos State waterfront. It noted that in line with global practice, waterfront developments have become a key focus of public-private investment. This is not only to increase economic returns through increase in land value but to create a memorable and distinct skyline. The proposed plan, therefore, recommends the removal of low income settlements along the waterfront.

In recent years, informal settlements along Lagos lagoon and those in the core of Lagos metropolis have continued to be subjects of demolition, avoidable relocation, forced eviction or, at least, threat of forced eviction in the name of urban development and urban modernity. The existence of informal settlements in such locations is considered as a misuse of prime land and an eyesore, and thereby not befitting Lagos, with a megacity status.

Several cases of forced evictions and threat of forced evictions instigated by government illustrate this. For examples, Makoko forced eviction, Badia forced eviction, Oko-Baba and Sari-Iganmu threat of forced evictions, as contained in various model city plans. All these settlements are within the core of Lagos metropolis.

In the case of Makoko forced eviction, the notice of eviction issued to the residents, in part, states thus:

*“You have continued to occupy and develop shanties and unwholesome structures on the waterfront without authority thereby constituting environmental nuisance, security risks, **impediments to economic and gainful utilization of the waterfront such as navigation, entertainment, recreation etc.**[...] **The state government is desirous of restoring the amenity and value of waterfront, protect lives and property, promote legitimate economic activities on the waterfront, restore security, improve water transportation and beautify the Lagos waterfront/coastline to underline the megacity status of Lagos State and has decided to clear all illegal and unauthorised development on its waterfront and water bodies. Therefore, notice is hereby given to you to***

vacate and remove all illegal developments along the Makoko/Iwaya Waterfront within 72 hours of receipt of this notice.”

Makoko is an informal settlement located along Lagos lagoon in close proximity to Lagos Central Business District. In July 2012, Lagos State government forcibly evicted the residents of Makoko on the lagoon. The eviction rendered many households homeless and affected their livelihoods negatively, including Mrs Rebecca, one of the cases of forced evictions presented in chapter seven. These same reasons are also applicable to Oko-Baba, one of the case study settlements. Oko-Baba is among the several low-income communities along the Lagos lagoon. The case of Oko-baba has been discussed earlier.

The case of Badia forced eviction in 2013 further strengthens this argument. The statement of the head of the Lagos State Taskforce on Environmental and Special Offences (Enforcement) Unit during the demolition of part of Badia encapsulates the importance of its location to actualising the Lagos megacity aspiration.

“Government can no longer allow continuous existent of slum. Slum cannot flourish in the centre of a state with megacity plan. We cannot achieve megacity status with these slums. For instance, the Nigerian Breweries is very close to this area and there are some other industries around here. To allow a slum to remain here is not acceptable.”

From the above, it is evident that force eviction and unnecessary demolition of low income settlements has become part and parcel of urban development policy and megacity aspiration of the state. Urban poor settlements, particularly those within the core of the metropolis and along the waterfront, have become major targets of such avoidable demolitions. This is worsening the already precarious conditions of the urban poor.

Threat of forced eviction or actual forced evictions is not limited to large scale evictions instituted by government. It includes market-driven eviction, which is associated with increase in land value. As observed in this study, the experience of forced evictions includes those carried out by landlords in order to increase rents or for the purpose of redevelopment. As noted in chapter six, the majority of the residents

are tenants. A sitting tenant is required to pay an advance rent of one year, while a new tenant is required to pay a minimum of two years advance rent. House rents are arbitrarily increased without any justification for such increase. If a sitting tenant is unable or unwilling to pay the new rent, the common practice is that the tenants will be forcibly evicted without due process⁷. It is economically profitable for a landlord to evict a sitting tenant, since a new tenant will be subjected to a new agreement and a new rent. Sometimes, the eviction is carried out under the pretense that the house needs to be renovated, as noted by a respondent in Sari-Iganmu:

“I have lived in this community for more than nine years. The first house I lived in is over there...The landlord gave all the tenants one month quit notice. In the letter, he informed us that he needed to carry out renovation work and the renovation was going to last for about seven months. Therefore we should look for another accommodation. To my surprise, after we left the house, new tenants moved in without any renovation done.”

With or without land title, a landlord may have incentive to sell or redevelop his or her property in order to benefit from increase in land values, as Hao *et al.* (2013, p. 5) noted:

“Over time, continued urban development and expansion raise the potential ground rent level in the inner city, dramatically widening the rent gap. Climbing up the bid–rent curve, the urban village land yields higher market returns. Capturing value from land rent differentials gives landlords a sufficient incentive to redevelop housing properties for larger returns.”

This situation is particularly noticed in Oko-baba and Sari-Iganmu where many tenants have been subjects of threat of forced eviction or actual forced eviction. For example, as presented in chapter seven, the case of forced eviction carried out by Mrs. Ruth’s landlord in Oko-Baba affected about 30 families.

⁷ Tenancy law stipulates that for a quit notice to be valid, the tenant must be given six months notice starting from the day his or her rent expires.



Figure 8.11: Properties Undergoing Redevelopment in Oko-Baba

The two pictures presented in figure 8.11 show properties undergoing redevelopment. As noted by a key informant, the demolitions affected several families, who lost their homes and means of livelihoods.

8.5 Summary

This chapter has explored factors which mediate livelihoods of the informal settlements dwellers. Specifically, it explores how institutions, tenure and location mediate livelihoods of the informal settlement dwellers in Lagos. Institutions were explored along informal and formal. This chapter highlighted the weakness of the informal institutions to influence government policies to support livelihoods of the urban poor. The interface between formal and informal institutions does not really work for the benefit of the poor. Formal institutions, through regulations and urban development policies, mediate access to livelihoods opportunities and constrain the efforts of the poor from using their assets to build sustainable livelihoods. On the issue of tenure, land title is more of political construct, which is used by policymakers to disposes the poor of their places of habitation and consequently deny them of their rights to adequate housing and adequate standard of living. Experiences of forced eviction, as demonstrated in this study, show that they are politically and economically motivated. On the part of government, informal settlements in prime locations are targeted for forced eviction and redevelopment in order to take control of the land originally occupied by the poor for more economically viable uses. Landlords and

developers also target such locations for redevelopment in order to capture increase in land values.

Chapter Nine

Critical reflections – Looking Back, Moving Ahead: Some Thoughts on Poverty Alleviation in Informal Settlements

“...once we recognise that poverty exists, then we know that it must have a cause or causes and if we can identify the cause of poverty, then that should give us a basis to develop a policy response to it” (Alcock, 1997, p. 36)

9.1 Introduction

This chapter addresses the fifth research objective – to suggest recommendations for an inclusive and people-oriented policy framework for poverty alleviation in informal settlements. Poverty and incidence of informal settlements remain widespread in Nigeria’s cities, Lagos inclusive. Past poverty alleviation strategies and responses to the incidence of informal settlements have not produced desired results. In recent times, there has been a renewed effort to alleviate poverty of informal settlements dwellers in Lagos through land titling. Despite of evidence in many developing countries which show the inadequacy of land titling for poverty alleviation, there is a continuous assumption by the Lagos State government that informal settlements dwellers will achieve sustainable livelihoods and move out of poverty if they have formal land titles. This research, however, takes a stand that poverty and the incidence of informal settlements will continue, if poverty alleviation strategy does not look beyond the issue of tenure. This research, therefore, advances this argument through the lens of the Sustainable Livelihood Framework, by looking beyond the issue of tenure to explore the livelihood context and factors that influence livelihoods of the residents of informal settlements.

This chapter, by revisiting the research questions, summarises the findings and offerings of this thesis. Based on the research findings, it provides some thoughts and recommendations on poverty alleviation in informal settlements. These

recommendations are not set as blue print or magic wand which can fix the challenges of poverty in all contexts. Rather, they should be taken as suggestions, which if implemented can improve the living condition of the poor. The chapter also makes suggestions for further research and closes with reflections on the theoretical and methodological framework adopted in this study. Here a discussion of the strengths and weaknesses of the Sustainable Livelihood Approach as a framework for understanding causes of poverty and potentials for poverty alleviation in the case study settlements is presented.

9.2 *The Research Questions Revisited*

As stated in Chapter one, this research seeks to understand the context and factors which influence livelihoods of the urban poor in informal settlements with a view to developing a sustainable poverty intervention policy framework which is inclusive and people-oriented. This research, through the lens of Sustainable Livelihood Approach, has undertaken an in-depth study of four informal settlements in Lagos – Ipaja, Ajegunle, Oko-Baba and Sari-Iganmu. The specific research questions answered in this research included:

- viii. How are the concepts of poverty, informal settlements, tenure security and livelihoods connected and what is the state of the current knowledge?
- ix. What livelihood assets do informal settlements dwellers have or access and how do they make use of these assets in their livelihoods?
- x. What constitute vulnerability context for the residents of informal settlements in Lagos?
- xi. What are the underlying factors that influence livelihoods of the urban poor?
- xii. What are the limitations of land titling, as one of the livelihood assets, as a poverty alleviation strategy in informal settlements in Lagos?
- xiii. How useful is the Sustainable Livelihood Approach in understanding poverty and poverty alleviation in Lagos' informal settlements?
- xiv. How do we incorporate these understanding into poverty alleviation strategies?

Chapter one has provided an overview of the research, including its background, statement of the research problem, research questions, aim and objectives. It equally provided brief descriptions of the research methodology and the research settings. The first research question was discussed in chapters two and three. The second research question was discussed in chapter six while the third research question was address in chapters five and seven. The fourth and fifth research questions were the focus of chapter eight while chapter three and part of chapter nine (section 9.5) addressed the sixth research question. The last research question was also addressed in chapter nine (see section 9.3).This chapter therefore focuses on the fifth objective, as will be discussed in section 9.3.

9.2.1 The Complexity of Poverty, Informal Settlements, Tenure Security and Livelihoods

How are the concepts of poverty, informal settlements, tenure security and livelihoods connected and what is the state of the current knowledge?

Empirical evidence has shown that there is a strong link between poverty, informal settlements and tenure insecurity and livelihoods of the urban poor. These phenomena are common features of many developing countries. As discussed in chapter two, the map of informal settlements overlaps with that of urban poverty. Informal settlement is a spatial manifestation of poverty. The majority of the urban poor lives in informal settlements and makes a living mostly through informal economic activities.

The literature review presented in chapter two gave a clear indication that poverty has been defined and measured in different ways. Some authors narrow it to lack of adequate income or consumption, while others defined it from a multidirectional perspective using both income and non-income indicators. It has, however, been noted that whichever way poverty is defined, the common thing is that, it is an unpleasant living condition which requires intervention (Piachaud, 1981; Kamete, 2002a).

Informal settlement, like poverty, is multidimensional, hence, has many definitions (section 2.4). From a planning perspective, informal settlements are settlements which do not comply with planning and building regulations. From a legal perspective, the emphasis is on lack of formal land titles. UN-HABITAT (2003a) used five characteristics, including access to water, access to sanitation, structural quality of housing, overcrowding and security of tenure, to define informal settlements. The negative notion of informality and illegality ascribed to informal settlements often fuel tenure insecurity and evictions. It is being assumed that only formal titles can secure property rights, as well as alleviate poverty in informal settlements (de Soto, 2000). This research, however, challenges this assumption. Increasingly, there is a continuous call for comprehensive and sustainable intervention to the issue of urban poverty in informal settlements. This is based on the realisation that no single solution can effectively address the multiple challenges of poverty and tenure insecurity in informal settlements.

Poverty, informality and tenure insecurity are multidimensional and complex phenomena. They are results of many interacting factors including environmental, political, economic, and planning and urban development factors. As such, chapter two concluded that it is inappropriate to limit the cause and way out of poverty in informal settlements to a single factor. Policies and intervention strategies aim at addressing the challenges of poverty, particularly in informal settlement, must do so from many dimensions simultaneously. Land titling should, therefore, be seen as just one of the livelihood assets required for poverty alleviation in informal settlements, as provide for in the adapted livelihood framework.

In chapter three, several theoretical approaches were reviewed as potential approaches and methods of understanding poverty and poverty alleviation in informal settlements. After much reflection, the Sustainable Livelihood Approach was chosen as the overall theoretical approach while the Sustainable Livelihood Framework was chosen as a methodological and an analytical framework for understanding the context and factors that influence livelihoods of informal settlements dwellers in Lagos. The author found that this approach best fits his research as it takes on a

holistic approach to understanding complex and multiple dimensions of poverty as well as the complex realities and livelihood context of those living in poverty. Livelihood context, as used in this thesis, comprises of asset portfolios, vulnerability, and institutions and policies (figure 1.1).

9.2.2 Moving Beyond Titling: The Livelihood Asset Portfolios of the Informal settlement Dwellers

What livelihood assets do informal settlements dwellers have or access and how do they make use of these assets in their livelihoods?

Asset is at the core of livelihoods and poverty analysis, and it is the bedrock upon which livelihoods are built (DFID, 1999). The second research question has sought to understand the livelihood assets portfolios of the residents of informal settlements and how they draw on this assets to make a living. The argument presented here was that tenure is just one of the assets needed by the urban poor to build a sustainable livelihood. An adequate understanding of the assets of those living in informal settlements is important to developing a holistic and sustainable strategic framework for poverty alleviation. The forms of asset discussed included human, physical, social, financial and natural.

The analysis of human capital covers issue such as households demographic characteristics, literacy and education level and employment status. Based on the results of the analysis of human capital, two contrasting conclusions were made. On the one hand, combinations of high dependency, relatively low level of highest education attainment, high incidence of unemployment and ill health, currently prevalent among household members are indication of poor and weak human asset. Though Moser (1996) refers to human capital as the most valuable asset of the poor, a weak human asset base is an indication of poverty which can ultimately result in vicious circle of poverty, where poverty becomes generational. At the household level, contributions of human capital to livelihoods assets largely vary according to quantity (household and work force size, and dependency ratio) and quality (skills, health

status, education level, employment status) of individual household members (DFID, 1999). However, on the other hand, a large number of household members within working age groups points to potential strong human capital bases which individual households can mobilize for income generating activities if the general employment situation and education system in the country improve. Also, high literacy levels among the residents indicate a group of human assets with potential to develop socio-economically, if given the right opportunity and the right environment to pursue their individual livelihood objectives.

An assessment of the physical capital revealed that, on the one hand, location provided unique opportunities for income-generating activities, as well as access to natural capital which the residents often use as part of their livelihood asset portfolios. On the other hand, it offers livelihood vulnerability. The geographical location of a household and the community of which it is a member may present different opportunities and vulnerabilities (Rakodi, 1999; Napier and Rubin, 2002; Meikle, 2002). For example, as discussed in chapter seven (7.3.4), the ecological and environmental peculiarity of Oko-Baba and Ajegunle makes the residents vulnerable to flood hazards while at the same time provides access to natural capital – water body – which forms part of livelihood portfolios of the residents. Generally, housing in the four case study settlements is inadequate with precarious conditions and, hence, not suitable for human habitation. However, it provides shelter and socio-economic functions for the dwellers. From a locational perspective, informal settlements within the core of the metropolis provide less suitable housing and are more vulnerable to threat of forced eviction, but with better income-generating opportunities than peripheral informal settlements. This study reveals that a few basic infrastructure and urban services are physically available to the residents of the case study settlements. However, the quality remains poor and access to them remains inadequate. For example, as discussed in section 6.3.3, all the four case study settlements are connected to the public power supply, with about 96% of the selected households having connection. However, the major challenge faced by respondents is associated with the inadequacy

of power supply, which is manifested in poor quality (low voltage), inefficient (irregular) and high cost (unaffordable) services. Infrastructure is only an asset in as far as it facilitates improved service provision to enable the poor to meet their needs. Access to urban services comes at high costs to the urban poor, relative to their income; hence, affordability becomes a major challenge.

Social capital was discussed under three sub-headings – social network and membership of organisations, social relation, feeling of trust and mutual support, and information and communication. Participation in social networks has the potential to reduce vulnerability and strengthen capability to cope with shocks and stresses (Woolcock and Narayan, 2000; Farrington *et al.*, 2002; Kozel and Parker, 2003; Schütte, 2005). An analysis of the social networks indicates that the residents of the case study settlements have limited options to build relationships which they can draw on in the face of livelihood vulnerability. Religion, including Islamic and Christianity, remains the most popular organisation. A place of worship is seen as more than just a place to fulfil religious or spiritual obligations, but also a place to seek help and share other people's burdens. Membership of a political organisation is not common among the people; hence they are politically excluded. Ironically, a majority of the households do possess various sources of information (television, radio and telephone), but information about government policies as it affects their communities largely comes as rumours from neighbours.

The financial capital was discussed along three broad sub-headings including household income and expenditure, savings and ability to meet basic needs, and access to credit and sources of credit. Based on those who reported their income, the household's mean monthly income in the selected informal settlements is lower than the Lagos State mean and a majority of them earn below the national minimum wage. Household expenditure was better reported than income; hence it was used as a proxy for household income. Investigation of household expenditures revealed that households have difficulties in meeting basic needs not only because they are too expensive or they are not available but also because they have irregular and inadequate income to satisfy such needs. The importance of cash income to urban

livelihoods as a result of urban commoditisation and increase in prices was equally stressed. In the absence of adequate cash income, credit as a source of income becomes important. Unfortunately, a majority of the residents do not have access to credit from financial institutions; hence use of formal credit as a source of income is limited. However, they do have access to credit in the form of cash, goods and services from informal sources.

An assessment of natural capital in the selected informal settlements has shown that natural capital is limited and not evenly distributed across the four case study settlements. Identified natural capitals included water-bodies (Lagos lagoon and river Ogun) in Oko-Baba and Ajegunle, dump site in Sari-Iganmu, and playground in Oko-Baba. Access to natural capital is mainly associated with the geographical location of each settlement, hence it is context specific. Equally the opportunities and vulnerabilities associated with the location and the identified natural capital are unique to each settlement.

It is clear that the residents of the case study settlements generally have inadequate asset portfolios, which in turn increases their livelihood vulnerability.

9.2.3 Moving Beyond Tenure Insecurity: The Vulnerability Context of the Informal Settlement Dwellers

What constitute vulnerability context for the residents of informal settlements in Lagos?

Creating opportunities and fighting vulnerability from all its dimensions are prerequisite for sustainable livelihoods and poverty alleviation. Vulnerability is increasingly recognised as an essential component of poverty analysis. The need to incorporate vulnerability analysis to pro-poor development programmes and livelihoods support policies is well documented as illustrated in chapters one, two and three. The third research question seeks to understand what constitutes vulnerability for the residents of informal settlement in Lagos. The main argument presented here is that tenure

insecurity is just one of the numerous vulnerability contexts within which the residents of informal settlements pursue their livelihoods. An adequate understanding of these vulnerabilities is, therefore, important to developing a holistic and sustainable strategic framework for poverty alleviation. As discussed in chapters five and seven, this research demonstrated that in addition to tenure insecurity, the residents of informal settlements in Lagos are faced with multiple vulnerabilities. The vulnerability context was discussed along three main themes – trends, shocks and seasonality.

The generic trends identified as having influence of the livelihoods of the urban poor in Lagos include population growth and urbanisation, macroeconomic trends, trends in governance and climate change (chapters five and seven). The identified livelihood shock include insecurity of tenure and forced evictions, homelessness and poor housing condition, inadequate infrastructure and urban services, flood hazards, unemployment and employment insecurity, poor environmental condition, violence and crime, food insecurity and hunger, and ill health. Livelihood seasonality is associated with seasonality in informal sector employment, fluctuation and increase in food prices, seasonal threat of forced eviction and displacement, and seasonal outbreak of disease.

Long term trends in political, socio-economic and natural environments can cause livelihood vulnerability at individual, household and community levels (Farrington *et al.*, 2002). The residents of the case study settlements are not stand-alone; they operate within a macro context. Their livelihoods are not independent of the prevailing socio-economic and political contexts in the country at large. There is a complex interaction among these various contexts within which the residents of the case study settlements pursue their livelihoods. Poverty and inequality have increased at the same time as economic growth. Economic growth is often used as a measure of development and poverty. It is argued that as nations experience economic growth they should equally enjoy development and increased capacity to reduce poverty (World Bank, 1997). Contrary to this, the economic prosperity of the nation has proved inadequate to move people out of poverty. As discussed in chapter five, over the years, the Nigerian economy has improved, but without corresponding improvement in the

socio-economic conditions of a majority of the population. The economy is largely dependent on oil revenues. Hence, it is a mono and non-inclusive economic structure. The majority of the population is excluded from participating; hence they are denied the opportunity of benefiting from the national economic growth. The nature of the Nigerian economic structure coupled with institutionalised corruption intensifies inequality. The gap between the rich and the poor is increasing, worsening the process of inequality. Inequality, as manifested in income, spatial location, and access to infrastructure, job opportunities, political power and other necessity of life, further intensify poverty among those living in informal settlements.

Rapid urbanisation in Lagos is accompanied by unprecedented population growth and unplanned urban expansion. This has resulted in more pressure on infrastructure, housing, employment opportunities and, most importantly, land. Serviced land has become scarce. Therefore, the urban population now, mostly, occupies fragile locations where they are more vulnerable and least able to cope with environmental and climate change-induced hazards. Flooding is the most visible climate change-induced hazard in Lagos. All the case study settlements have their share of this problem.

Flooding has been shown to have negative effects on the livelihoods of the residents in many ways. The effects cut across every aspect of their livelihood assets – physical, social, financial, human and natural capitals. However, experience of flooding varies among the communities. Ajegunle community is much more affected than the other communities. This is attributed to its locational features – in-between two water bodies, water catchment area and in close proximity to Oyan dam.

Drawing on the findings of chapters five and seven, it can be concluded that the residents of the case study settlements pursue their livelihoods within a disabling socio-economic and political context and are faced with an overlay of vulnerabilities, which perpetually trap them in poverty. Livelihoods vulnerability of the urban poor is a function of both macro and micro factors, which manifest from political, social, economic and physical environments, and individuals' asset portfolios. These factors

reinforce one another to perpetually create a situation of livelihood insecurity for the residents. This, on the one hand, reinforces the argument that vulnerability of the urban poor goes beyond issues associated with tenure insecurity. On the other hand, developing poverty alleviation strategy on a single indicator is inadequate. It, therefore, challenges the conventional economic approach to poverty, which has over the years gained prominence in defining poverty and in formulating intervention strategies. It also questions the assumption the residents of informal settlement are poor because they do not have formal title to the land they occupy, as popularized by de Soto (2000).

9.2.4 Livelihoods Mediating Factors: Institutions, Tenure and Location

What are the underlying factors that influence livelihoods of the urban poor?

What are the limitations of land titling, as one of the livelihood assets, as a poverty alleviation strategy in informal settlements in Lagos?

The fourth research question aims to understand the complexity of factors that mediate livelihoods asset portfolios and vulnerabilities of the residents of informal settlements. Three broad factors – institutions, tenure and location – were identified (see chapter eight for details). Based on the central argument of this research, that titling, on its own, will not necessary lead to poverty alleviation in informal settlements, the fifth research question sought to understand the limit of land titling as a poverty alleviation strategy in informal settlements.

9.2.4.1 Institutions and Livelihoods of the Urban Poor

Institutions, particularly government agencies, occupy a strategic position in shaping the livelihoods of the urban poor. A broad range of both formal and informal institutions, which the respondents identified as having influence on their livelihoods, were summarised in table 8.1. As discussed in chapters six and eight, the residents of the case study settlements have access to informal institutions. They often fall-back on informal institutions such as friends, relative, co-operative society and religious

organisations to cope with livelihood shocks. However, it was discovered that these informal institutions have limited capacity to provide an adequate and a reliable safety net for the poor in times of needs and they are too weak to positively influence formal institutions.

Formal institutions mediate livelihoods asset and vulnerability through policies and regulations. These policies, however, disempower the residents of the case study settlements and constrain their ability to move out of poverty. The policies are largely disconnected from the livelihood realities and needs of the urban poor in general and the residents of the case study settlements in particular. Also, it was observed that there is a wide gap between government rhetoric and actions, and there is discriminatory implementation of policies. In addition, there is often no opportunity for redress. All of these result in perpetual denial of rights and livelihood vulnerability for the poor.

Disconnection between Policies and Livelihood Realities of the Poor

The urban development policies are largely determined by market forces and political interests rather than the needs and realities of the majority. As discussed in chapter six, the livelihood realities are that, the majority of the residents of the case study settlements mostly rely on the informal sector for accommodations, employment and for meeting their livelihood needs. In addition, they are mostly tenants, who struggle to pay advance rents of between two to three years for a new tenant and one year for a sitting tenant. However, as discussed in chapter eight, the implementation of urban development policies and Lagos megacity projects seems to be deliberately targeting the activities of the urban poor and informal sector. The government often sees the urban poor, particularly in informal settlements, as obstacles to the attainment of sustainable urban development and urban modernity. In their bid to overcome these obstacles and achieve what they considered to be a sustainable urban development, government manipulate planning to punish the poor (Kamete, 2009). The Lagos State government is doing this through implementation of inappropriate urban development policies and regulations, which are disconnected from the complex realities of the

urban poor. Such policies and regulations undermine the strengths and efforts of the urban poor. The cases of forced evictions (sections 7.3.1 and 8.2.3.3.1), prohibition of commercial motorcycles (section 8.2.3.3.2) and war against street trading and hawking (section 8.2.3.3.3) are examples of mismatch between policies and the livelihood realities of the poor majority.

Gap between Rhetoric and Actions

There is a gap between rhetoric and actions of the government. The Lagos State government, at least in theory, as reflected in the mission statements of its various agencies, claimed to be committed to achieving poverty alleviation, sustainable urban development and economic growth, and improved standard of living for every resident of Lagos State (INOVATELAGOS, 2013). For example, the Lagos State government in one of his media chats stated:

“Our objective is to develop the State in a wholesome way having regards to the need of our people, available resources and the plan we articulate for success in the short, medium and long term” (Babatunde Fashola, the Governor of Lagos State).

However, commitment towards improving the living standard of the poor has become more of rhetoric than action. Even though the state government claimed to be committed to achieving inclusive and sustainable urban development, this did not translate to positive actions. The policies and actions of the state government, as discussed in chapter eight, negate the whole essence of inclusive and sustainable urban planning and development. The urban poor are disproportionately affected by many of the urban development programmes. It is observed that the implementations of various urban development projects and policies are resulting in more hardship for the urban poor.

Also, the national government is said to be committed to fighting poverty and corruption. At a point in time, the government has made affirmative statements describing corruption as a major challenge to national development. However, as discussed in chapters five, it is obvious that the Nigerian government lacks the political

will to fight corruption. The actions and inactions of governments encourage corruption and mismanagement of resources to thrive, particularly among the political class and government agencies. The majority of the financial resources of the nation are concentrated in a few individuals' hands. Unarguably, any nation, such as Nigeria, that allows its resources to be mismanaged and embezzled through corruption cannot provide adequate infrastructure, housing and job opportunities for the majority of its citizens.

Discriminatory Implementation of Policies and Laws

It is observed that the Nigerian government at all levels is very good at making policies, laws and regulations, whether good or bad. However, enforcement is often challenging. Policies and laws are enforced inequitable between the poor and well-off. The government is quicker in implementing and enforcing policies and regulations that are counterproductive to the livelihoods of the poor than those that are supportive. For example, as discussed in chapter six (section 6.5.2), the Lagos State government enacted tenancy law in 2011. The law was promulgated to alleviate the suffering of the tenants on the issue of advance rents, among other things. The law prohibits any landlord from collecting advance rent of one year from tenants. However, landlords continue to violate the provisions of the law without any disciplinary action against them. The landlords have capitalised on the inadequacy of the Nigerian government to provide housing for the low income groups.

Unlike the tenancy law, the new traffic law which was promulgated in 2012 seems to be targeted towards punishing the poor and the low income groups. The negative effects of the law are vivid in the livelihoods of the poor. A section of the law bans the use of commercial motorcycles as a means of public transportation in Lagos. Less than a month into the implementation and enforcement of the law, the effects were already manifested in the livelihoods of many households, including the owners of the over 3, 000 motorcycles which were confiscated and crushed by the law enforcement agency of the Lagos State government (section 8.2.3.3.2). It is important to note that motorcycle is one of the major productive assets of many households (section 6.3.4).

Friend and Funge-Smith (2002) note that poor countries are often characterised by weak government institutions, and poor people tend to have weak access to institutions and the services they provide. One of the conclusions of chapter eight is that the residents of the case study settlements have inadequate access to formal institutions and have weak informal institutions. Thus, they are excluded from participating in decision-making processes and consequently unable to influence policy formulation processes or challenge repulsive policies or claim their rights.

9.2.4.2 Location: Opportunity or Vulnerability?

Location affects the type of opportunities and assets available and accessible to the poor urban households as well as the nature of shocks and stresses they are vulnerable to (Meikle, 2002). For the residents of the case study settlements, as discussed in chapters six and eight, location presents both opportunities and vulnerabilities. However, as shown in figure 9.1, vulnerabilities reduce opportunities associated with location. Both the opportunities and vulnerabilities presented by location are mediated by institutions (government). This interaction often results in livelihood vulnerability and poverty for the residents. For example, the locations of Ajegunle and Oko-Baba present access to natural capital for the residents (section 6.6.2) and at the same time make the residents vulnerable to flooding and forced eviction.

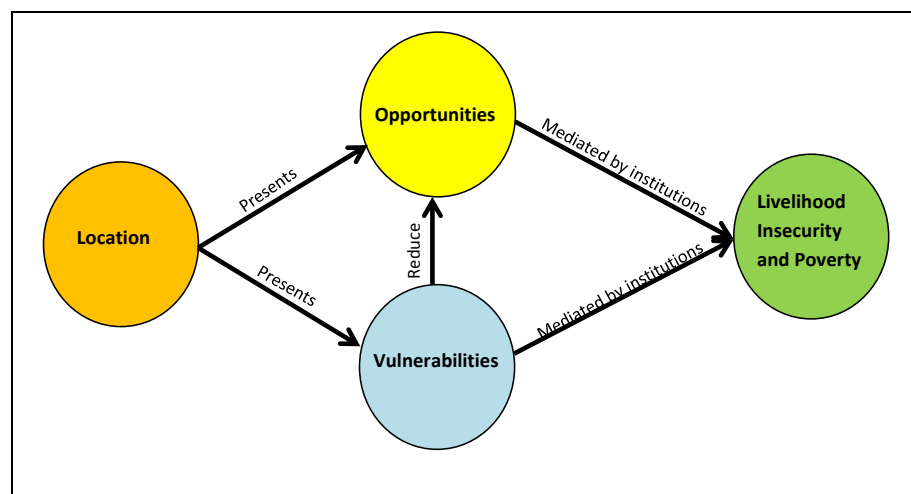


Figure 9.1: Interactions between Location, Opportunity, Vulnerability and Livelihoods

As demonstrated in chapter eight, location is becoming increasingly the driving force behind force eviction. From a location point of view, several factors are noted as drivers of widespread forced eviction and threat of forced eviction in Lagos. These include site and situation of the settlements, land values and political interest. Informal settlements within the core of Lagos metropolis seem to have a better access to income-generating opportunities than those in the periphery (chapter six). However, it was discovered that the settlements within the core are more vulnerable to threat of forced evictions and actual forced evictions, including large scale forced eviction instigated by government and property market-driven eviction, than the peripheral informal settlements.

9.2.4.3 Tenure and Livelihoods of the Residents of Informal Settlements

Land titling is said to be an effective poverty alleviating strategy. This is expected to occur through various channels including access to credit facilities, housing improvement, increase in land values and security against eviction (de Soto, 2000). This is based on the assumption that informal settlement dwellers are poor because they do not have formal titles to the land they occupy. The Lagos State government has also embraced this strategy. However, as presented in sections 1.1, 2.5 and 3.2, there are contrasting views on the effectiveness of land titling as a poverty alleviation strategy. In the international development discourse, it remains an ongoing debate which requires more empirical studies, with focus on local context. Empirical evidence from Lagos informal settlements, as presented in section 8.3.1, shows that the residents of the case study settlements are generally not interested in formal land titles because the perceived benefits are not in any way commensurate to the cost.

Land title is said to promote tenure security against forced eviction and compensation in case forced eviction becomes inevitable. However, as discussed in section 8.3.2, evidence suggests that land title may be important, but does not necessarily guarantee tenure security or compensation in the face of forced eviction. There were cases of forced evictions on titled properties, which the owners were never compensated or

are yet to be compensated after many years that their properties have been demolished. Also, evidence suggests that both the large scale forced evictions instituted by the government and market-driven evictions are largely associated with location rather than tenure (section 8.4.2).

Land title is being promoted as a poverty alleviation strategy based on the assumption that it can be used as collateral in accessing formal credit. Contrary to this assumption, on the one hand, it was observed that a majority of the residents of the case study settlements are not willing to access credit from formal financial institutions and are not ready to use their landed properties as collateral. On the other hand, formal financial institutions believe that people living in poverty have low capabilities to repay. Therefore, as shown in section 8.3.3, they are often not willing to give them a loan.

One of the common agreements of the proponents and critics of land titling is that, it increases land value. Though, based on the case study settlements, there is no evidence to suggest that land title either resulted in increase in land values or not, evidence from elsewhere, as discussed in chapter two (section 2.5), shows that land titles often result in increase in land values. However, such increase does not often benefit the poor. Rather, it worsens their conditions through gentrification, market forces, forced evictions and increase in house rent. Land value increase is also associated with location. Developers and government often use increase in land values, particularly in prime locations, to disenfranchise the poor of their already occupied location. This consequently results in denial of rights to adequate housing, means of livelihoods and standard of living for the urban poor, who are always the weakest players in the urban land and housing markets.

The point to be emphasised here is that, why the need to promote a policy which do not benefit the majority. Better still, what is the benefit of promoting a policy which exacerbates an already precarious condition? It serves no good to continue to promote a policy, which exacerbates a condition which requires positive intervention.

9.2.5 Livelihood Status and Outcomes of the Residents of Informal Settlements in Lagos

One of the advantages of the Sustainable Livelihood Framework is that it offers an opportunity to examine the livelihoods context of the poor. This research has sought to understand the context and the factors that influence the livelihoods of the residents of informal settlements in Lagos, based on four case study settlements.

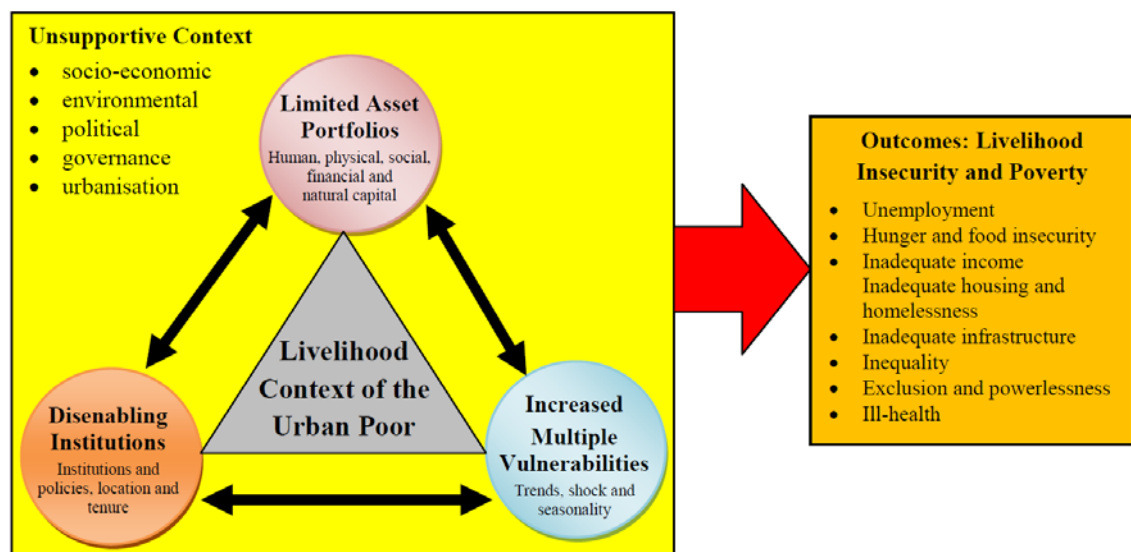


Figure 9.2: Livelihood Status and Outcomes of the Residents of Informal Settlements in Lagos

At this point, based on the research findings, figure 1.1 is modified to reflect the general livelihoods context of the residents of the case study settlements and the outcome they have achieved (see figure 9.2). Their livelihoods context is embedded within the macro context in the society at large. As discussed in chapter five, this context is associated with the prevailing socio-economic, environmental, political, governance and urbanisation factors in Lagos and Nigeria as a whole. These various factors are, however, unsupportive and unfavorable to the livelihoods of the poor. They operate through institutions and policies to mediate assets and livelihoods vulnerability of the urban poor (chapter eight). Meikle (2002) notes that the variable contexts in which the urban poor are part, together with the policies, institutions and processes that they incorporate determine their vulnerability. The livelihood context of the residents of the case study settlements is characterised by a limited asset

portfolios (chapter six), increased multiple vulnerabilities (chapters five and seven) and unsupportive and disabling institutional context (chapter eight).

The combination of these factors resulted in livelihood insecurity and poverty, as shown in figure 9.2, for the informal settlement dwellers. The task is how to move from livelihood insecurity to sustainable livelihood and from poverty to well-being. Transforming the livelihoods of the informal settlements dwellers from a state of insecurity and poverty to a sustainable livelihood and well-being will require an integrated policy framework, which is one of the offerings of this research, which takes into consideration factors that originally created the situation of livelihood insecurity.

9.3 The Way Forward – An Integrated framework: From Livelihood Insecurity to Sustainable Livelihood and Poverty Alleviation

As shown in figure 9.3, for the residents to overcome poverty, they must move from their state of livelihood vulnerability to livelihood security. This will require a supportive context that enables institutions to accommodate and support the livelihoods of the poor, create opportunities for the poor to accumulate assets and reduce vulnerability. This will only be possible within the context of good governance.

The effective functioning of institutions is critical in realising the goal of poverty alleviation. As shown in figure 9.3, enabling institutional context is particularly important as it influences both the possibility of accumulating assets and reducing vulnerability. Cannon *et al.* (undated) note that institutions play a vital role in reducing vulnerability, by creating opportunities and providing enabling environment for people to claim their human rights. As discussed in chapter eight, most of the livelihoods challenges and vulnerabilities faced by the residents of the case study settlements are caused by the actions and inactions of institutions, particularly government institutions. The functioning of government institutions, as demonstrated in this thesis, reflects the principles of poor governance. As such, as indicated in figure 9.3, the framework recognises that good governance is an important condition for institutions to support and enable the poor to accumulate assets and reduced vulnerability.

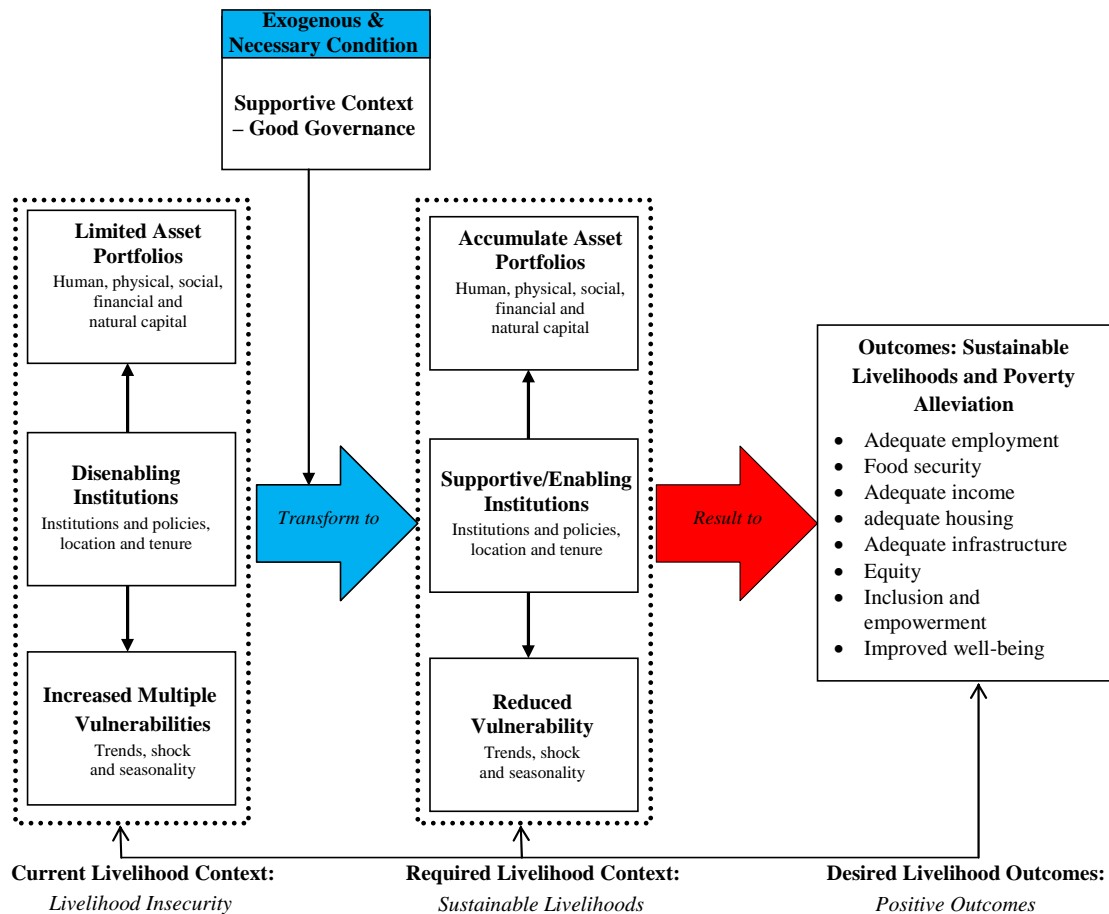


Figure 9.3: An Integrated Framework for Poverty Alleviation in Informal Settlements

9.3.1 Asset Portfolios Must be Accumulated

As disclosed in chapters one and three, asset is at the core of livelihoods and poverty. The argument presented in chapter six has shown that the residents of the case study settlements do not have adequate access to a wide range of assets with which to build a sustainable livelihood. Therefore, as a starting point, the pathway out of poverty and to a sustainable livelihood will be that the poor are able to accumulate a wide range of assets.

To accumulate assets, intervention strategies must be such that they allow the residents of the case study settlements to:

- have adequate access to basic infrastructure and urban services;
- enhance human capital development;
- have adequate access to employment and income-generating opportunities;

- be able to use their assets productively.

The above suggestions, however, are interconnected. Access to both physical and social infrastructure is essential for overcoming poverty and vulnerability. Physical infrastructure, including water, electricity, road and housing are particularly important to the urban poor for operating income-generating activities and economic productivity. Also social infrastructure is essential for human capital development. For example, health care and education enhance good health and broaden educational and skill levels, which are needed for urban income-earning activities (Moser, 1996). In all, access to a wide range of both physical and social infrastructure is essential for individual and community socio-economic development, and enhancement of living standards.

9.3.1.1 Creating the Environment for Jobs

To build a sustainable livelihood, the residents of the case study settlements must have adequate access to basic infrastructure and urban services, particularly those that act as the base for their livelihood opportunities and capable of creating employment opportunities. Employment or at least income-generating opportunities which not only offer adequate income to meet household basic needs, but also opportunity to save are essential. In the urban areas, possession of financial asset is important in accessing and accumulating other livelihood assets and household income is essential for maintaining sustainable livelihood. This is particularly important for the residents of the case study settlements, as they have to pay for all of their basic needs. Underemployment and unemployment, resulting in inadequate income, are part of the major concerns of the residents. Though the majority of the household heads are employed in the informal sector, income from such employment is inadequate to meet household basic needs. It, therefore, contributes little towards sustainable livelihoods and poverty alleviation. Unemployment is, particularly, common among the youths, as indicated by a high dependency ratio. At the household level, there is higher number of people who are capable of working than those who are actually working. The reason has been attributed to lack of adequate job opportunities.

Productive employment has been identified as one of the major route out of poverty (OECD, 2009). Government must, therefore, take the issue of job creation seriously. It is acknowledged that government cannot directly create all the needed job opportunities. However, government can be an enabler. Government must create enabling environments for both capital and labour intensive investments from the private and corporate bodies, and national and multinational companies to thrive. In addition, there must be enabling environments for informal sector, and small and medium scale enterprises to operate. As discussed in section 8.3.3, the Nigerian business environments in terms of infrastructure, access to credit, corruption and regulatory policy are unfriendly, particularly to small and medium scale enterprises, and informal sector. The author recognises that models are not easily transferable because of differences in local circumstances and political situation. Notwithstanding, The Nigerian government might want to look in the direction of the 'New Swedish Model', which was adopted by Sweden and many other Scandinavian countries after the economic crisis of the early 1990s. As noted by (Klein, 2003), the thrust of model include:

- prudent macro-economic policies and low inflation;
- a highly competitive environment for firms with few barriers to entry and growth and minimum red tape; and
- a strong social safety net.

The Nigerian government at all levels must sincerely invest in critical infrastructure, particularly power supply. Even though all the case study settlements are connected to the public power supply, the service remains inadequate. Provision of adequate power supply must be spatially inclusive. Though there is an ongoing reform in the power sector, it is yet to yield positive results. The ongoing reform in the power sector is centred on privatisation. Privatisation is expected to improve service and deliver uninterrupted power supply through better resource management and improved efficiency. Economic and Social Affairs (2009) has, however, noted that privatisation may lead to increase in service charge and a situation where the private sector attempts to stifle competition and flout regulations in order to enhance profits. For

example, privatisation of a water supply programme in Guinea and Côte d'Ivoire resulted in increase in service charge, as the private operators focus was on installing water meters, increasing billing and bill collection, rather than on improving access to water (Brook Cowen, 1996; Economic and Social Affairs, 2009).

It was discovered that the condition of electricity supply is getting worse, rather than improving (section 7.3.3.1). Notwithstanding, the service charge is on the increase. The author recognises that it might be too early to evaluate the outcomes or impacts of this reform. However, judging from the antecedent of the Nigerian government on the previous reforms in this same sector and other sectors, one cannot but express concerns, just as the residents of the case study settlements already noted, about the sincerity and transparency of the government. In a society where corruption is endemic, this kind of reform or any other reform is set to fail or it may not necessarily benefit the poor. The endemic corruption among the political class and government agencies, particularly in the power sector must be sincerely addressed for the reform to work. This will require political will and institutional change of attitude, particularly towards the poor. The author recognises that this is a difficult thing to achieve, but not impossible.

Optimistically, if the reform works and results in a stable and an affordable power supply, it will improve business environment, create more job opportunities and enhance individual productivity. By this, the poor will be able to deploy their productive assets, including human capital, for income-generating opportunities with good returns

9.3.1.2 Creating the Environment for Human Capital Development

Human capital is essential to sustainable livelihoods. In anticipation of the new job opportunities, human capital (skills, knowledge, education, work ability and health) needs to be enhanced. The human capital base of the poor must be physically, emotionally, economically and more importantly intellectually equipped in order to improve their employability, allow them to use their productive assets and unlock their

potential to build sustainable livelihoods. As noted in chapter six, the residents of the case study settlements have low human capital development, as manifested in high incidence of ill health, low skills, low level of education and poor learning outcomes. Investment in social infrastructure such as health care, education and food production, which enhances human capital development, deserves special attention. Unemployment is also linked to lack of skills and poor learning outcomes. There is a need for improvement in the quality of formal education. The quality of teaching, learning environment, infrastructure and learning materials needs to be improved. More importantly, the curriculum, acquired skills and learning outcomes need to be tailored to the labour markets. It is recognised that not everybody will follow the path of formal education. Therefore, there is a need to adequately invest in skills acquisition centres where people can learn life-sustaining skills to improve their productivity. These skills must meet the needs of both formal and informal sectors of the economy. Access to these skills acquisition centres should be based on needs and not political patronage.

To sum up, the poor deserve adequate access to education, skills, healthcare, employment and income-generating opportunities, physical and social infrastructure and financial support. The author recognises that these specific interventions may not produce instantaneous results that automatically move the poor out of poverty, but over time they will produce positive outcomes. Access to adequate assets is an antidote to livelihood vulnerability.

9.3.2 Vulnerability must be Reduced

Vulnerability is both a cause and outcome of poverty. There is a relationship between assets and vulnerability. On the one hand, vulnerability reduces opportunity to accumulate assets and further impoverishes the poor. On the other hand, assets strengthen resilience at individual, household and community levels to reduce vulnerability. For the residents of the case study settlements, lack of adequate assets is an indication of vulnerability. As mentioned earlier, on the one hand, they are faced with multiple vulnerabilities, including insecurity of tenure, flooding, homelessness and

poor housing condition, unemployment and employment insecurity, poor environmental condition, ill health, food insecurity and hunger. On the other hand, they lack access to adequate assets to prevent or cope with these multiple vulnerabilities. For the residents of the case study settlements, many of these vulnerabilities are, in part, associated with lack of adequate asset portfolios at individual, household and community levels. For example, vulnerability to food insecurity is related to increase in food prices and lack of adequate income and not necessarily because foodstuffs are not available in the markets. At the individual and household levels, people will need to build capacity and empowerment, through accumulation of asset portfolios, to prevent sources of internal vulnerability and to cope with external shocks which are usually outside their control.

Empowerment is a prerequisite for contesting claims relating to assets entitlements and when rights are being denied. The residents lack capabilities to organise themselves, either through their informal institutions or command of assets, and protect their livelihood interests. Lack of empowerment constraints them to demand or negotiate adequately for their rights, even, when it is obvious that such rights are being infringed upon by the policy makers or more privileged groups in the society. To overcome this, people will need to be empowered through command of assets. Assets are not only a means of making a living, but also give meaning to people's lives and help to build empowerment to participate in decision-making processes. This will ultimately empower the poor to positively influence formal institutions and policies that affect their livelihoods.

At the community level, massive provision of infrastructure is required to overcome vulnerability. There is a need to provide sanitation facilities to reduce poor environmental condition and ill health. The issue of flooding can be reduced through provision of adequate drainage system. For example, to address the incidence of flooding in Ajegunle, government will need to revisit the construction of the abandoned canal.

9.3.3 Institutions and Policies Must Support and Enable the Poor

As mentioned earlier, institutions, particularly government institutions are responsible for creating enabling environments, through adequate provisions of infrastructure and social services and employment opportunities for people to accumulate assets. Beyond these, there is the need for supportive regulatory and policy frameworks for people to build sustainable livelihoods and achieve well-being. The Nigerian government at all levels must provide enabling environments that accommodate and support the livelihood realities of the poor. The realities are that, the urban poor mostly rely on the informal sector for accommodation and income-generating opportunities. In addition, they are mostly tenants, who struggle to pay advance rents of between two to three years for new tenants and one year for sitting tenants.

As discussed in chapter six, the majority of the residents of the case study settlements are tenants. However, as demonstrated in chapter seven, housing policies of the government both at the national and state levels focused on homeownership and largely private sector driven. Though government has various agencies saddle with the responsibility of providing adequate and affordable housing, particularly for low-income group, in reality, houses provided by these agencies are limited and not affordable by the poor. Housing supply is grossly insufficient to adequately meet the needs of the ever increasing population.

The majority of the available housing is in poor condition. Inadequate housing, therefore, remains a major concern for the residents of the case study settlements. As a specific point of intervention, dealing with access to housing could therefore be a key strategy in poverty interventions, as it usually represents a vital input for both reproductive and income-generating activities, particularly urban poor who often carry out much of their informal income-earning activities in their homes (Farrington *et al.*, 2002). It is, therefore, important that the Nigerian government at all levels takes the issue of affordable housing provision seriously. What the urban poor need is not necessarily homeownership, but a decent and affordable rental accommodation. Therefore, government's housing policy and housing delivery must respond to this

need, rather than aiming at homeownership for every citizen. The interventions should include:

- Strict implementation and enforcement of the existing tenancy law. Government should make sure that landlords comply with the provisions of this law. Inadequacy of government to provide adequate housing should not be used as an excuse. Government will, however, need to lead by example.
- Direct provision of housing is essential. Government needs to move beyond just housing policy formulation to investment in large scale low income-rental housing. The urban poor are not homogenous. The housing design should, therefore, incorporate multi-size units to meet space requirement of different households based on household size and income. Home-based economic activities are a common phenomenon in low-income settlements. Therefore, the design of the building must take this reality into consideration by designing the buildings in a way that maximise space and provide adequate space for home-based economic activities. In addition, the housing projects should be located in such a way that enhances residents' access to income-generating opportunities.
- Settlement upgrading (in-situ upgrading)

Improvement in the formal sector performance, from both settlement and economic perspectives, is undoubtedly important in providing decent accommodation and employment conditions. However, the reality is that, the majority are accommodated in informal settlements and make their daily living through informal economic activities. Proliferation of informal settlements and informal economic activities may not be ideal for Lagos megacity aspiration, as claimed by the government, but these are part of the realities that the poor majority has found themselves. Also, living in precarious conditions is obviously not ideal for any human being, as demonstrated in this study, but this is the socio-economic reality which the political-economy and governance system presented to the poor majority. It is, therefore, imperative that this same system should not further complicate the already precarious condition of the

urban poor, through the implementation of inappropriate policies, in the name of urban development and urban modernity.

The precarious conditions of informal settlements and the need to save guide the lives of the residents from impending dangers are often used to justify forced eviction. Although, the general environmental and living condition in informal settlement is very poor, obviously forced eviction and demolition or relocation which significantly affects livelihoods negatively are not the solutions. For many years, these environments have provided accommodation and means of livelihoods for their residents. The residents have built their lives around these environments and they have adapted to the condition with little or no government assistance. Therefore, it is just reasonable, from humanitarian and social justice perspectives, that the ingenuities of the urban poor in solving their own problems should be valued and supported for a better outcome within the general urban development agenda. Forced eviction should only be a last resort.

If forced eviction becomes inevitable, probably for overriding public interest, then it is recommended that it should be carried out in accordance with the procedures of the International Declarations on Forced Evictions, which the Nigerian government is a signatory to. These include:

- offering an opportunity for genuine consultation with those affected;
- providing adequate and reasonable notice for all affected persons prior to the scheduled date for the eviction;
- providing information on the proposed eviction and, where applicable, on the alternative
- purpose for which the land or housing is to be used, to be made available in reasonable time to all those affected;
- especially where groups or communities are involved, Government officials must be present during an eviction;
- all persons carrying out the evictions must be properly identified;
- evictions cannot take place in bad weather or at night, unless with prior consent; provision of legal remedies;
- provision, where possible, of legal aid to persons who are in need of it to seek redress from the courts (General Comment 7 on forced evictions).

Eviction or relocation should be carried out with 'human face' and with the ultimate goal of improving the overall well-being of the poor rather than impoverishing them the more. It is recommended that resettlement or compensation should come before the actual eviction or demolition. Resettlement plans must, however, take into consideration housing adequacy and affordability, the infrastructure and livelihood needs and location of the affected people. Evidence has shown that resettlements are more likely to be successful if people are resettled either on their current locations or, at worse, locations not too far from their current locations (Giorghis, 2012). This is important so that people can still maintain their already established social networks which they often draw upon in the face of livelihood vulnerability. Relocation sites must allow income generation activities and must offer adequate access to income-generating opportunities as well as an opportunity to accumulate assets and reduce vulnerability.

Unarguably, the current urban planning and development policies must be modified to accommodate the realities of the majority and allow them to build on their strengths and use their assets productively. Urban development decision-making processes must take the above mentioned realities into consideration. It is important to note that, urban modernity may not be totally wrong (Kamete, 2013). This thesis does not in any way suggest that urban modernity is a bad idea. What this thesis offers is that, as the policy makers think globally about urban modernity, they need to act locally. By this, the socio-economic and livelihood realities of the majority will be accommodated in the quest for urban modernity.

9.3.4 Good Governance: A Necessary Condition

The livelihood context of the residents of the case study settlement, as explained in terms of limited asset portfolios, multiple vulnerabilities and disabling institutions amidst abundant resources are nothing but a reflection of poor political economic system. The Nigerian socio-economic and political systems, which the residents of the case study settlements are part, are characterised by corruption, inequality,

deprivation, exclusion, poor urban management and inefficient use of resources. All of these are symptoms of poor governance. UNDP (1997a, p. 2) defines governance as:

“The exercise of political, economic and administrative authority in the management of a country’s affairs at all levels. It comprises the mechanisms, processes and institutions through which citizens and groups articulate their interests, exercise their legal rights, meet their obligations and mediate their differences.”

From an urban perspective, the United Nations Centre for Human Settlements through its Global Campaign for Good Urban Governance defines urban governance as:

The sum of the many ways individuals and institutions, public and private, plan and manage the common affairs of the city. It is a continuing process through which conflicting or diverse interests may be accommodated and cooperative action can be taken. It includes formal institutions as well as informal arrangements and the social capital of citizens” (UNCHS, 2000, p. 7).

Governance is about relationships and interactions between the governors (the rulers) and the governed (ruled) (Kamete, 2002b). It also involves interactions between formal and informal institutions. As shown in chapter eight, the interactions between formal and informal institutions do not benefit the poor rather they frustrate their livelihoods. The result is reflected in negative livelihood outcomes explained in terms of unemployment, food insecurity, inadequate income, homelessness, inadequate infrastructure, ill health, powerlessness and inequality (figure 9.2).

As shown in figure 9.3, good governance is a necessary condition, if the livelihood context is to be transformed from limited asset portfolios to assets accumulation, increased vulnerability to reduced vulnerability and the institutional context from the one that disables the poor to one that enables the poor. Good governance creates enabling and supportive environment for individuals to build a sustainable livelihood. Save the Children (2012, p. 21) notes that good governance, a system of governance that is transparent, encourages participation, and delivers public goods and services effectively, is essential to meet the needs of a country’s citizens in a sustainable way.



Figure 9.4: Principles of Good Governance

Source: After UNCHS (2000, p. 11).

The principles of good governance, as shown in figure 9.4, are interconnected. Evidently, as demonstrated in this thesis, the Nigerian government lacks these principles. The governance system reflects the opposite of good governance as mentioned above. Therefore, it is recommended that the Nigerian government, at all levels, must adopt the principles of good governance in its approach to governance and development related issues. This will help to:

- Eliminate the endemic corruption within the economic and political systems, which is a major hindrance to individuals and national development.
- Achieve an inclusive urban development, which has hitherto become rhetoric, which gives everyone, irrespective of socio-economic class and tenure status, an opportunity to achieve positive livelihood outcomes. Inclusive urban development will also mean that the needs of various groups are met and there is a balance between environmental, economic and social concerns. This will obviously involve an active participation of all stakeholders in the decision-making processes.

- Make government more responsive to the needs and realities of the poor majority.
- Financially equip the local government system, being the closest to the people, to effectively perform its constitutional responsibilities.
- Eliminate corruption, particularly among the political class, and enable the efficient use and management of both natural and human resources for individuals' physical, socio-economic and human development.
- Reduce inequality by make the political economic system work equitably for the benefit of all as well as fairness in resource allocation and provision of infrastructure facilities and urban services.
- Achieve equitable distribution of the benefits of urban development and economic growth.
- Achieve tenure security which is not based solely on possession of formal land titles.
- Achieve equitable implementation and enforcement of laws, regulations and policies.
- Achieve supportive and enabling institutional environment.
- Foster efficient and productive relationships between the formal and informal institutions.

All of these are major concerns for the residents of the case study settlements. They are, therefore, necessary conditions for them to accumulate asset portfolios, reduce vulnerability and influence institutional processes to support and enable their livelihoods.

9.4 Reflection on Theory and Final Remarks: The Strengths and Weaknesses of the Sustainable Livelihoods Approaches

How useful is the Sustainable Livelihood Approach in understanding poverty and poverty alleviation in Lagos' informal settlements?

This section focuses on the sixth research questions. This research has reviewed a number of concepts and theoretical approaches to poverty and poverty alleviation in informal settlements. Literature on poverty, informal settlements and security of tenure were reviewed in chapter two. It was established that these issues are complex and multidimensional phenomena which required a holistic intervention. This informed a number of theoretical and methodological approaches as well as analytical frameworks discussed in chapters three and four. Section 3.2 explored literature on market-based approach from land titling perspective. In section 3.3, literature on rights-based approach was reviewed.

It was concluded that neither of the approaches is adequate to understand the complexity of poverty, informality and realities of those living in poverty, as well as factors which influence their livelihoods. This research has aimed to understand the livelihood context and factors which influence livelihoods of the residents of informal settlements in Lagos. It has argued that tenure is just one of the assets required, by the poor, to build a sustainable livelihood, while tenure insecurity is just one of the multiple vulnerabilities of the residents of informal settlements. This informed the choice of the Sustainable Livelihoods Approach, which recognises that people build the livelihoods on a range of assets, as the overall theoretical approach and the DFID's Sustainable Livelihoods Framework as the methodological and analytical framework.

The Sustainable Livelihoods Approaches take a holistic approach to understanding poverty and development issues. This is based on the realisation that people require a range of assets to achieve positive livelihoods outcomes, with no single category of assets, on its own, sufficient to yield all the many and varied livelihood outcomes, including more income, increased well-being, reduced vulnerability, adequate infrastructure and capability, that people seek. In addition, it is realised that the poor pursue their livelihoods within vulnerability context and both assets and vulnerability context are mediated by policies, institutions and processes. Though the Sustainable Livelihoods Approach has been criticised in a number of areas, the author finds it appropriate to achieve the aim of his research. The SLA was found to be a useful concept for analysing the livelihoods context of the poor in informal settlements. The

major challenges of the residents of informal settlements in Lagos are associated with the social, economic, physical and political contexts within which they pursue their livelihoods objectives. The rest of this section, therefore, presents a discussion of the strengths and weaknesses of the Sustainable Livelihoods Approach as a framework for analysing the causes of poverty and potentials for poverty alleviation in the case study settlements.

In what seems to be a critical appraisal, Scoones (2009) points out four weaknesses of the livelihoods approaches. As summarised by Moreda (2012, p. 16), these include: lack of emphasis to politics and power relations, lack of engagement to address wider global-scale processes and their links to livelihoods at the local level, lack of concern for global environmental change, and lack of attention to engage with debates about long-term trends in economies. These criticisms have persisted over a period of time, as they have also been identified earlier by other researchers (Ashley and Carney, 1999; Bebbington, 1999; Norton and Foster, 2001; Baumann, 2002; Carney, 2002; O’Laughlin, 2004). For example, Hussein (2002) and Carney (2002) have highlighted the lack of emphasis on the issues associated with governance, power, rights, markets and economics, sustainability, and micro, meso and macro level policies (Bennett, 2010).

The issues associated with access, power and rights ruminates very strongly across all the critics. The SLA is often criticised for not addressing the issues of access, rights, political capital and power relations (Scoones, 2009). However, interestingly, as applied in this research, an analysis of the livelihoods assets of the residents of the case study settlements shows that they have inadequate access to assets portfolios (chapter six). Unarguably, one of the significances of the livelihoods approaches is on the issue of access to livelihood opportunities. In general, the emphasis of the livelihoods approaches is essentially on the importance of access to livelihoods assets and resources that are necessary for enhancing the capability and reducing the vulnerability of the poor (Scoones, 2009). On the issue of rights, the analysis of the vulnerability context and livelihoods vulnerability of the residents of the case study settlements clearly shows cases of denial of rights. For example, the Nigerian

government is a signatory to various international human rights declarations, including declarations on adequate housing and forced evictions. However, the majority of the population are inadequately housed, as revealed in their poor housing and general environmental conditions (chapters six and seven). Also, incidence of forced evictions is on the increase (chapters five and seven).

It is, however, important that the SLA put sufficient emphasis on rights beyond just identification. Poverty is an outcome of multiple deprivations of human rights (UN-HABITAT, 2011b), which often results from lack of access to assets and livelihoods vulnerability (Turton, 2000). Fulfilment of basic human rights is a major concern for the poor. The weakness of the SLA in this regards is that it is more of problem diagnose than solution provider, as it does not clearly suggest how the poor can claim their human rights when they are denied. Generally, the residents of the case study settlements do not see many of their lacks as their fundamental human rights, which the government holds them responsibility to fulfil. In addition, they do not have an understanding of what to do when their rights are violated. In order to claim rights, people need to be aware of what their rights are, who holds the responsibility of fulfilling their rights and what to do when they are deprived of their human rights. An integration of complementary strategy, such as the one provided by the rights-based approaches, which helps the poor to clearly identify their human rights and how to claim such rights is required. Increasingly, there is a continuous call for more recognition of rights and inclusion of rights-based approaches in livelihoods analysis in order to enhance capability of the poor to claim their rights (Baumann, 2002; Carney, 2003). Norton and Foster (2001) note that the rights-based approaches offer potential for addressing the issue related insufficient focus of rights.

Further criticism of the livelihoods approach is that it ignores political capital and power. Though there is an emphasis on policies, institutions and processes, the power relations that underpin them are not adequately emphasised (Baumann, 2002). Power relations embedded within the institutional and social structures that form the context within which people build their livelihoods often influence capability and access to livelihood assets (Bebbington, 1999; Scoones, 2009). There has been call for more

recognition of power relations in livelihoods analysis. To this end, various modifications to the SLA have been suggested: to integrate political capital into PIPs component, or to add it to the broader conceptualisation of social capital or to create political power as the sixth livelihoods capital (Baumann, 2002). Evidently an argument could be made that the analysis of human and social capital, and PIPs encompass a broad range of issues related to power relations. For example, the analysis of human capital (gender of household head) shows issues related to power relations at the household level (chapter six). Household headship is not really about economic power or who contributes the most to the survival of the household. It is often about the gender relation which is male dominated. It was observed that even when female is the only breadwinner of the household, the male (usually the husband) automatically assumes the position of household head. He dictates what happens in the family, including how resources are shared among household members. This has implications on the bargaining power between men and women, intra-household vulnerability and the overall decision making process of the households. At the community level, the analysis of Policies, Institutions and Processes shows that the residents of the case study settlements have access to informal institutions but lack access to formal institutions, which often results in denial of rights (chapter eight). It also shows unbalance power relations between informal and formal institutions. The informal institutions are weak and, therefore, have limited capability to influence formal institutions in support of the livelihoods of the poor or to help people living in poverty claim their rights. Therefore, it not necessarily true, as often claimed by the critics, that the SLA completely ignore the issues of power relations (Scoones, 2009).

It is, however, important that SLA prioritise understanding the complexity of relationships embedded within institutional and social structures, where power lies. The inclusion of political capital into the Sustainable Livelihood Framework, as a category of asset which people draw to compose their livelihoods and claim their rights, will help broaden discussion around power relations and how people defend their rights, which are not sufficiently captured in the Policies, Institutions and Processes component of the SLA. As pointed out by Baumann (2000), rights are claims

and assets which are politically defended. Therefore, how people access the range of assets required to build sustainable livelihoods will largely depend on their political capital. Also, to what extent the poor are able to participate in the decision making processes of development policies, particularly those that border on their livelihoods, will depend on their position on the power structure. Lack of power is one of the multiple dimensions and causes of poverty. It often results in the voices of the poor not being heard, and a lack of capability to influence decision making processes. The concept of political capital is, therefore, essential in connecting Policies, Institutions and Processes to the livelihood realities of the poor.

The critics of the SLA have also pointed out that it over emphasises the micro level – local community, instead of concentrating on the macro level such as regional, national and international institutions. This is based on the realisation that the local livelihoods are mostly shaped by the interactions between international and national economic and political contexts. It is important to include macro level in livelihood analysis, since many structures and processes on the micro level are shaped by the laws, regulations and institutions that are decided and founded on the macro level (Petersen and Pedersen, 2010). Contrary to this criticism, one of the core principles of the SLA is its micro- macro links. It recognises that poverty is an enormous challenge that will be overcome only by working at several levels, ensuring that micro-level activity informs the development of policy and an effective enabling environment, and that macro-level structures and processes support people to build upon their own strengths (Ashley and Carney, 1999, p. 7). Carney (2010, p. 15) notes that a study which explores the dynamics of poverty in four settlements in Indonesia shows that the Sustainable Livelihoods Framework was helpful in linking macro-level trends to the local realities of everyday life. The prevailing macro contexts which the residents of the case study settlements are part of have influence on their livelihoods. The analysis of the vulnerability context (chapter five) and PIPs (chapter eight) provided valuable information about macro-micro links. It was observed that the national urbanisation, economic, and political trends are part of the multiple vulnerabilities affecting the livelihoods of the residents of the case study settlements. For example, it was

observed that poverty and proliferation of informal settlements are the most enduring manifestations of the Nigerian poorly managed urbanisation. As the pace of population growth continues to increase, resulting in unprecedented urban expansion and growth of many cities, the challenges of providing employment opportunities, basic infrastructure and adequate and affordable housing to meet the needs of the growing urban population are becoming increasingly intractable. These challenges are seriously felt at the local level. The Nigerian macroeconomic structure, which is a mono and non-inclusive economic structure, and the governance structure, which encourages corruption to flourish among the political elites, have intensify inequality. A situation where a few people are getting richer and a majority of the population, at the local level, is getting poorer.

The analysis of the PIPs shows that government actions or inactions, through policies and regulations, are visible in the livelihoods of the residents of the case study settlements. Most of the policies and regulations which shape individuals livelihoods at the local level are set at the national – the federal government – and the regional – the state government (Lagos State) levels. For example, as shown in chapter eight, most of the rules of the game, including economic policies, environmental laws, land policies, planning regulatory frameworks, urban development polices and traffic regulations, which affect the livelihoods of the residents of the case study settlements, are set at the macro level. These various rules of the games mediate access to livelihoods opportunities, constrain the efforts of the poor and intensify livelihoods vulnerability at the micro level.

The weakness of the SLA as relate to macro-micro links is its inability to look at the influence of the global or international institutions and policies on the livelihoods at the local level. This study adopted a people-centred and participatory approach. Therefore, it limits its analysis to people perceptions of their poverty and causes of poverty. Though this is often considered as one of the strengths of the Sustainable Livelihoods Approaches, it is one of the limitations of this study. The analysis of the macro-level policies, institutions and processes excludes the interactions between micro level, and global economic and political contexts. This is because the residents of

the case study settlements did not identify them as having influence on their livelihoods. Contrary to this, global policies, institutions and processes are extremely important in micro-level livelihoods analysis, as they often mediate national and regional policies and processes (Carney, 2002). The contemporary understanding of livelihoods has shown that livelihoods are shaped by interactions between the local and the global contexts. De Haan and Zoomers (2003) who examine livelihoods, in this era of globalisation, from an actor point of view conclude that today's livelihoods are based on a range of assets, income opportunities, and product and labour markets which are located in different places and interact in turn with other places, and are shaped by global forces through globalisation. From a livelihood perspective, globalisation is the interaction between global forces and unbounded worldwide flows on the one hand and local contexts on the other hand (Robertson, 1995; De Haan and Zoomers, 2003).

On a more positive side, in fairness, the core aim of the livelihoods approaches is to offer a unique starting point for an understanding of the complex and multiple realities of the poor, as well as complexity of factors which cause poverty, from the perceptions of those living in poverty. This addresses an important question raised by Chambers (1995) – Poverty and livelihoods: whose realities count? The reality of the few in centres of power? Or the reality of the many poor at the periphery? Evidence has shown that people's perceptions of their poverty and causes do not necessarily conform to the perceptions and definitions imposed by those who design poverty intervention strategies (Norton and Foster, 2001). An understanding of these differences and their implications, which is the main focus of the SLA, is important for developing an effective and a sustainable poverty alleviation strategy.

The whole essence of livelihoods analysis is to improve the livelihoods of those living in poverty. Therefore, new thoughts on poverty alleviation in informal settlements need to fundamentally move away from a narrow understanding of poverty, from the perspective of the few, to the understanding of poverty from its multiple dimensions. More importantly, it must see poverty alleviation as a matter of moral and ethical importance. In addition, it must take into consideration realities, aspirations

and needs of the poor, as well as their multiple vulnerabilities. This means that poverty and intervention strategies must be seen from the perspective of the poor. Through the lens of the Sustainable Livelihoods Approach, this research is able to avoid making assumptions about what constitute poverty, assets and vulnerabilities, as well as the factors which mediate them. In this regard, the strength of the SLA is that, it offers a unique entry point with which to explore the interaction between various factors which influence livelihoods and cause poverty for the residents of informal settlements in Lagos.

Through the lens of the Sustainable Livelihoods Approaches, this thesis has demonstrated that the residents of informal settlements require a range of assets beyond land titles to build a sustainable livelihood and overcome poverty. In addition, it has established that the poor pursue their livelihoods objectives within multiple vulnerabilities beyond tenure insecurity. This, therefore, challenges the assumption of 'dead capital' brought to life as propagated by de Soto and other promoters of land titling, as an effective poverty alleviation strategy. What this suggests is that, instead of depending on a single solution – land titling – to the issue of poverty in informal settlements, it is desirable to think holistically, as offered by this thesis, about the strengths (assets) of the poor and factors that constrain them from building on their strengths to achieve a sustainable livelihood and move out of poverty. It is important to note that this thesis does not, in any way, suggest that the provision of land titles is not important, particularly, if it will lead to tenure security. What the thesis offers is that tenure security should not necessarily be based only on formal land titles, but should accommodate all other forms of tenure arrangements in informal settlements (Payne, 2001; Durand-Lasserve and Selod, 2007). This thesis has shown that focusing on land titles only, as a means of achieving security of tenure and poverty alleviation, reflects a too narrow view of multiple aspirations and needs of the residents of informal settlements. Informal settlement dwellers are integral part of the larger society. As such, irrespective of their tenure status, they deserve an unconditional access to a wide range of assets and livelihood opportunities.

The Sustainable Livelihood Framework is a holistic approach. As applied in this research, it suggests that, if government is dexterous of given formal land titles to the residents of informal settlements, it should be incorporated into the overall poverty alleviation policy framework and urban development agenda, which takes into consideration the livelihood realities and needs of the poor majority. Urban development must be inclusive. It must meet the realities and needs of diverse groups. In addition, it must continually support and enhance the livelihoods of these various groups sustainably. A livelihood is considered sustainable when it can continually cope with and recover from stress and shocks, and maintain and enhance its capabilities and assets. With poverty alleviation in mind, based on the principles of good governance, this will require that the economic, social, political and environmental contexts work equitably for the benefit of all. This will result in access to adequate assets portfolios, reduced vulnerability and institutional processes that support and enable the poor, which will ultimately result in livelihood security and improved well-being for those living in poverty.

As discussed above, while some authors are of the opinion that the SLA is already doing enough in relation to poverty alleviation, others argue that it needs to do more (Carney, 2002). No doubt, SLA needs to do more for it to continue to be a preferred approach in poverty and development issues. For SLA to do more in contributing to poverty, poverty alleviation and development discourse, it will require additional frameworks to complement its various components, as already being suggested (Ashley & Carney, 1999; Baumann, 2002; Scoones, 2009). These frameworks will need to, in addition to the current scope of the SLA, fully integrate the notions of rights and power relations at various institutional and social levels. One way to do this will be to integrate the rights-based approaches into SLA. The rights-based approach emphasises the importance of equity and inclusiveness of claims, access and livelihoods opportunities, and obligation for the duty-holder to fulfil individuals socio, economic cultural, political and civil rights (Jahan, 2004), as well as transparency in power relations between institutions and people (Carney, 2002). The rights-based approaches will expand the concept of capital and components of what constitute livelihood assets

in the Sustainable Livelihoods Framework. In addition, it will help to further unpack the notion of Policies, Institutions and Processes and how they affect the livelihoods of the poor, as well as how power is composed and exercised among various competing groups in the society.

Another inclusion will be that the users of the Sustainable Livelihoods Approaches adequately link the macro context, particularly the global politics and economic processes, to local livelihoods. The reason is that the poor are often not aware of these processes, and therefore cannot make connections between them and their livelihoods. Focusing on the global economic and political contexts more firmly in the Sustainable Livelihoods Approaches will help the poor to think more broadly about livelihoods and their various connections beyond their immediate environment.

9.5 Areas for Further Research

This research has applied the Sustainable Livelihood Approach to poverty alleviation in Lagos, Nigeria. Based on the DFID's SLF, it developed a methodological and analytical framework to apply SLA in livelihoods analysis of the residents of informal settlements. In addition, it developed indicators to operationalize livelihood asset portfolios, vulnerability, and institutional and policy context in relation to the livelihoods of the urban poor in Lagos. It has contributed to the understanding of the context and factors that influence livelihoods of the residents of informal settlements in Lagos, based on four settlements. It has found that the urban poor pursue their livelihoods within an unsupportive macro context. As such, their livelihoods are characterised by limited asset portfolios, increased multiple vulnerabilities and disempowering institutions and policy environment.

However, it is recognised that the Sustainable Livelihood Approach has a broader use and application than the way it has been applied in this research. Owing to the limitations in this research, a number of issues have been raised which require further research.

Firstly, there is the need to conduct more case studies. This research does not intend to generalise its findings for the whole of Lagos or Nigeria, as it recognises that there are many of these settlements in Nigeria with different contextual features. Therefore, there is the need to replicate this research in other informal settlements in Lagos and major urban centres in Nigeria in order to be able to make generalise statements about the findings. Secondly, since the residents of the case study settlements do not have formal titles, there is the need to compare the livelihoods context of informal settlements to those living in formal settlements or settlements (if any) which have embraced the regularisation programme of the government. Finally, there is the need to research into the relationship between national government and international development organisation in shaping policies. The institutional, policy and macro context considered in this research is limited to Lagos and Nigeria without considering the international context. It will be important to consider how the global economy and politics influence the economic and urban development decision-making process of the national and regional governments and the subsequent choices they make.

9.6 A New Oluwafemi: A New understanding of Poverty and of Research

Prior to conducting this research, I thought I knew so much about the challenges of the urban poor in informal settlements, having experienced poverty and lived in one of such settlements before. Also, I thought I was a good researcher being one of the best students in my set. Little did I realise that my knowledge about research in general and particularly poverty related issues is limited and inadequate for the kind of rigour involves in doing a PhD research in a British university.

Indeed, it was a challenging and enduring, but rewarding journey. It was challenging in the sense that I had to grasp with too many things at the same time. At the initial stage of my programme, I struggled with a lot of things including the British weather and culture. I had to adapt to the weather changes and also learn and appreciate the different cultures of people I interacted with. This process enhanced my confidence, and networking and presentation skills.

I also struggled with the research process. For example, I struggled with methodology, theoretical framework, philosophical positioning and how to frame a research argument. There is a wide gap between my previous understanding of these terms and what is expected of me in conducting a successful PhD research. It became clear to me that a PhD research is more than just describing a phenomenon, but also involves presenting an argument and following it through logically.

With a positive attitude and desire for a new knowledge, I endured the challenges. In addition, the generous guidance I received from my supervisory team and series of postgraduate research training workshops helped me to think outside the box. Initially, my thought was that everything about the poor in informal settlements is just about lack of tenure. With this kind of mind set, it became challenging for me to accommodate a contrasting view. However, with series of supervisory meetings and access to unlimited literature on the subject matter, I was able to format my mind and brain to absorb and process new information. So, I became very inquisitive.

With this new understanding, I went for my field. Without prejudice, I carefully listened to my respondents as they shared their experiences, struggles, needs and aspirations with me. Their responses contradict my initial assumption. I discovered that there is a complexity of factors beyond tenure, as I discussed throughout this thesis, which influence the livelihoods of the urban poor in informal settlements. This has taught me some lessons that we as researchers and professionals who design poverty intervention strategies do not understand that we do not have the answers, as we often have a set of assumptions different from the complex realities of the poor. The views of the poor are valuable in developing effective poverty intervention strategies.

Overall, it is a rewarding journey with a good ending. During the course of this journey, I have acquired skills and capacity to develop and conduct independent research. It is a great honour to be a member of the prestigious club of the gold standard of the British doctorate. I, however, recognise that the end of one journey is always a start of another one. My major concern now is how to continue with this journey, as well as

improve as I move on, knowing fully well that I am going back to a research environment where there is a limited access to resources and where individuals' values, particularly young researchers and professionals, are often not respected.

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Appendix A: Questionnaire for Household Survey

Socio-economic Characteristics of the Household Head

| | | |
|----|--|---|
| 1 | Gender of respondent: | Male [1] Female [2] |
| 2 | Gender of household head: | Male [1] Female [2] |
| 3 | Marital status: | Single [1] Married [2] Divorced [3] Separated [4] Widowed [5] |
| 4 | Age of respondent: | < 20 [1] 20 – 40 [2] 41 - 60 [3] > 60 [4] |
| 5 | Ethnicity (if Nigerian): | Hausa [1] Igbo [2] Yoruba [3] Others (specify) [4] ____ |
| 6 | Have you ever had formal education? | Yes [1] No [2] |
| 7 | Highest level of education: | No formal education [1] Primary [2] Secondary [3] Tertiary [4] Others [5] |
| 8 | Occupation status: | Self employed [1] Paid work [2] Unemployed [3] Retired [4] |
| 9 | Nature of main occupation: | Formal [1] Informal [2] |
| 10 | What exactly is your main occupation | Civil service [1] Trading [2] Farming [3] Artisan [4] Others [5] |
| 11 | Location of Place of work: | Within this building [1] Within the community [2] Outside the community [3] |
| 12 | If outside the community, how far from your residence? | < ½ [1] ½ - 1km [2] 2-4km [3] More than 4km [4] |

Human Capital

| | | |
|---|---|--|
| 1 | How many people are in this household including you? | |
| 2 | How many male do you have in your household? | |
| 3 | How many female do you have in your household? | |
| 4 | How many people in your household are capable of working? | |
| 5 | How many people in your household are actually working either part time or full time? | |
| 6 | How many people in your household fall within the category of dependant (children/students/aged/physically challenged)? | |

| | | | |
|--------------------------|---|--|-------------------|
| 7 | What is the most common health problem you experience in your household? | | |
| 8 | Has any member of this household been disturb from working as a result of health problem | No [1] Yes [2] | |
| Social Capital | | | |
| 1 | How long have you lived in this community? The exact no of years | | |
| 2 | What is the main reason for living in this settlement? <div style="text-align: right; padding-right: 20px;"> Located in the city center 1 Located in the suburb 2 Close to place of work 3 Close to relatives/friends 4 Rent is cheap 5 I have lived here since my childhood days 6 security/safety 7 Other – please explain 8 </div> | | |
| 3 | Do you or any member of this household belong to any of the following associations /organisations either within or outside this community? | Co-operative/thrift and credit society | No [1] Yes [2] |
| | | Landlord and resident association | |
| | | Community development Association | |
| | | Non-Governmental Organisation (NGO) | |
| | | Religious association | |
| | | Youth organisation | |
| | | Political party | |
| | Other, please specify | | |
| 4 | Why did you or any member of your household join any of these associations/organisations? | | |
| 5 | What is your main source of information about job opportunity | | |
| 6 | Can you leave your key and children with your neighbour while you are away? | | |
| Financial Capital | | | |
| 1 | Sources of Income | | |
| 2 | What is your household average monthly income? | | |
| 3 | How much do you spend on rent per month? | | |
| 4 | How much do you spend on food per month? | | |
| 5 | How much do you spend on energy per month? | | |
| 6 | How much do you spend on water per month? | | |
| 7 | How much do you spend on transportation per month? | | |
| 8 | Other expenses | | |
| 9 | What is your household total monthly expenditure? | | |
| 10 | Do you find it difficult to satisfy the basic food need of your household? | No [1] | |

| | | |
|-------------------------|---|---------------------------------|
| | | Yes [2] |
| 11 | How do you cope with difficulties in satisfying basic food need of your household Never have difficulties Borrow money Take food on credit Reduce food quantities Reduce food qualities Go hungry Other, please specify..... | 1 2 3 4 5 6 7 |
| 12 | Do you find it difficult to satisfy other basic needs of your household? | No [1] Yes [2] |
| 13 | Does your household have money to save after meeting monthly basic needs? | No [1] Yes [2] |
| 14 | How do you consider your household livelihood generally? Not meeting basic needs Meeting all basic needs but not saving Meeting all basic needs and little saving Meeting all basic needs and accumulating assets | 1 2 3 4 |
| 15 | Have you borrowed money from bank before? | No [1] Yes [2] |
| 16 | If yes, what did you use the money for? Home improvement Business Investment in education Other – please explain | 1 2 3 4 |
| 17 | If No, why? not interested interest rate is too high not aware of the possibilities no collateral other reason – please explain | 1 2 3 4 5 |
| 18 | Which of the following sources will you prefer most as your source of getting credit (loan)? friend/relative credit/thrift society (Ajo) bank co-operative society Other source – please explain | 1 2 3 4 5 |
| 19 | Why would you prefer this particular source of credit (loan)? easy to get low interest rate convenient repayment plan access to more credit(money) attract no interest Other- please explain | 1 2 3 4 5 6 |
| 20 | If you own a house in this settlement or somewhere else, would you be willing to use it as a collateral/security in order to get bank loan? | No [1] Yes [2] |
| Physical Capital | | |
| 1 | What is your Housing Tenure? Owner Occupied Tenant Family Owned Squatting | 1 2 3 4 |
| 2 | How many households, including yours live in this building/on this | |

| | | |
|----|--|---|
| | plot? | |
| 3 | How many people live in this building/on this plot? | |
| 4 | Number of habitable rooms in the building? | |
| 5 | Number of habitable rooms available for your household? | |
| 6 | Do you have adequate access to the following? | |
| | Infrastructure facilities (water, electricity, drainage) | |
| | Housing | |
| | Job Opportunities | [1] No |
| | Information on government policies | [2] Yes |
| | Social network | |
| | Health facilities | |
| | Credit/loan | |
| | Educational facilities | |
| 7 | Do you pay rent to live in this house? | No [1] Yes [2] |
| 8 | Do you find it difficult to pay your rent? | No [1] Yes [2] I don't pay rent [3] |
| 9 | Does this land have formal title like certificate of occupancy (C of O) or governor's consent? | No [1] Yes [2] Don't Know [3] |
| 10 | Does this building have approved building plan? | No [1] Yes [2] Don't Know [3] |
| 11 | Building Types: | |
| | Flat | 1 |
| | Rooming House | 2 |
| | Traditional Compound | 3 |
| | Duplex | 4 |
| 12 | Building Age: | |
| | <1-10 years | 1 |
| | 11-20years | 2 |
| | 21-30 years | 3 |
| | 31-40 years | 4 |
| | 41-50years | 5 |
| | >50 years | 6 |
| 13 | Building Use: | |
| | Strictly Residential | 1 |
| | Residential/Commercial | 2 |
| | Residential/Institutional | 3 |
| | Residential/Service Industry | 4 |
| | Residential/Manufacturing | 5 |
| | Others (specify) | 6 |
| 14 | Building construction materials (Wall): | |
| | Sandcrete block | 1 |
| | Burnt Brick | 2 |
| | Mud | 3 |
| | Wood/Plank | 4 |
| | Stone | 5 |
| | Other specify | 6 |

| | | | |
|----|--|--|---------------------------------|
| 15 | Building construction materials (Roof): | Thatch Aluminium Corrugated Iron Sheet Reinforced Concrete (Decking) Asbestos Other specify | 1 2 3 4 5 6----- |
| 16 | Do you have access to the following: | Water supply Drainage system Electricity Toilet Kitchen Bath Room | No [1] Yes [2] |
| 17 | Are the following facilities indoor or outdoor | Water supply Toilet Kitchen Bath Room | Indoor [1] Outdoor [2] |
| 18 | Are the following facilities shared or private use: | Water supply Toilet Kitchen Bath Room | Shared [1] Private [2] |
| 19 | With how many household, including yours do you share the following? | Water supply Toilet Kitchen Bath Room | |
| 20 | Main source of water supply: | Tap water Borehole Well Stream | 1 2 3 4 |
| 21 | Types of drainage: | Not available Open drainage Covered drainage | 1 2 3 |
| 22 | Type of access to the building: | Footpath Un-tarred Minor Road Tarred Minor Road Un-tarred Major road Tarred Major Road | 1 2 3 4 5 |
| 23 | Main source of energy for lightning: | Candle Lantern Power generating plant (Generator) Electricity | 1 2 3 4 |
| 24 | Main source of energy for cocking: | Electricity Gas Kerosene Fire wood Coal | 1 2 3 4 5 |
| 25 | Type of toilet facilities: | Water Closet | 1 |

| | | | |
|----|---|---------------------------------|--|
| | | Pit latrine | 2 |
| | | Bucket | 3 |
| | | Dung Hill | 4 |
| 26 | Condition of the following: | Toilet | |
| | | Bath room | |
| | | Kitchen | |
| | | Drainage | |
| | | Electricity | |
| | | Access Road | |
| | | | Very Poor [1] Poor [2] Fair [3] Good [4] Very Good [5] |
| 27 | How would you rate the condition of this building? | | |
| | | Very Poor | 1 |
| | | Poor | 2 |
| | | Fair | 3 |
| | | Good | 4 |
| | | Very good | 5 |
| 28 | How would you rate the condition of this settlement? | | |
| | | Very Poor | 1 |
| | | Poor | 2 |
| | | Fair | 3 |
| | | Good | 4 |
| | | Very good | 5 |
| 29 | Has there been any improvement in this building/on this plot in the last two years? | | |
| | | No | [1] |
| | | Yes | [2] |
| | | Don't Know | [3] |
| 30 | Have you carried out any improvement in your own dwelling unit (apartment) in the last two years? | | |
| | | No | [1] |
| | | Yes | [2] |
| 31 | If NO, you have not carried out any improvements, why not | | |
| | | [1] no need | 1 |
| | | [2] it is not my house | 2 |
| | | [3] it is not my responsibility | 3 |
| | | [4] No money | 4 |
| | | [5] I have no formal title | 5 |
| | | [6] afraid of eviction | 6 |
| | | Other | 7 |
| 32 | If you have carried out any improvement, how did you get the money? | | |
| | | Savings | 1 |
| | | borrow from friends/relatives | 2 |
| | | bank loan | 3 |
| | | co-operative society | 4 |
| | | gift | 5 |
| | | children | 6 |
| | | Others – please specify | 7 |
| 33 | Do you possess any of the following household items | Car | |
| | | Motorcycle | |
| | | Air Conditioner | |
| | | Fan | |
| | | Refrigerator | |
| | | Freezer | |
| | | Television | |
| | | Radio | |
| | | Computer | |
| | | VCD/DVD player | |
| | | | No [1] Yes[2] |

| | | | | |
|---|---|---------------------------------------|----------------|--|
| | | Telephone | | |
| | | Generator | | |
| | | Kerosene Stove | | |
| | | Gas/ Electric Cooker | | |
| | | Internet | | |
| General Household Livelihood Vulnerability | | | | |
| 1 | Have you ever experienced or anticipated any of the following No [1] Yes[2] | Threat of eviction or actual eviction | | |
| | | Loss of property | | |
| | | Loss of social network | | |
| | | Loss of job/unemployment | | |
| | | Flooding | | |
| | | Violence | | |
| | | Crime | | |
| | | Pollution | | |
| | | Diseases/sickness/health problems | | |
| Factors Influencing Livelihoods | | | | |
| 1 | The following put my livelihood and/or assets at risk? | Location of this house | No [1] Yes [2] | |
| | | Location of this settlement | No [1] Yes [2] | |
| | | Tenure status | No [1] Yes [2] | |
| | | Level of available infrastructure | No [1] Yes [2] | |
| | | Housing conditions | No [1] Yes [2] | |
| | | Institutions and government policies | No [1] Yes [2] | |
| 2 | Please explain why | | | |
| 3 | The following factors help my household livelihood | Location of this house | No [1] Yes [2] | |
| | | Location of this settlement | No [1] Yes [2] | |
| | | Tenure status | No [1] Yes [2] | |
| | | Level of available infrastructure | No [1] Yes [2] | |
| | | Housing conditions | No [1] Yes [2] | |
| | | Institutions and government policies | No [1] Yes [2] | |
| 4 | Please explain why | | | |