

## Socio-Economic Determinants of Urban Poor Housing Types in Makoko Area, Lagos

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### 1 ABSTRACT

Housing the urban poor in developing countries has been a major concern globally. This paper examines the socio-economic determinants of urban housing types in the low income economic class neighbourhood of Makoko, Lagos. The specific objectives of this paper includes: analysis of the socio-economic characteristics of the residents in the study area, analysis of the quantity and types of housing in the study area; and their relationships. A total of 254 questionnaires were administered to the household heads in the study area using the multi- clustered sampling technique. Data analysis encompassed the use of both descriptive and inferential analysis. Frequency tables were used to analyze descriptive data obtained while the inferential analysis entailed the use of Regression analysis. The findings revealed that majority of the respondents (52%) reside in plank or bamboo houses, 44.1 % live in the study area because of cheaper and affordable rent and 57.5% earn less than N5, 000 per month. The study recommends that, government should adopt a holistic approach to alleviate the existing conditions of the urban poor neighbourhoods; involve the residents as stakeholders in any developmental efforts that could address the problems identified, research should be carried out on durability and functionality of plank and bamboo bungalows and there is need to review existing policies on housing that affect urban poor.

### 2 INTRODUCTION

The general understanding of housing is that it is commonly referred to as shelter but it is more than a physical structure. In other words, housing includes the shelter, the environment and all necessary infrastructures to make life comfortable. Housing is a key determinant of quality of life that can be measured at individual, household, and community levels (Campbell, Converse, & Rodgers, 1976) and human rights in the cycle of human life. It is unique among consumer goods in its pervasive economic, social, and psychological significance (Stone, 1993; Stone, 2006). Efficient and effective housing provision has become the central focus and an integral component in national strategies for growth and poverty reduction. Decent and affordable housing is one of the basic needs of every individual, the family and the community at large. As a pre-requisite to the survival of man, shelter ranks second only to food; thus housing as a unit of the environment has a profound influence on the health, efficient, social behaviour, satisfaction and general welfare of the community at large.

The importance of housing in every life of human being and in national economy in general is enormous (Christian, 1980). In examining the spatial variation among the neighbourhood, locational and structural variables as they affects the housing values, World bank (1996) revealed that, the significant variation in almost all the variables in the different neighbourhoods were attributed to the various locational differences which exists in the housing structures.

That is the result of the examination of spatial variations of neighbourhood and locational attributes on house prices showed that, there are significant variations in all the explanatory variables. For instance, the yearly income of an average household head is noted to be the most significant predictor of the house values and there is a strong association between income and house values (Aluko, 2004).

Poverty is a global phenomenon which affects continents, nations and people differently. It affects people in various depth and levels at different times and phase of existence. Poverty is the condition that is said to exist when the people lack the means to satisfy their basic needs necessary for survival; the effect of poverty is harmful both to the individual and the environment. The Central Bank of Nigeria (1999) describes poverty as a state where an individual is not able to carter adequately for his or her basic needs of food clothing and shelter and is unable to meet social and economic obligation, lack gainful employment skills assets and self-esteem and has limited access to social and economic infrastructure such as education, health, portable water

and sanitation and consequently has limited chance for his or her capabilities. According to Oduwaye and Lawanson (2006), urban poverty in particular has been exacerbated in Nigeria by low level of social development resulting from corruption, misallocation of funds, poor investment habits, poor family planning habits, minimum wage and declining life expectancy. United Nation Centre for Human Settlement (1996) described poverty as a consequence of gender inequality, low productivity, vulnerability in changing labour market, lack of basic education and the absence of social support.

According to Akinyele (1994), poverty can be refers to as specific form and level of deprivation which impose major limitation on formal human functioning and existence. The urban poor are families or individuals living below the poverty line who are distinguished by characteristic such as unemployment, lack of or inadequate access to basic service such as water, electricity, health and education and lack of nutrition food, shelter, clothing and access to information and new technologies needed for their survival. The situation of urban poor is further aggravated by the difficult and degraded environmental conditions in which they live which are easily prone to various forms of disaster. The income dimension of poverty defines poverty as a situation of low income or low consumption. This has been used for constructing poverty lines. Accordingly people are counted poor when their measured standard of living in terms of income or consumption is below the poverty line. Thus, the poverty line is a measure that separates the poor from the non-poor. However, poverty has both income and non-income dimension usually intertwined.

From the fore-going, it is worthy to note that housing and poverty can never be overlooked because of what is presently obtainable in developing countries such as Nigeria, Lagos is the availability and affordability of shelter. This could probably exist because, housing is beyond shelter. The relationship of housing in urban areas and poverty is entangled in the framework of the concept of the urban poor, that entails the set of people who live below the poverty line and are deprived of the basic human needs (shelter, food and clothing) probably because of their income level, education level, unemployment and so on. However, the link between urban poverty and housing is the essence of housing provision for the urban poor at all ramifications. The impact of adequate and decent housing on the urban poor needs to be well understood.

In the light of the above study this paper investigate the socio-economic determinants of urban poor housing, using Makoko area of Lagos State as a case study. In order to achieve the afore mentioned aim,the following are the specific objectives. Analysis of the socio-economic characteristics of the residents in the study area,examine the reason why the urban poor live in the study area and the evaluation of quantity and quality of housing, the cost and affordability in the study area.

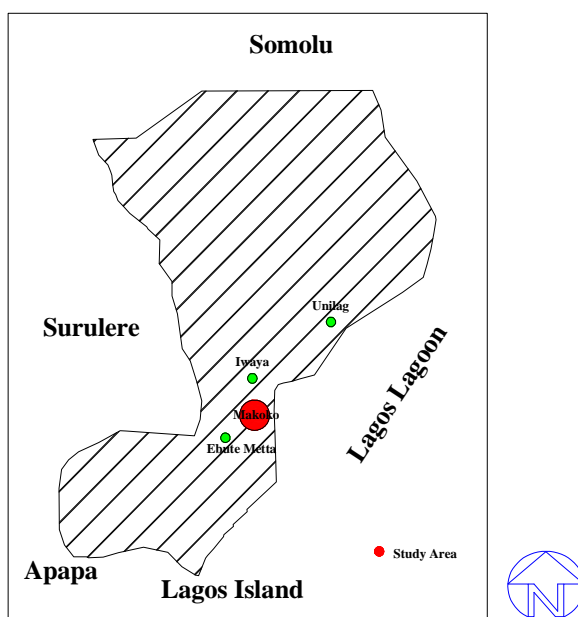


Fig. 1: Map of Lagos Mainland Local Government Area depicting the Study Area; Makoko. Source: Lagos State Urban Renewal Authority, 2010. Scale:Not to scale



### 3 THE STUDY AREA

The study area is Makoko in Lagos mainland government area of metropolitan Lagos. It is one of the most urbanized parts of Nigeria. Lagos is the economic hub of Nigeria and houses more than 50% of manufacturing industry outfits. It is the nodal point of all transport modes – air, water, road and rail. Makoko lies within the south-eastern part of Metropolitan Lagos. It is bounded on the North by Iwaya and University of Lagos, at the West by Ebute-Meta, South by the Third Mainland Bridge and East by the Lagos Lagoon. Makoko community sprang up in the early nineteen century. The settlement is surrounded by mass of abundant Akoko trees, wild swamp vegetation and animals. The community is dominated by the Ilajes and Eguns, there are also Yorubas with few Igbos and other ethnic groups. Land ownership is vested in two families namely: the Oloto and Olaiye family. The residents of the area are confronted with severe flooding especially during the wet season.



Plate 1: An arieal view of study area; Makoko.

### 4 LITERATURE REVIEW AND CONCEPTUAL FRAMEWORK

The underlying hypothesis is that the causes of poverty, the nature of deprivation, and the policy levers to fight poverty are to a large extent site specific. Living in a city means living in a monetized economy, where cash must be generated to survive. This in turn requires the poor to integrate into labor markets. Obstacles to this integration have perhaps less to do with lack of jobs and opportunities (as is the case in rural areas) and more with lack of skills, the inability to get to work (because of inadequate transportation or child care), and social/societal issues (lack of social relations, the stigma associated with living in a slum, cultural norms precluding women's participation in the labor force). At the same time, urban areas present a number of opportunities for the poor. Indeed, his is the very reason why the incidence of poverty is so much lower in urban areas. Labor markets are much broader, opportunities are greater, and access to services (infrastructure, but also health and education) are higher (even if the quality may not be very good). For certain social groups or individuals, living in a city may mean freedom from oppressive traditions. It is common to find the housing expenditure-to-income ratio being used as a 'rule of thumb' for defining housing need for policy and programme purposes, often referred to as 'the housing affordability problem'. This fourth use of the ratio is based on a much too simplistic generalisation about household expenditures and cannot be accepted as valid. To define everyone spending more than 30 per cent of income on housing as having housing problem, for example, takes a descriptive statistical statement (the 30 per cent ratio) and dresses it up as an interpretative measure of housing need (or lack of need). It does so on the basis of a subjective assertion of what constitutes an 'affordable' housing expenditure for all households. This kind of generalisation is based on an assumption about the cash income required to pay for the other necessities of life (Hulchaski, 2005).

The selection of a ratio of housing expenditure-to-income has, nonetheless, become a popular and commonly used statement about the scope of the 'housing affordability problem'. Its nature relates to a lack of income, usually assumed to be gross household cash income from employment or transfer payments, and its scope is the number of households paying more than that ratio. According to Hulchaski, (2005), this use of the housing expenditure to income ratio is not a valid and reliable method of defining housing need or housing problems. Even without considering the limited definition of income used in the ratio, the sweeping generalisation that spending more than a certain percentage of income on housing means the household has a

'housing problem' is simply not logical. It does not represent the behaviour of real households. Housing researchers recognize that household consumption patterns are extremely diverse and complex.

Donnison (1967), for example referred to the assertion that a certain proportion of income should be devoted to housing as "a popular but ineptly posed conundrum for which some correspondingly inept solutions have been proposed" and that for individual households "any reckoning based on the income of the household or its principal earner is likely to be misleading". In a study of housing affordability Marks (1984) identifies and discusses the following weaknesses of the rent to income ratio "as a measure of affordability": it is essentially arbitrary; it does not account for household size, which has a bearing on the choice of an appropriate ratio; it fails to reflect changes in relative prices in all categories of household expenditures; it is not easily adjusted for the amount of housing services being consumed and the substitutions available to the household; and it relies on current rather than permanent income and is subject to seasonal and cyclical sensitivity. In his research on defining housing measures (Stone, 2006) notes that the ratio definition of housing need fails to "grapple in a logically sound way" with the wide variation in what households can actually afford to pay.

Any attempt to reduce affordability of housing to a single percentage of income no matter how low or high simply does not correspond to the reality of fundamental and obvious differences among households. Even attempts to establish a few prototypical groups and have somewhat different percentages for each, or set up narrow ranges in order to recognize some differences, fail to grapple in a logically sound way with the range of variation in what households really can afford to pay. Households can and do pay a great deal or very little for housing, whatever their income level, as any data on housing expenditure-to-income ratios demonstrate (Stone, 2006). A definition of housing need based on the ratio is simply not a valid measure. It fails to account for the diversity in household types, stages in the life cycle of the maintainer(s) of each household, the great diversity in household consumption patterns, and the problem of defining income the focus on only cash income.

#### 4.1 The Enabler Concept

Since the 1980s and 1990s, international agencies, multilateral bodies, governments and scholars have sought to elaborate on the concept of enabling strategy to housing development. Housing enablement or enabling strategy to housing is a concept that favours the government assuring the role of supporter in contrast to provider in the housing sector. Instead of embarking on the construction of dwelling units, the government is to concentrate on managing the legal, regulatory and financial framework in such a way as to create an environment for the people and the private sector to provide housing (UNCHS, 1996). Cedric Pugh 1997 explains that: "Enablement was understood to retain government responsibilities for the performance of the housing sector, but not by directly providing it. Provision was the responsibility of the market, non-governmental organizations, community based organization and household self help; but government would have important roles to play in policy making, in providing infrastructure services and in undertaking institutional loaded reform (Pugh, 1997)".

## 5 RESEARCH METHODOLOGY

This study's sample frame is the entire residential buildings and housing types in the study area. The house types are cement bungalows, brick bungalows, plank/bamboo bungalows, terrace buildings and storey buildings. A reconnaissance survey of the study area revealed the total housing units in the study area to be 1,059 which also was adopted as the sample frame for this study.

Housing type	Number of units	Percentage(%)
Plank/bamboo bungalow	550	52
Cement bungalow	265	25
Storey building	138	13
Brick bungalow	74	7
Terrace building	32	3
Total	1,059	100

Table 1: Population of Housing types in Makoko. Source: Field Survey, 2010.

Based on the assertion that the higher the sample frame the lower the sample ratio, this study used a sample size of 24% of the sample frame; And also from the conceptual theory of the bid rent appears much more convenient when the researcher has access to a large data set, because as the data decreases, in size the



possibility of segmenting households on the basis of identical levels of utility reduces to a minimum (Arimah, 1990). This resulted to 254 housing units and consequently became the total number of questionnaires that were administered and the respondents are the household heads.

Housing type	Number of units	% of housing type	Number of units	(%) of total
Plank/bamboo bungalow	550	24	132	52
Cement bungalow	265	24	64	25
Storey building	138	24	32	13
Brick bungalow	74	24	18	7
Terrace building	32	24	8	3
Total	1,059	24	254	100

Table 2: Distribution of Sample Size. Source: Field Survey, 2010.

### Sampling Techniques and Procedures

The sampling technique used was the multi- stage cluster sampling technique; which involves the combination of several different sampling techniques. The stages followed for this study are as follows:

- Stage I: Identification and selection of housing types.  
 Stage II: Sub - dividing the study area into Four zones (clusters).  
 Stage III: Stratifying and selection of the identified housing types in the selected zones.  
 Stage IV : Random selection of the of the stratified housing types.  
 Stage V: Distribution of questionnaires.

**\* Respondents to the questionnaires are the household heads.**

**\* Random selection was chosen because of accesibility and morphology of the study area and the sampling technique adopted**

### Gender, Age and Marital status of Respondents

The gender, age and marital status analysis as shown in table 3 revealed that 140(55.1%) of the respondents were males while 114 (44.9%) were females, 92(36.2%) are between the ages of 20-40 years, 91(35.8%) are between the ages 41-60 years, 45(17.7%) are less than 20 years and 26(10.2%) are above 61 years. It also reveals that 127(50%) of the respondents are married, 82(32.3%) are single, 26 (10.2%) divorced and 19(7.5%) fall into the others category. This indicates that respondents in the study area are mostly male, between the ages of 20-40 years and are married.

Gender	Frequency	Percent
Male	140	55.1
Female	114	44.9
Total	254	100.0
Age	Frequency	Percent
less than 20 years	45	17.7
20-40 years	92	36.2
41-60 years	91	35.8
61 years and above	26	10.2
Total	254	100.0
Marital Status	Frequency	Percent
Single	82	32.3
Married	127	50.0
Divorced	26	10.2
Others	19	7.5
Total	254	100.0

Table 3: Gender, Age and Marital status of Respondents. Source: Field Survey, 2010.

### Household Sizes of Respondents

From table 4 below, the household size analysis shows that 132(52.0%) of the respondents house hold sizes are between 6-7, 62(24.4%) above 8 persons, 42(16.5%) 3-5 persons and only 18(7.1%) below 3 persons. and above 8 with percentages of 7.1%, 16.5%, 52.0% and 24.4% respectively. The study revealed that as shown in table 4.7 that, the majority of the entire respondents have a household of over of 6 persons and this indicates that the occupancy ration is very high

Household size	Frequency	Percent
below 3	18	7.1
3-5	42	16.5
6-7	132	52.0
above 8	62	24.4
Total	254	100.0

Table 4: Household Sizes of Respondents. Source: Field Survey, 2010.

### Educational, Employment and Income levels of Respondents.

From table 5, the analysis of educational, employment and income level indicates that 75(29.5%) the respondents have technical education, 58(22.8%) secondary education, 26(10.2%) none and 24(9.5%) tertiary education. 80(31.5%) are employed in the informal sector, 51(20.1%) unemployed, 49 (19.3%) formal, 49(19.3%) students and 25 (9.8%) retired. The table also reveals that 146(57.5%) of the respondents earn less than N5,000 per month, 70(27.6%) earn between N25,000- N50,000, 13 (5.1%) earn between N10,000-N25,000 and (0%) earn above N50,000. It can be deduced from the table that majority of the respondents have attained primary education, are informally employed, and earn less N5,000 per month. This indicates that majority of the respondents can be categorised as poor as they live on less than \$1 per day which is the global poverty line by the United Nations. This implication is profoundly reflected on the standard of living in the study area.

<b>Educational level</b>	<b>Frequency</b>	<b>Percentage</b>
Primary	71	28.0
Secondary	58	22.8
Technical	50	19.7
Tertiary	75	29.5
Total	254	100.0
<b>Employment level</b>	<b>Frequency</b>	<b>Percent</b>
Formal	49	19.3
Informal	80	31.5
Retired	25	9.8
Unemployed	51	20.1
Student	49	19.3
Total	254	100.0
<b>Income level</b>	<b>Frequency</b>	<b>Percent</b>
Less than N5,000	146	57.5
N5,000-N10,000	70	27.6
N10,000-N25,000	13	5.1
N25,000- N50,000	25	9.8
Above N50,000	0	0
Total	254	100.0

Table 5: Educational, Employment and Income Level of Respondents. Source: Field Survey, 2010.

### House status, Housing type and Number of rooms in buildings.

From table 6, the study shows that a total of 141(55.5%) of the houses are owner occupied houses and 113 (44.5%) rented houses. 132(52.0%) of the houses are plank/bamboo bungalows, 64(25.2%) cement bungalows, 32(12.6%) storey buildings, 18(7.1%) brick bungalows and 8(terrace buildings). 87(34.3%) of the buildings have above 8 rooms, 58(22.8%) 8 rooms, 38(15.0%) 7 rooms, 34(13.4%) 6 rooms 14(5.5%) 5 rooms 13(5.1%) 4 rooms and only 10(3.9%) less than 4 rooms. This suggested that majority of the houses in the study area are owner occupied, plank/ bamboo houses and have over 6 rooms. Further investigation by direct interview and personal observation revealed that cheap and readily availability of plank/bamboo as building materials and culture attributed to the choice of this housing type.





Plate 2 and 3: Showing typical views of fishing activities in the study area as an informal employment and source of income.

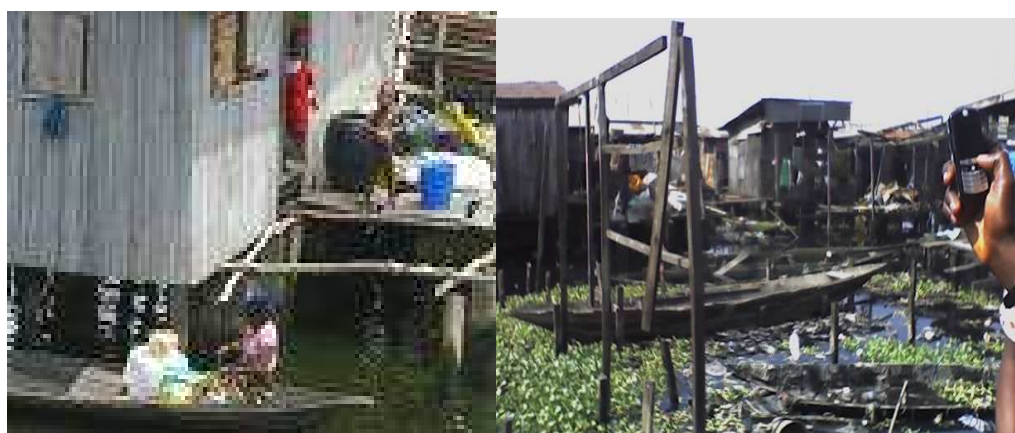


Plate 4: Bamboo bungalow in the study area. Plate 5: Plank bungalow in the study area.

House status	Frequency	Percent
Owners occupied houses	113	44.5
Rented houses	141	55.5
Total	254	100.0
Housing type	Frequency	Percent
Cement bungalow	66	26.0
Brick bungalow	16	6.3
Plank/bamboo bungalow	123	48.4
Terrace buildings	10	3.9
Storey building	39	15.4
Total	254	100.0
Number of rooms	Frequency	Percent
Less than 4	10	3.9
4	13	5.1
5	14	5.5
6	34	13.4
7	38	15.0
8	58	22.8
above 8	87	34.3
Total	254	100.0

Table 6: House status, Housing type and Number of rooms in buildings. Source: Field Survey, 2010.

### Regression analysis of Socio-Economic Characteristics and Inhabitants Housing Types

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.150(a)	.023	-.005	1.310

Table 13: Model Summary.

a Predictors: (Constant), household size of respondents, marital status of respondents, gender of respondents, employment level of respondents, income level of respondents, level of education of respondents, age of respondents

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	9.722	8	1.389	.809	.580(a)
	Residual	422.104	246	1.716		
	Total	431.827	254			

Table 14:ANOVA(b).

a Predictors: (Constant), household size of respondents, marital status of respondents, gender of respondents, employment level of respondents, income level of respondents, level of education of respondents, age of respondents

b Dependent Variable: inhabitants' housing types

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta	B	Std. Error
1	(Constant)	2.792	.652		4.282	.000
	gender of respondents	.224	.167	.085	1.341	.181
	age of respondents	.027	.118	.018	.225	.822
	marital status of respondents	-.068	.116	-.044	-.581	.562
	level of education of respondents	-.057	.085	-.052	-.676	.499
	employment level of respondents	.044	.067	.048	.654	.514
	income level of respondents	-.084	.095	-.061	-.883	.378
	household size of respondents	-.044	.100	-.028	-.438	.662

Table 15:Coefficients(a)

a Dependent Variable: inhabitants' housing types

Analysis of both secondary and primary data as well as literature review and conceptual framework during the course of this study revealed that: The socio economic characteristics of residents showed that a substantial percentage has primarily and even secondary education. Also majority of the respondents engage in informal activities for their source of income. Over slightly half of the population earn less than the N5,000 a month. Going by the international poverty line by the United Nations, this implies that majority of the residents are poor.

This study reveals that over 50% of the houses are situated in the river and are plank/ bamboo buildings. This shows that the study area is characterised by poor housing conditions, lack of adequate infrastructural facilities, overcrowding and high occupancy ratio, poor environmental and physical conditions. The research reveals that most buildings in the study area have three major types of residential development: precarious plank/ bamboo buildings, very old brick residential buildings and infills. The inferential analysis of this study revealed a spurious result; that housing rent per month does not have a significant relationship with housing quality.

## 6 RECOMMENDATIONS

A holistic approach should be made by the government to improve housing conditions of the urban poor dwellers. This approach should involve all tiers including health, law, social development, housing and urban economics. These components are interwoven and neglect in one would always result to negative consequence on the other. When the economy is better and the residents earn higher, their purchasing power increases. This approach should integrate the following suggestions into its framework: Job opportunities should be provided through economic policies for the dwellers and they should be involved as stakeholders in any developmental efforts tailored towards addressing their housing problems.

Research should be carried out on the life span, durability, functionality, comfortability and sustainability of plank/bamboo houses. Existing policies on physical planning and housing should be enforced and reviewed addressing pitfalls. All environmental variables such as roads, drainage channels should be upgraded and





maintained. The general quality in terms of physical conditions, size, materials and facilities should be improved upon and also social facilities should be provided and maintained.

The urban poor globally have peculiar problems of being squatters without land titles; thus not making them not eligible for compensation by the government whenever they are displaced. This study recommends that the water front and its appropriate setbacks in which majority of the buildings in the study area are situated should be reclaimed. A larger portion of the reclaimed land should be developed to a profit making recreation center (eg Lagoon front, resort center, water front charlets, etc). A smaller portion should accommodate the informal sector fishermen and traders who have sourced their income from the waterbody for several years, but the government should now ensure these activities become formal as revenue derived from them on taxes would enable the government maintain the facilities to be provided. The recreational center would also provide job opportunities for the residents of the study area who will also in turn pay their taxes.

The buildings located on the inner part of the lagoon front without proper title deeds should be acquired, but instead of total neglect and displacement, the government should adopt the urban regeneration technique of relocation. On the same land, high rise compact buildings of maximum of four floors should be built to accommodate the total number of families displaced.

This study also recommends that the above mentioned projects should be carried out in phases. Public-private partnership initiative such as BOT (Build Operate and Transfer) or BT (Build and Transfer) should also be adopted and residents should also be involved as major stakeholders in every phase of the project. The projects should be reviewed every two years.

## 7 CONCLUSION

This paper analysed the housing quality and socio-economic characteristics as determinants of urban housing for the poor in Makoko area of Lagos. The study established that majority of the residents are poor, lack basic infrastructural facilities, live in precarious situations and engage majorly in informal activities as a source of income.

It has been established from the literature review that if there is significant economic growth and appropriate instruments to protect the housing rights of the urban poor; their problems would be alleviated. The government assumes the role of a supporter in contrast to provider in the enabler concept; concentrating on managing the legal, regulatory and financial framework in housing provision. The socio-economic characteristics of the residents, quality and type of buildings and environmental situation of the study area have shown that the urban poor are at the mercy of the government and have little or no powers to alleviate their present situation. Hence the recommendations suggested earlier should be looked into by the relevant government agencies.

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