Slum Upgrading and the Rental Housing Sector: A study of landlord-tenant relationship in a Lagos (Nigeria) slum

Submitted for the Degree of

Doctor of Philosophy

At the University of Northampton

Year

2021

Cresencia Morounkunola Uleme

© [Cresencia M. Uleme] [2021 (PhD)].

Declaration

I certify that all the material presented for examination for the PhD degree is solely my own work and has not been written for me in part or whole, by any other person. I also undertake that any quotation that is in the work of others whether published or unpublished have been clearly indicated. A full list of reference used is included.

The copyright of this thesis is owned by the author. Quotation from it is permitted, provided that it is acknowledged.

Signed: …………………………………

Date: …………………………………

Abstract

The prominence of the inadequate housing conditions found in slums has compelled most governments in developing world and international organisations, notably the World Bank, to invest in several housing strategies, namely the provision of housing and self-help housing, in order to improve the housing conditions of slum dwellers. However, the approaches adopted over the years have faced challenges and criticisms from practitioners, scholars and other stakeholders. The approach to slum housing has shifted from the provision of housing to "slum upgrading", which in most African cities is the provision of basic services and infrastructure. Slum upgrading has become the most widely adopted policy approach for the improvement of slum settlements without necessitating physical intervention to the houses themselves in the belief that these measures will stimulate housing improvement. Experience shows that not all beneficiaries improve their dwelling following an upgrade; however, the reasons why slum residents do not improve their property are poorly understood. Furthermore, the current literature fails to explore those situations where landlords and tenants are both involved since approaches to slum housing, including slum upgrading, largely stem from the assumption that slum houses are mainly owner occupied. However, analysis has shown that a large proportion of the population in urban areas of developing countries are tenants who rent from landlords. Therefore, using a qualitative approach, this study explores how landlord-tenant relationships influence the process of housing improvement in the context of a slum upgrade, based on a case study of Badia in Lagos, Nigeria, one of the nine slums upgraded through World Bank-funded projects between 2006 and 2013. Results from semi-structured interviews and focus group interviews provide a better understanding of the actors that influence the process of housing improvement. The study draws particular attention to the different ownership patterns of rental housing which

create complexities in the nature of the relationship between landlords and tenants which, in turn, influence the process of housing improvement. These results offer an explanation for the reasons why a rental property may not be improved in the context of a slum upgrade. Therefore, regulations and reforms intended to cater for the needs of slum housing require careful consideration and awareness of housing ownership patterns. Furthermore, this thesis provides some recommendations for future rental housing policies.

Dedication

To my late mum (Dearest Abosede) who passed on to glory during my PhD journey.

Acknowledgements

First and foremost, I thank God the Almighty for giving me the grace, wisdom and the sanity to persevere through this research journey. Truly, it would not have been possible without Him.

It gives me profound pleasure to acknowledge and express my sincerest gratitude to my supervisory team – Professor Janet Wilson, Dr Kevin Deane and Dr Eiman Elbanhawy – for believing in this research and providing their unreserved support, guidance and encouragement throughout the PhD process. Thank you for seeing the potential in me.

With love and gratitude, my heartfelt thanks are reserved for my beloved husband, Stanley Ifeyinwa, for the role he played in this journey. I am ever grateful for his endless love, support, critiques, and friendship he offered for me to complete this enormous task. Without him beside me, I could not have begun, let alone, finish this thesis. You are my greatest champion. To my most precious jewels, my boys, Chidera and Chidiebere, words are not enough to express my appreciation, you have been amazing, thank you for your patience, now it's time to travel the world.

Broader thanks is merited for everyone who have offered support throughout this research process. Thanks to my friends, particularly Adenike Basorun, Taye Oyawoye and Theresa Adelaja for always looking out for me and providing emotional support throughout this process. To my fellow researchers who were there from the beginning of this journey providing useful research materials and information. To my in-laws – thank you Nnamdi and Sandra for your support, and to my siblings, for your care and prayers over the years. A very special thanks to my key informant at the LASURA office, Mr Tunde Babawale for making

the available documents in the office accessible to me. Special thanks to Dr. Alex Frediani who gave me an insight that helped me clarify the direction of my research project. To my research assistant, Adeoye, it was nice having you on board during the field work. I thoroughly enjoyed your company. Thank you to Gill Fox for patiently spending time to proofread my thesis.

Lastly, I do sincerely appreciate all my research participants who willingly shared their views, experiences, struggles, and needs with me. This research would not have become a reality without your contribution. Thank you all for your time.

I am forever grateful to you all.

Table of Contents

Lists of Tables

Lists of Figures

Lists of Maps

Lists of Abbreviations and Acronyms

AFVP   Association Française des Volontaires du Progrès (French Association of Volunteers for Progress)

COHRE   Centre on Housing Rights & Evictions

LASURA   Lagos State Urban Renewal Authority

LCDA   Local Council Development Area

LMDGP   Lagos State Metropolitan Development Governance Project

MDGs   Millennium Development Goals

SDG   Sustainable Development Goals

UN   United Nations

UNCHS   United Nations Centre for Human Settlements (Habitat)

UNDP   United Nations Development Program

UN-Habitat   United Nations Human Settlements Program

US AID   United States Agency for International Development

CHAPTER ONE

1   Introduction

1.1   Slum: Issues of definition

"Slums" are one of the major urban development challenges facing several developing countries; however, the concept of a "slum" remains unclear and difficult to define (Bird, Montebruno and Regan, 2017). According to UN-Habitat (2003a), slums are complex and multi-dimensional. Whilst scholars, national governments and development agencies seek to analyse, measure and provide a solution to the challenges posed by such areas, there is little agreement on what constitutes a slum (for example, see Gulyani and Bassett 2010). The matter is further complicated since the term "slum" is used as an umbrella concept to encompass different types of low-income settlements[1] (see Khalifa, 2011; UN-Habitat, 2012). Consequently, slums have been described, in diverse ways, with emphasis on either the physical, spatial, social, health or legal aspects of the settlement, or a combination of any or all of these (see, UN-Habitat, 2003a).

This is partly because what constitutes a slum differs considerably from one locality to another (Patel et al. 2014). As noted in the UN-Habitat's seminal report, *The challenge of Slums*, slums vary dramatically in terms of origin and age, location and boundaries, size and

---

[1] As Khalifa (2011: p 40) notes, Slum is an umbrella concept under which fall numerous categories of settlement, for example, decaying inner-city tenements, squatter settlements, informal settlements, and shantytowns. The coverage of settlement types is even more complex when we consider the variety of equivalent words in other languages and geographical regions, such as Favelas in Brazil, Kampungs in Indonesia, or Bidonvilles in Senegal and Algeria.

scale, legality and vulnerability and development stages (UN-Habitat, 2003a). However, they are broadly categorised to cover two main types of settlements (Fourchard, 2003, Njoh, 2015). On the one hand are the informally constructed units of makeshift materials, and on the other are the professionally-constructed houses (Njoh, 2015). In the first category, settlements developed with no consideration or formal plan. The second group are settlements that consist of housing suffering from a serious lack of maintenance (Njoh 2015, p 105). Thus, the buildings in slums vary widely in size, storey heights, and quality (see UN-Habitat 2003b). For instance, in a comparison between slums, Gulyani *et al.* (2014) showed that, while nearly 90 percent of Dakar residents live in permanent structures, only 12 percent of Nairobi residents do so. Regardless of the difference in physical characteristics, slums are generally stigmatised housing associated with poverty. According to UN-Habitat (2003a: p.10):

> "Slums are neglected parts of cities where housing and living conditions are appallingly poor. Slums range from high-density, squalid central city tenements to spontaneous squatter settlements without legal recognition or rights, sprawling at the edge of cities".

Patel *et al.* (2014) also argued that most definitions relate to the general level of the neighbourhood and not the household level. Thus, failure to capture the condition of each dwelling results in a situation whereby there is a dichotomy in terms of how the settlement is categorised– as either a slum or a non-slum. Mathur (2009, cited in Patel *et al.* 2014) warned that failure to identify the types of deprivation suffered by each household also leads to inadequate targeting of slum policies or solutions. The author further notes that inadequate targeting is one of the major reasons why slum policies fail to achieve the expected impacts (ibid.).

Rather than the neighbourhood level definition accorded to slums in many developing countries, UN Habitat (2003) has adopted the household as the unit of measurement in an effort to provide a more universal and objective definition, particularly directed at measuring the Millennium Development Goals (MDGs) targets, with specific focus on physical and legal attributes. Consequently, households can be marked against a set of five shelter needs, such as access to water, access to sanitation, sufficient living space, and structural quality of housing and security of tenure. Each of these five shelter requirements identifies with quantifiable indicators (see Table 1.1 below), and as long as a household (a group of people living under the same roof) lacks one or more of these indicators, it is referred to as a slum (UN-Habitat 2003a). This implies that, even when the occupancy rights of the household appear secure, the building is categorised as a slum if it falls short of any of the physical indicators of housing mentioned above. Furthermore, regardless of whether or not the building is structurally sound and adequately serviced, it is still considered a slum if there is no evidence of documentation to prove secure tenure (Njoh, 2015).

Table 1-1 Operational characteristics and indicators for defining slums

	Characteristics	Indicator	Definition
1	Access to water	Inadequate drinking water supply: (adjusted MDG indicator 29)	Access to sufficient water for family use, at an affordable price, available to household members without being subject to extreme effort (within an acceptable collection distance).
2	Access to sanitation	Inadequate sanitation: (MDG indicator 30)	Access to an excreta disposal system, either in the form of a private toilet or a public toilet shared by a maximum of two households.
3	The structural quality of housing	1. Location	Non-hazardous location,
		2. Permanency of structure	Permanent structure, not dilapidated/temporary structure, compliant with local codes, standards, and bylaws.
4	Sufficient living area	Overcrowding[2]	Not more than three people per habitable

---

[2] Overcrowding is associated with high occupancy rates – number of persons sharing a room and a high number of single room units.

			room.
5	Security of tenure	Security of tenure (MDG indicator 31)	Evidence of documentation to prove secure tenure status to land or residence. Enforceable agreements or any document to prove that tenure is secured.

Source: Adapted from UN-Habitat (2003a)

However, despite the broad acceptance, the household-level definition has been subject to criticism. As explained in UN-Habitat's (2008: p. 92) subsequent report, the definition is limited in the following areas: firstly, it does not incorporate the social aspects of the slum; secondly, it fails to differentiate or prioritise between the five shelter needs, and thus the level of severity or risk posed to the dwellers highlighted by an indicator cannot be identified. Thirdly, the scale of deprivation between slum communities cannot be determined. The definition relies on the assumption that slums are identifiable by the same level of deprivation despite an explicit set of socio-economic and demographic characteristics exhibited within an individual community. This assumption conceals the physical and social diversity of slums and makes it difficult to understand why slums continue to exist, what their needs are, and how best to apply the appropriate strategies to resolve them. Therefore, there is a possibility that a proportion of households would remain the same situation even after an intervention. In this regard, Khalifa (2011) argued for the need to revisit the definition of slums to show a definitive and current image of slums and categorise them according to the level of severe risk they pose to human health and property, and to prioritise interventions.

The purpose of the argument here is not to suggest the possibility of a universal definition that incorporates the entire aspects and diversities of slums, nor is it the intention to delve into the problematic and potentially impossible mission of finding a universal definition for slums. Nonetheless, as shown in the definition adopted by UN-Habitat (2003a), housing

issues are prominent in the definition of slum. Therefore, this underlines the fact that the housing condition of slum dwellers is a problem that also needs to be addressed.

1.2   Background of the research

Slums provide shelter to millions of low-income urban dwellers in developing countries (Wekesa, Steyn and Otieno, 2011) and improving the living condition of slum dwellers has been a pressing urban development challenge (Fox, 2014). However, policy approaches to the issue of slum housing have evolved over the past five decades. In the 1950s, the approach to slum housing was clearance and redevelopment, driven by a "universally negative notion of slums" (Mukhija 2012, p. 527). Slum clearance policies were targeted towards complete demolition accompanied by the provision of new housing for slum dwellers. However, these programmes were mostly unsuccessful, partly because they were not favourable for the intended users (see for example, Perlman, 2005; Andavarapu and Edelman, 2013) and failed to keep pace with urban growth and the high shelter demand by the urban poor (Harris, 2014). Early in the 1960s, scholars (for example, Abrams, 1966; Turner, 1967, 1968) began to challenge the stereotype of slums, considering them to be a crucial housing solution for many low-income residents. One of the main theorists, Turner's (1967, 1976) concept of self-help, based on the lessons he learned from Lima, Peru, argued that housing conditions in slum settlements will improve over time, and at lower costs than demolishing the settlement and relocating the residents to housing out of the area (Werlin, 1999; Mukhija, 2001, p. 793). As a result, housing policies in developing countries shifted from forced eviction to remote resettlements to supportive programmes, such as sites and services and in situ upgrading (UN-Habitat 2003b, p. xxvi), partly driven by international organisations, particularly the World Bank. Whilst the sites and services framework soon proved unmanageable, slum upgrading has remained one of the contemporary and the most widely adopted policy

approaches for improving slum settlements (Bah, Faye and Geh, 2018). "It is widely recognised as the most proactive and effective way of improving the housing conditions and lives of the millions of low-income households living in slums in African cities and towns and thereby contributing to the achievement of Sustainable Development Goal[3] (SDG) 11" (Bah *et al.* 2018: p. 222). Rather than providing housing, slum upgrading projects are narrower in scope (Gulyani and Bassett, 2007), with the government simply focusing on providing infrastructure and services to settlements officially designated as slums while beneficiaries are responsible for improving their own housing (Wekesa, Steyn and Otieno, 2011).

Despite the efforts and the enormous amount of funds committed to improving slum settlement, they still persist and grow (see for example, Sietchiping and Yoon, 2010; Zhang, 2018). The population of slum dwellers grew from 881 million in 2014 (United Nations, 2015), to 1 billion in 2016 and this number is projected to increase to 2 billion by 2030 (UN-Habitat, 2005). With the global population projected to reach 8.6 billion in 2030 (United Nations, 2017), this indicates that nearly a quarter of the population will be living in slums characterised by one or more indicators of shelter mentioned in the section above. This unacceptable reality presents a serious challenge for national and local governments in the cities of the developing world (UN-Habitat, 2003a). Thus, there is considerable constraint on the ability of cities to generate wealth, prosperity, economic growth and human development (UN-Habitat, 2012), particularly in Sub-Saharan Africa that has earned the reputation of being the region with the highest proportion of its urban population living in slums

---

[3] SDG 11is ensuring access for all urban households to adequate, safe, and affordable housing and basic services, as well as upgrading slums, by 2030

(Sietchiping and Yoon, 2010, Njoh, 2015, United Nations, 2015). In fact, some countries in Africa have over 60 percent of their population living in slums (Njoh, 2015).

This issue is broadly attributed to market and public policy failure for a significant segment of the urban poor population, particularly in most cities of developing countries (Wekesa *et al.* 2011, p, 241*).* Arguably, an example, is the government's focus on home-ownership as the superior housing tenure model which is at the centre of urban housing policies (Harris, 2014), neglecting the private rental housing option on the assumption that home-ownership is the aspiration of many including low-income households (Kumar, 2001, p. 426). Even multinational and national agencies make ownership the basis of intervention approaches, and ignore the fundamental fact that a high proportion of the urban population are tenants (Cadstedt, 2006), and that there is more rental housing in the slums of the developing countries than is usually acknowledged (Gulyani et al. 2012, Naik, 2015, Gupta and Gupta, 2017). Yet, literature in the developing world context has devoted little attention to rental housing either in policy discussion or analytical work (Hammam, 2014). Therefore, beyond reviews of rent-control regimes in the 1980s, the general understanding of the role of landlord-tenant relationships with regards to contemporary housing policies in developing countries is somewhat limited.

1.3   Statement of the Research Problem

A growing body of studies (see, for example, Burns and Shoup, 1981; Jimenez, 1983; Strassmann, 1984; Robben, 1987; Taylor, 1987) have tended to suggest that slum upgrading (the provision of services and infrastructure) encourages slum dwellers to improve their housing, regardless of the differences in the sectoral content, structure and approaches of slum upgrading projects and the diversity in slum context. Nonetheless, evidence of this

association is inconclusive, with some studies suggesting that not all beneficiaries improve their dwelling after an upgrade (for example, Kaitilla, 1991). However, the understanding of the reasons why slum residents did not improve their property is not widely reported. Furthermore, the prominent theoretical mechanisms that link slum upgrading to housing improvement, that is, tenure security, and disposable incomes (due to better economic position), do not always have clearly defined linkages and priorities are sometimes unclear in practice (for example, see Skinner *et al.* 1987). For instance, while Taylor (1987) found that slum upgrading increases the tenure security of residents, Kaitilla, (1991), found no such evidence. Also, while Parikh *et al.* (2015) determine that slum upgrading leads to an increase in disposable income, Gonzalez-Navarro and Quintana-Domeque (2010b) and Taylor (1987) recorded no effect on household income.

However, many of these studies tended to pay particular attention to the role of owner-occupiers, with less conspicuous links to the role of landlord-tenant relations which is also a housing tenure arrangement that is present in slum housing. Even when rental housing was identified in some studies, landlords and tenants were treated separately, and as such, little light was shed on the nuances in the categories of landlordism, the tenancy arrangements and the interaction between the different categories of landlord and their respective tenants in relation to the process of housing improvement. Whilst Burns and Shoup (1981) and Robben (1987) identified another tenure status that included tenants, the authors mainly treated the latter separately without reference to the landlord. Precht (2005) is the only scholar who has examined the quantitative and qualitative changes that occurred in the rental housing sector after a slum upgrade in East Africa and reported more on the activities of landlords than that of the tenants. The views of the existing tenant population about their role in relation to the landlord were overlooked. The differences in the categories of landlords and tenants and the

dynamics of the housing improvement process were given little attention. A more recent publication by USAID (2013) discussed the landlord-tenant relationships in the provision of water and sanitation in the Nairobi slums rental sector; however, instead of the government funded infrastructure and services, the upgrading project involved the contribution of both service providers and users as the major investors. Whilst the organisation's authors highlight the complex relationships between landlords and tenants in undertaking these projects, they further question "the extent to which current pro-poor service provision strategies take differences in tenure profiles into account" (USAID 2013: p. 8). Undoubtedly, there is a need for more research in this under researched area.

Indeed, there is a small but significant body of literature (see for example: Gulyani and Talukdar, 2008; Cadstedt, 2010; Arku *et al.* 2012; Smith, 2017) on the dynamics of the rental housing sector, but most studies were not undertaken in the context of a slum upgrade (where the government provides the infrastructure and the dwellers improve their own dwellings). A significant one is Gulyani and Talukdar (2008) study of Nairobi's slum rental sector which not only highlighted the dynamics of the slum rental market, but also challenged the inevitable progressive and conventional wisdom about improving slum housing and the distributional effects of established remedies, such as tenure security and slum upgrading in the Nairobi rental housing market (Hammam, 2014). While Nairobi slums are seen as a classic example, and have received significant attention in terms of landlord-tenant relations, including having high proportion of tenants and substandard slum housing (for example, Amis, 1984; UN-Habitat, 2003; Huchzermeyer, 2008), Gulyani and Talukdar (2008) warned that these characteristics may not be unique to Nairobi slums. More recently, a number of scholars have also sought to draw attention to the social relations in rental housing and the significance of these relations in the context of pro-poor service provision including upgrades

(Gulyani and Talukdar, 2008; Kumar, 2011; Gulyani *et al.* 2012; Desai and Loftus, 2013; USAID, 2013). For instance, Kumar (2011) identified that the inherent social relationship between landlords and tenants has been overlooked, but does need to be given attention considering the complex range of exchange and the ungoverned nature of the rental arrangements in the global south. Hence, Kumar (2011) pointed to the need for research relating to security rights and contracts between landlord and tenant, an area towards which this study attempts to make a contribution.

Therefore, this study contends that understanding how housing tenure arrangements, particularly landlord-tenant relationships, influence the process of housing improvements from the perspectives of those involved is relevant to any discussion of why slums continue to exist even after slum upgrading (as highlighted earlier on in section 1.2). In order to fill this gap, this study seeks to explore and understand how landlord-tenant relationships as a form of housing tenure influence the process of housing improvement in the context of a slum upgrade, using evidence gathered from a qualitative study in Lagos state (see Maps 1.1 and 1.2 for the map of Lagos), a Southwestern part of Nigeria.

1.4   Why Lagos State (Nigeria)?

Lagos is one of the fastest growing cities in the world (Anheier and Isar, 2012, p. 118). In 2017, a BBC article described Lagos state as "the city that won't stop growing" (BBC News, 2017). The city is experiencing a rapid population growth due to its expanding economic and political roles (Filani, 2012), with a population growth rate ranging between 6 percent and 8 percent (Cities Alliance, 2008).

Currently, the state is one of the most chaotic, least planned, cities in the world (Anheier and Isar,2012, p. 118), and exemplifies slum living. By 2013, the Lagos state government suggests that 75 percent of Lagos' population were living in slum housing conditions, meaning that out of the overall population of the State given as approximately 20 million at that time, 15 million experience poor living conditions (Lagos State Government 2013, p. 7), in substandard and densely packed houses where overcrowding is the norm. Whilst the average residential density for Lagos state as a whole is around 260 people per hectare, slum population density ranges between 790 and 1240 (World Bank, 2006). This is compounded by the distortion in the Nigerian housing market which makes access to adequate and affordable housing difficult, particularly for low-income groups (ibid.). Additional pressures are the issues of non-availability of long-term finance and high inflation rates in the Nigerian economy which contributed to high housing prices that the urban poor cannot afford (World Bank, 2014). Other catalysts include the land tenure system and the lack of physical planning to control the efficient utilisation of land (Morka, 2007), with Lagos' small land mass and coastal location limiting expansion (World Bank, 2006). In recent studies of the patterns and processes of slum growth in Lagos, Olthuis *et al.* (2015) and Badmos *et al.* (2018) partly attribute the spatial increase of slums to poor maintenance of buildings and encroachment onto available water bodies and open spaces. This situation is likely to continue, considering the rapid population growth that the city is experiencing.
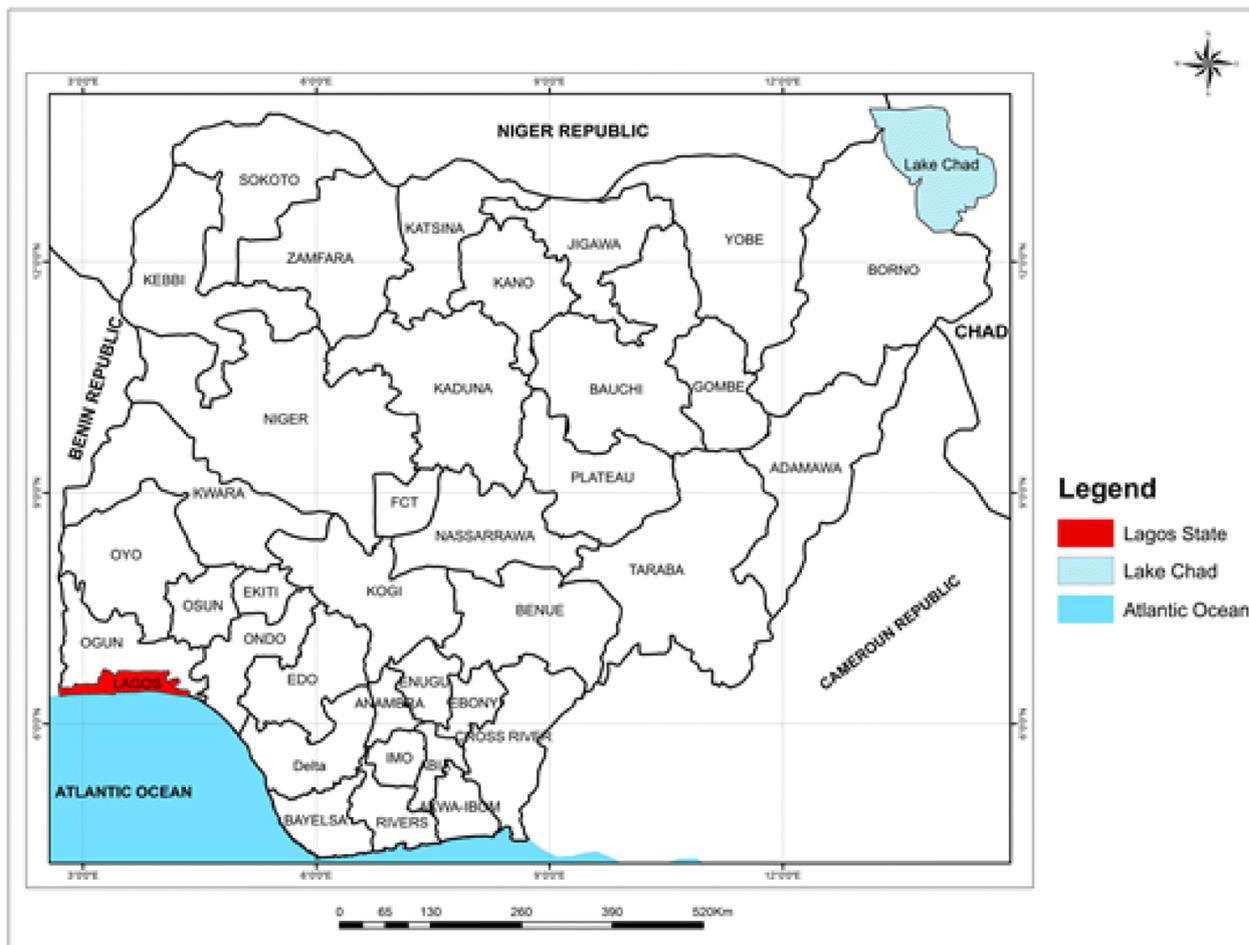
Maps 1-1 *Study area of Lagos state within Nigeria*
Source: *Olojede (2019)*
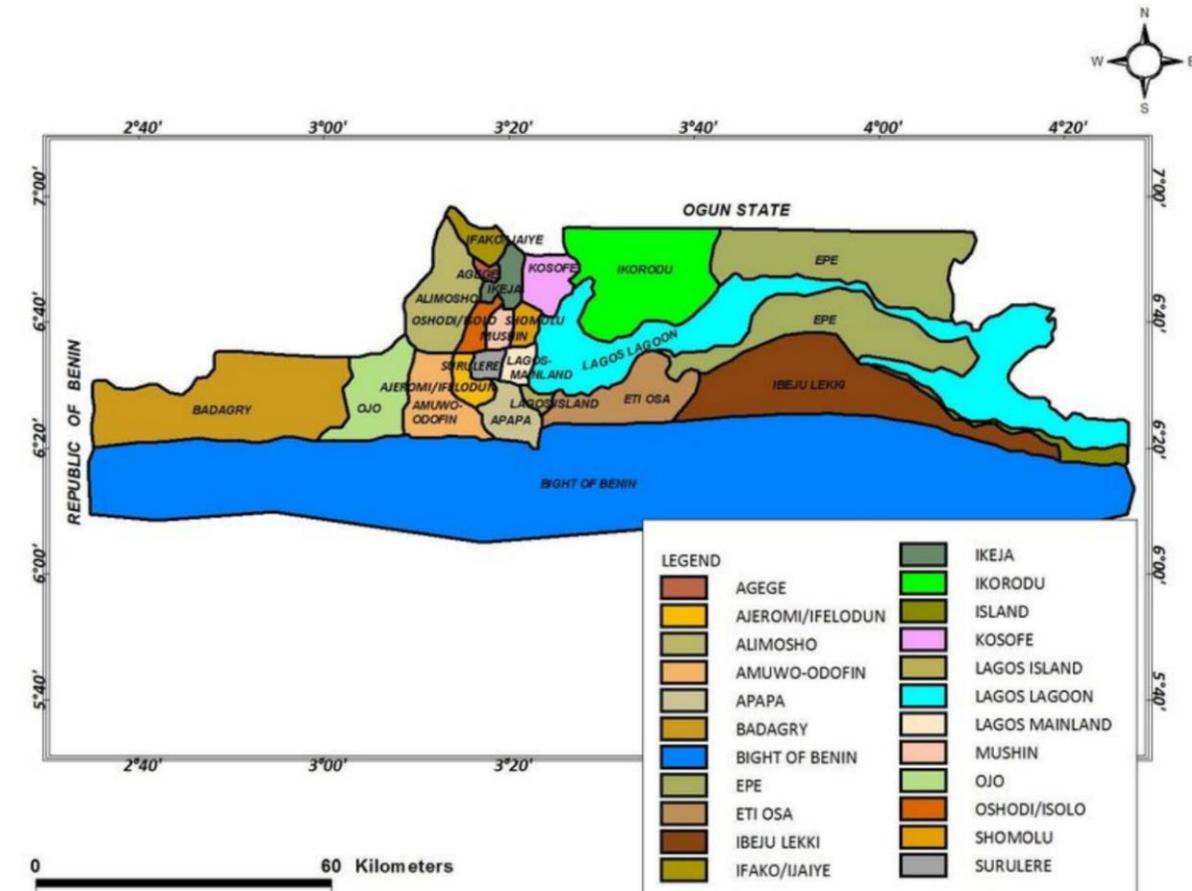
Maps 1-2 *Map of Lagos state showing the Local Government Area*
Source: *Afolabi, Oluwaji and Fashola (2017)*

To address the issue of slums, part of the Lagos state government strategy is the progressive

upgrading of slum communities. A comprehensive Urban Renewal Programme was launched

in 2001 based on a study of Lagos slums conducted by the United Nation Development

Programme (UNDP) in 1984 (World Bank, 2006). The seven-year upgrading project began in

October 2006 and ended in September 2013 (World Bank, 2014). The projects were managed

by the Lagos Metropolitan Development Governance Project (LMDGP) created from the

Lagos State Urban Renewal Authority (LASURA), which adopted a city-wide approach and

was assisted by the World Bank. A total of $200 million credit was initially borrowed from

the World Bank, but with a change in the project's objectives, the final total reached

approximately $19.6 million more than the planned cost (World Bank, 2014). This cost was

used to upgrade 9 slum settlements out of the 42 slum settlements identified by the UNDP in 1984 (see World Bank, 2006). The 9 slums were primarily classified as the largest and the most physically deprived slums in Lagos state. The 9 slums covered 760 hectares with an estimated population of 1.1 million people, accounting for about half of the entire area considered for upgrading. Eligible communities had to be poor, risky and environmentally degenerated, lacking basic essential amenities and have a population density of not less than 200 people per hectare (World Bank, 2006). While the nine slums met these criteria (with a population density of between 790 and 1240 people per hectare - almost four times more than required), the physical condition of the houses, few of which were identified in the survey carried out in 2002, was not addressed. Largely, the project focused on the provision of infrastructure such as roads, footpaths, public toilets, bathrooms drainages, and solid waste management, boreholes construction of new schools and improvement of existing ones and health facilities (World Bank, 2014).

Whilst the upgrading projects cover the provision of infrastructure, scholars (Olanrewaju, 2001, Iweka and Adebayo, 2010) have raised the issue of improvement to the poor structures in which residents dwell, stating that the government has not proposed any strategy to remedy the situation[4]. Indeed, the persistence of slum housing remains a concern for the Lagos state government as it poses challenges for orderly physical growth and sustainable urban development (Lagos State Government 2013, p. 202). However, the two strategies which the Lagos government have recommended in dealing with slums are 1) clearance of the worst slum areas and 2) upgrading of the remaining older housing areas (Lagos State Government, 2013). In an examination of these two strategies, it is apparent that the government has no immediate intention of improving slum housing, meaning that slum

---

[4] A concern that also motivated the researcher to carry out this research.

dwellers will be responsible for improving their dwellings if they are not demolished by the government. Therefore, this study focuses on Badia, one of the nine upgraded slums to explore the role of tenants and landlords (as the main actors linked to the property) in improving the property after the governments' provision of infrastructure and services in order to draw conclusions and to develop recommendations for theory, policy and for future projects.

1.4.1   Badia

Badia is a slum settlement situated in the Southern part of Lagos metropolitan in Nigeria, about 24km from Ikeja, the capital of the city. It is under the jurisdiction of the Apapa-Iganmu Local Council Development Area (LCDA) in Lagos State, Nigeria. Badia is bounded to the north by the Lagos-Badagry expressway with a link bridge to the National Theatre (see Map 1-3). To the south is Ajegunle, another notable slum in Lagos. To the east, the settlement is bounded by Igannmu industrial area and the railway into Apapa, where Lagos Port is situated (Olanrewaju, 2001).

The officially reported migrants to Badia are the Oluwole evictees who were forcibly evicted from their ancestral residences in 1973 when the Federal Military Government under the military regime of General Yakubu Gowon acquired their land to construct Nigeria's National Arts Theatre (Morka, 2007) in preparation for the Festival of Arts and Culture (FESTAC) hosted in 1977. Unplanned and uncontrolled by the government, the settlers filled up the originally waterlogged and swampy area with enormous amount of refuse and other waste materials and then built their shanty houses (Oyefara and Alabi, 2016; Ajibade and McBean, 2014). However, the government did not transfer the ownership of the land to the people (Jimoh, Omole and Omosulu, 2013), hence residents living in Badia East have been subjected to constant eviction.
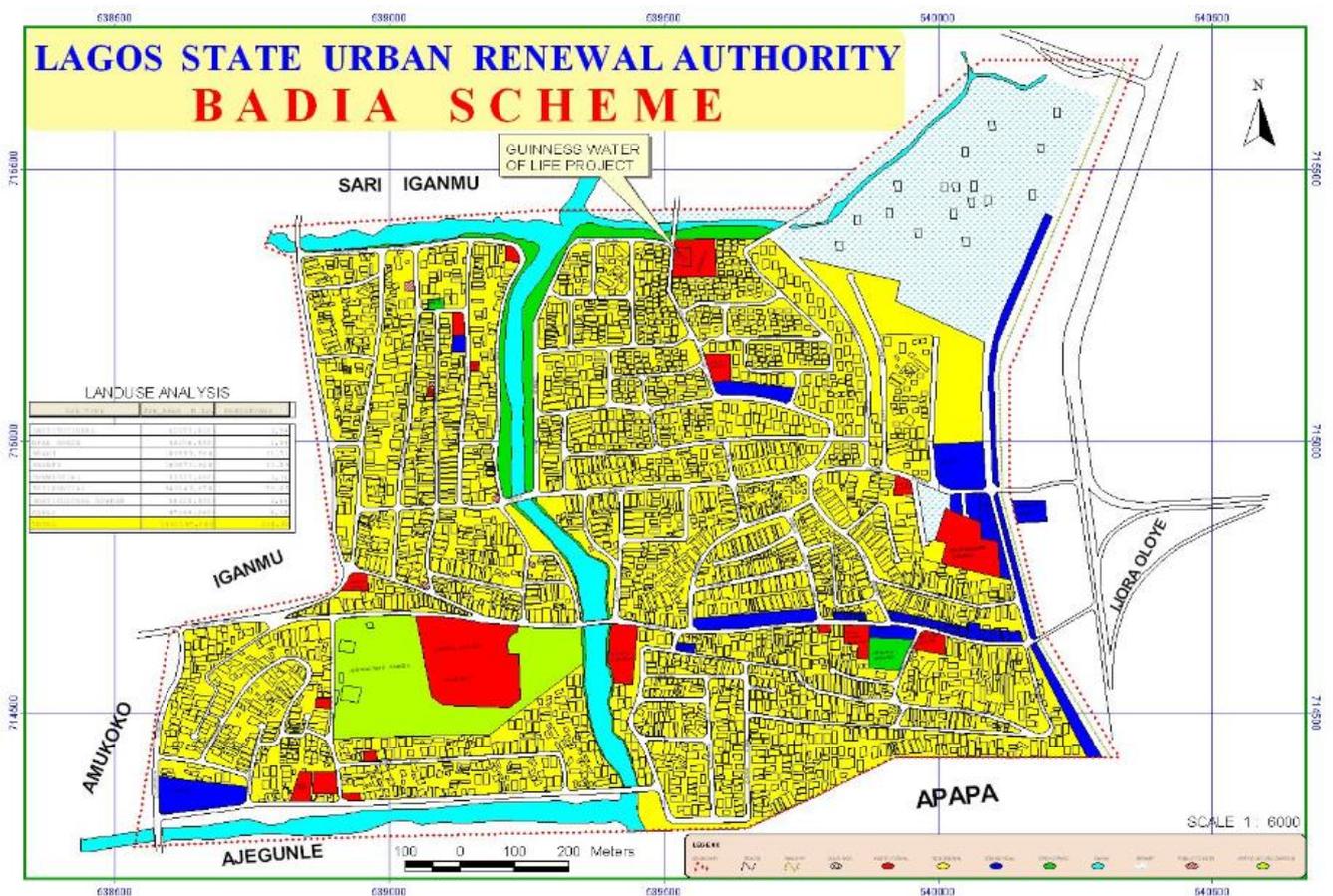
Maps 1-3 Badia location map
Source: *Lagos State Urban Renewal Authority (2016)*

One of the reasons Badia was selected for this study is because, prior to the upgrade, it was the most deprived slum settlement of the forty-two slum areas identified in Lagos in 1984 in terms of access to basic infrastructure and social services. Further, according to the senior government official overseeing slum upgrading projects in Lagos state, Badia had the worst housing conditions of the nine upgraded slums (see section 4.4.1). Therefore, it is important to understand the extent to which the provision of infrastructure leads to better housing condition.

1.5 Explaining Housing Improvement

In the study of slums in developing countries, the terms "home" or "house improvement" has no specific definition. Scholars have used the term "housing improvement" to refer to the enhancement in the quality and quantity of housing ranging from replacement to maintenance and the increase in the size of sheltered space (Skinner *et al.* 1987). While some researchers did not group the improvements undertaken by households in their studies, others made provision. For instance, in his evaluation of the Jakarta Kampung Improvement programme, Taylor (1987) divided the housing improvement undertaken by participants into two categories based on the value the improvement(s) added to the property. The improvements were additions made to the dwelling space or where rebuilding portions of the unit and improvements to the utilities (such as sanitary and water) had taken place. Also, in Strassmann's (1984) study of home improvements by owner-occupants in Lima, the improvements made by households were grouped into five categories: basic, utilities, finishes, site changes and others. In order to be more specific, and to capture all the improvements that had been undertaken, this present study will adopt the quality and quantity categorisation which includes replacement, maintenance and an increase in the size of sheltered space (Skinner *et al.* 1987).

The term "consolidated building" was also used in this study to refer to the development of shack houses in squatter settlements from their temporary state to a more permanent structure (Turner 1965; Kellett and Napier, 1995).

1.6   Thesis Structure

The thesis is composed of seven chapters. Chapter one is an introduction to the research that begins by examining the definitional issues of the term "slum" which forms part of the context for this research project. Furthermore, it presents the background to the research within its wider urban development context and identifies the problem to be addressed in the

study. The chapter also presents a brief rationale for the setting in which the research is to be conducted.

Chapter two elaborates on the prevalent strategies implemented in the majority of developing countries in addressing the challenge of slum housing and their theoretical underpinnings. The chapter traces how the solution to slum housing has evolved from the provision of the whole house to infrastructural and basic service interventions. It ends with the development of the conceptual framework that underpins the rationale for this research, leading to the identification of the need for a focus on the rental housing sector, particularly the relationship between landlord and tenant.

Chapter three presents the private informal rental sector in the developing world context and the characteristics of the actors (landlords and tenants). It outlines the essential features of slum rental housing which provide a background for the analysis of the findings in the empirical chapters (five and six) of this research project. The chapter ends with the presentation of the research question and objectives for this study.

Chapter four discusses the methodological approach used for the study. It provides justification for the qualitative approach adopted and then describes the data collection methods used to answer the research question and the analytical approach. It also presents some of the challenges encountered during the field work process.

Chapters five and six provide an analysis of the empirical data. Chapter five sets the background for chapter six. It provides an overview of the study site, the current state of the houses and the improvements that have taken place. It also identifies the actors associated

with the housing improvement process in the context of a slum upgrade. Chapter six draws on chapter five which presents an analysis of the factors that enhance and act as barriers to the rental housing improvement process which also provides a background for answering the research question posed for this study.

Chapter seven is the concluding chapter. It summarises the key findings and discusses how the nature of the relationships between landlords and tenants influences the housing improvement process in the context of a slum upgrade. This chapter also reflects on the theoretical background of slum upgrades with regard to housing improvements. The chapter proposes some recommendations and concludes with the limitations of the study and recommendations for future research.

In summary, this study presents the nature of the relationship between landlords and tenants and how it influences the housing improvement process in the context of a slum upgrade. The next chapter will review the literature on the prevalent strategies employed in tackling slum housing which offers a more comprehensive background for developing the rationale for this study.

CHAPTER TWO

2 Literature Review Part 1: Strategies towards Slum housing, theoretical perspectives and impact on housing improvement

2.1 Introduction

The previous chapter highlighted the issues with the definition of slums and the approaches adopted by many developing world governments to improve slum housing conditions for slum dwellers. This chapter will build on and develop in more detail the different strategies adopted by governments in developing countries and the World Bank. The chapter discusses the World Bank's[5] approaches because the Bank has had a strong influence on the development of low-income housing theory and policy and has played a significant role in financing most of the projects (Pugh, 1994), including the slum upgrading programmes in Lagos, Nigeria which form the basis for this study.

The chapter will review the slum housing strategies and the theories underpinning their implementation. It will also demonstrate that homeownership has been central to most of the slum housing strategies adopted. To that end, section 2.1, starts with a review of the slum clearance and redevelopment programmes adopted in many countries in the world. Whilst the focus of this thesis is on the developing world, the slum clearance and redevelopment strategy will first be discussed in the developed world context, thus providing the context to its adoption in developing countries. Section 2.2 examines the evolution of self-help theory and the approaches employed in executing this strategy in the developing world context. It discusses how the strategies adopted in dealing with slum housing have evolved from the

---

[5] Although there are other international bodies sponsoring the provision of water and sanitation in informal settlements in developing countries, the World Bank was the pioneer of such interventions and more.

governments' housing solution to the provision of basic services and infrastructure. Drawing on the insight from the review, the section ends with the development of the conceptual framework that underpins the rationale for this study. Section 2.3 concludes with the identification of the need to focus on the rental housing sector.

2.2   Slum Clearance and Redevelopment

I.   In the developed world context

After the second world war, the widely practised approach to deal with slum housing in many countries was total demolition accompanied by public housing provision by the government. While this policy was adopted globally, much of the practice was influenced and based upon the knowledge and technology derived from the US and Great Britain. For instance, in Great Britain, slum clearance was launched as part of the renewed national campaign against slums in 1954 (Yelling 2000) and in the US, it was incorporated into the National Housing Act in 1949 (Collins and & Shester 2011). In the US, as Gordon (2003) and Gotham (2001) have shown, the programme was an effort to eliminate slums which comprised old or deteriorated housing stock, for residential redevelopment in urban areas. The justification for this action was that slums were considered to be geographically contagious and very harmful to the well-being of those living within and near such areas (from potential spread of fire and diseases); a continuous drain on public resources; a cause and result of middle class relocation from the sites; and a reflection of local government economic problems (Collins and Shester 2011). As such, the goal of the Housing Acts of 1949 in the US was "to provide a decent home and suitable environment for every American household" (Gotham 2001: p 8) including slum dwellers.

By the beginning of the 1960s, slum clearance programmes began to receive criticisms in both countries. Firstly, fewer houses were built than were demolished (Abrams, 1964b;

Gotham, 2001). Secondly, because of high demand for office buildings, shopping centres, and cultural and entertainment centres in the years following World War II, many slum areas were replaced with these amenities (Carmon, 1999). Thus, the approach was criticised for being more of an urban redevelopment programme earmarked towards modernisation to develop the cities rather than a housing programme[6] for slum-dwellers whose houses were being demolished (Gotham, 2001). Thirdly, in the US, the programme was perceived as an anti-poor strategy (Carmon 1999), as racial segregation and gentrification remained the consequence of the process (Gotham, 2001). The housing activist, Charles Abrams (1971, p. 244 cited in Gotham 2001), points out that two facts became clear after the Housing Act in 1949 was enacted: "(1) there were no houses available for the slum-dwellers to be displaced from the sites; (2) the slum dwellers were largely minorities to whom housing in new areas was banned". According to Greer (1965, cited in Gotham, 2001), people with higher socioeconomic status were generally nominated for the few houses built, rather than those who were supposed to be relocated. Gans (1967: p. 468) confirmed that between the years 1949 and 1964, the federal government only spent 0.5 percent of all expenditures for urban renewal on relocating families and individuals who were removed from their homes. Fourthly, in both countries, critics voiced the view that slum clearance does not take into account the psychological and social cost of relocation (Carmon, 1999). Wu and He (2005, cited in Anyigor 2012), argue that the relocation of healthy communities could have a detrimental effect on the sustainability of urban society. Thus, social objectives should be given much thought in the urban redevelopment process. The authors add that the consideration of social benefits during slum improvement projects could eliminate potential negative physical environmental or psychological impacts on residents (ibid).

---

[6] See full review in Gotham (2001)

Despite the criticisms and challenges associated with the slum clearance approach, it was the recognised strategy used in tackling the slum phenomenon in developed countries. It has been claimed that the policy successfully eradicated large-scale slums in these countries (Andavarapu and Edelman, 2013), even though recent studies (Wegmann, 2015; Durst and Wegmann, 2017) suggest that slums are still found in cities like Los Angeles and the *colonias* area along the US-Mexico border.

II. In the developing world context

Similar to the developed world, most governments in developing countries also adopted large scale slum clearance and redevelopment programmes between the 1950s and 1960s (Abbott, 2002). However, the effort was seen to be driven by the undesirable notion of slum settlements (Perlman, 2005; Gulyani and Bassett, 2007). Slums were perceived as social anomalies – a problem to the urban form and relationships (Marris, 1981: p 68). Therefore, to "sanitise the city" residents were removed from their substandard dwellings, and relocated to the outskirts of the city where they were allocated government accommodation in standardised estates. In some instances, the relocation was forceful. According to Perlman's (1976; 2005) seminal studies of the clearance of *favelas* in Rio in the 1970s, relocation involved burning down and bulldozing houses built up over generations. Residents were driven in garbage trucks to new environments (see, for example, Perlman, 1976), with little consideration given to their existing lifestyle.

However, the government-controlled housing initiatives were subjected to three main criticisms in most developing countries. First was the disruption relocation caused to established economic and social networks (Perlman, 2005; Andavarapu and Edelman, 2013). Due to relocation, slum dwellers were removed from their area of employment, cut off from

established social networks, housing and the infrastructure they had built with their savings over the years. Employment opportunities which were supposed to enhance the survival of these low-income groups were not created (Mayo and Gross, 2000). As a result, payment of rent became unduly expensive for the majority that took up the offer, with additional cost due to lack of infrastructure and remote location (Mayo and Gross, 2000). Perlman (1976) tagged this as an "ideology of marginality"[7] considering that the *favelas* (slums) were perceived as a social problem, a blight on the city, and thus residents were relocated to public housing in a remote part of the city. Secondly, slum dwellers could not afford to rent or purchase the public housing, despite the provision of subsidies to those targeted (Mukhija, 2001; Buckley and Kalarickal, 2005). The units were too capital intensive as they were built with sophisticated imported materials incorporating the technology and knowledge gained from Europe and the US   (Gilbert and Gugler, 1982; Mayo *et al.* 1986; Hardoy and Satterthwaite, 1989; Okpala, 1999). Thirdly, the approach added to the burgeoning demand for housing, especially in Africa (Stren, 1990; Macoloo, 1994). Due to governments' limited financial and administrative capacities, there was also a wide variation between the number of housing units demolished and the number of public houses built (Abrams, 1964), a challenge similar to that experienced in the US and Great Britain.

Apart from these criticisms, tenants' housing transition within the slum clearance and redevelopment framework is unclear. While some authors (see, for example, Abrams, 1964) highlight the presence of mixed tenure status in former slums, there is little detail about the tenants themselves and whether they were also allocated accommodation. In Mahadevia and Gogoi's (2011) view, tenants were missed out in the rehabilitation process.

---

[7] Those who are actively excluded by an unjust and corrupt system that is complicit in
the reproduction of inequality and the production of violence (Perlman 1976: p 10)

Due to some of these criticisms, slum clearance has become unpopular and is rarely adopted by foreign organisations who initiate and sponsor slum improvement policies (MacPherson, 2013). Nonetheless some governments still practice the relocation of slum dwellers on a smaller scale (O'Hare, Abbott and Barke, 1998). Pockets of slums are demolished within and around the city for different reasons, such as relocation for infrastructural development programmes, and reclamation of valuable land for conservation or beautification purposes (Cavalheiro and Abiko, 2015), and against environmental hazards for example, the Ribeira Azul Program in Salvador, Bahia, (Brazil) was initiated due to flooding (Baker, 2006). While some governments built houses for evictees, others allotted lands for evictees to build on with compensation provided in some cases (see, for example, Garschagen, 2010; Curless, 2016).

Following the failure of the slum clearance approach, it was quite clear that governments had lost planning controls to meet the housing demands of large scale rural-urban migration, resulting in a rise in the number of squatter settlements. By the mid-1960s, published works by William Mangin, Charles Abram, and John F. C. Turner caused a shift towards the self-help strategy.

2.3   Self-help and the underlying ideology – (Bottom-up approach)

In principle, self-help or 'user-controlled' houses are dwellings constructed, improved and added to by individual households (Ward, 1982: p 1) without the political or social intrusion of the government. The concept of self-help first challenged the stereotype of slums; its proponents did not see slum settlements as a problem, but as a solution to the housing crisis in the developing world (Mangin, 1967; Turner, 1968b). Based on his observations in Peru, one of the main theorists, Turner, argued that the housing conditions in slum settlements will

improve over time. He also advocated for slum dwellers' housing autonomy (Turner and Fichter, 1972). Thus, instead of the government's authoritarian and expensive housing[8] that was unsuitable for the low-income urban dwellers, he proposed that users should have control over the building process in order to ensure that the houses were appropriately produced to meet slum dwellers' needs, and to release the human and material resources required to bring about genuine change (ibid). Consequently, instead of direct intervention in housing, Turner's argument reduces the government's role to the provision of secure land and infrastructure (Skinner and Rodell, 1983). According to Werlin's (1999, p 1524) interpretation of Turner's work, "all that the government needs to do is to improve the environment and most slum residents will gradually better their homes and living conditions, especially when encouraged by security of tenure and access to credit".

Whilst Turner pioneered self-help as a new way of thinking about housing slum dwellers, in the context of urban development theory, much of his argument was focused on the use-value of housing in relation to owner-occupation. Even though Turner (1968: p 357-358) had earlier acknowledged the viability of renting a house to generate income, "he fails to view it as a commodity for other actors in land and housing development" (Ward, 1982; p 2). He did not consider instances where the house becomes a commodity and acquires an exchange value and then turns to a use-value for others such as renting. Overall, he established a close relationship between the buildings, their use and the life of the residents using them, suggesting that buildings were produced for their use-value and not for their exchange values (Harms, 1982).

---

[8] See the section 2.2 above for more details

Subsequently, Rod Burgess criticised Turner's work, mainly within the broader economic context (Burgess, 1982; p.59), highlighting Turner's errors in relation to 1) "the misunderstanding of the relationship between utility (use-value) and exchange-value (Market-value)" and 2) " the denial of commodity status to 'self-help' housing" or relating the market value of housing to the material features only. He argued that the interpenetration between the use-value and the exchange-value of housing must be analysed to achieve a satisfactory understanding of the housing object, and this must consider:

> Firstly, "the transformation of the self-help house into the commodity form by the producer himself"; Secondly, "the fact that one man's use-value can be another man's exchange-value and vice versa"; Thirdly, "that a self-help house can be a very different commodity to the various interest groups" operating in the broader urban market (Burgess, 1982; p.61). This includes owner-occupiers (or owner-possessors), tenants, landlords and developers, informal estate agents, financial institutions, government etc. (Burgess, 1977).

However, in the literature there was little discussion about the role that tenants may play in the production or improvement of housing, and also about how the relationship between landlords and tenants may also influence the building process.

2.3.1 Self-help approaches

During the 1970s, the World Bank accepted and supported Turner's (1967, 1976) concept of self-help with two housing programmes instigated to stimulate self-help activity. These are sites and services (on new sites) and in situ slum upgrading programmes (in the old neighbourhood) (Skinner and Rodell, 1983; Pugh, 1994). Initially, both programmes were initiated concurrently with emphasis placed on security of tenure and the provision of infrastructure (Keare and Parris, 1982; Alemayehu, 2008), suggesting that these two elements are all slum dwellers require to improve housing themselves. The view of its proponents was that both elements would *"enable and encourage low-income households to improve their*

housing through self-help financing and construction" and that "improvements in living environment will enhance productivity and incomes over time" (Keare and Parris, 1982: iv). Furthermore, both project types were characterised as "progressive development" which implies that people will improve at their own pace depending on incomes and preferences (Keare and Parris, 1982).

However, Burgess identified the dual operation as part of the controversy over the concept of self-help, making it difficult to define what proponents mean by the term "self-help". He captured his arguments thus:

> Self-help has been used to characterise both individual and collective efforts. It has been identified as the progressive improvement of an existing house or settlement and the construction of an entirely new one. It has been used normatively to prescribe a set of policies for housing agencies and policy-making bodies (Burgess, 1982; p.56).

The sections above discussed the different debates behind self-help and highlighted the associated approaches. The next section will discuss both approaches in turn.

2.3.1.1   Site and Services Projects

The World Bank's sites and services schemes were implemented in many developing countries between 1972 and 1983 (Pugh, 1994). Sites and services projects entail the government's provision of surveyed land, and varying degrees of infrastructure and services, with or without core housing allocated to low-income groups who then build their houses themselves (Rodell, 1983). Whilst core housing was provided in some projects, unlike the public housing approach, the design standards were launched on the principle of affordability-cost recovery-replicability (Pugh, 1994). In contrast to the heavily subsidised public housing strategy, the aim was to make housing affordable to low-income households

and, as such, the design standards were based on what people (particularly poor people) could and would pay for, rather than on some arbitrary and inflated notion of "housing need" (Peattie, 1982). In addition, the role of the government as an enabler was limited to the provision of the aspects of housing production and maintenance, services and infrastructure that individual household or community-based organisations cannot readily undertake, such as land acquisition, infrastructure, technical and legal support (Wakely, 1988). Except for some supplementary social services, a small-scale loan programme or building material depot provided by the government, the involvement of final users in housing provision was promoted and assisted (Peattie, 1982). Individual households were expected to improve their houses themselves (Peattie, 1982). Households could invest directly in their housing instead of paying for housing decided and provided by someone else (Rodell, 1983). As such, "self-help in sites and services was the direct investment by households which takes the form of either the labour of family members and friends, or purchased materials and hired labour, or a combination of both" (Rodell, 1983; p. 22), which makes it clear that self-help was about owner-occupation and the role of tenants was given little consideration.

The evaluation of the first generation[9] of sites and services included the impact of each project on housing stocks (for reviews, see Keare and Parris, 1982; Laquian, 1983) on the basis that "secure tenure and a range of basic services will enable and encourage low-income households to improve their housing through self-help financing and/or construction" (Keare and Parris, 1982; p iv). Studies show that the housing quantity and quality in all four sites improved significantly. However, the extent of improvement varied across the projects. According to Laquian (1983), some of the envisaged factors that influence housing

---

[9] The first generation of the World Bank-financed urban shelter projects were in El Salvador, the Philippines, Senegal and Zambia

improvements are the security of tenure, the value of existing structures, family income, housing design, building materials and the extent to which mutual aid or self-help was used. For instance, in Tondo (the Philippines), allottees were encouraged to improve their allotted plots or core housing because of the assurance of tenure security through the outright sale of plots. Also, without credit facilities from the government as suggested by Werlin (1999), (see 2.2), Laquian (1983) found that even low-income households were able to improve their houses through funds and resources from their income, gifts, loans and transfer payments from relatives (Laquian, 1983).

Factors such as the approved housing design and the materials specified contributed to the negative impacts on housing improvement in some countries. For instance, in Senegal, the building methods and the approved housing design and the materials specified had a negative impact on housing improvement. Additionally, in Senegal, the pace of construction was slow due to the rise in the cost of building materials and labour in relation to low savings and scarcity of construction loans (Laquian, 1983). In Zambia and Senegal, the expected savings and benefits through mutual aid and self-help were not met in practice (Laquian, 1983; Skinner and Rodell, 1983). Against the initial assumption, labour of family members played a lesser role in self-help (Laquian, 1983; Skinner and Rodell, 1983); instead a number of beneficiaries hired small contractors due to the choice of building materials and building methods (Laquian, 1983).

In general, there was scattered evidence on the impact of sites and services projects, which shows that it probably failed to work as its proponents expected (Skinner and Rodell, 1983). While some authors claim that many households living in slum and squatter conditions benefitted from sites and services projects (for example, Laquian, 1983), others are critical

that sites and services projects had less success in reaching the poor (see for example, Ward and Macoloo, 1992; Pugh, 1994). In line with this, Laquian (1983) asserts that the poorest 20 percent did not benefit because their incomes were too low to meet even the minimal project repayment requirements. In addition, sites and services projects suffered issues such as delays in implementation, unsuccessful material loan components, and low-cost recovery. Low achievement in cost recovery was attributed to the peripheral location of site and service sites, far away from income-earning or employment opportunities, with weak institutional capability (Pugh, 2000), a similar challenge experienced in the public housing approach (see section 2.1.1). Further, the regulatory functions that were put forward to ensure that poor households had decent housing also closed the mechanism that would have made housing improvement possible through self-help and gradual construction (Skinner and Rodell, 1983; p 40). The authors explained that:

> Enforcement of some regulations, such as those against building space for business or room rentals, reduces incomes and, with incomes, the ability to pay plot charges, loan instalments, and gradually raise dwelling standards (Skinner and Rodell, 1983: p. 40).

This tends to partly suggest that the opportunity to let out rooms could have increased beneficiaries' income to pay plot charges, loan instalments, and gradually raise dwelling standards (see also Skinner, Taylor and Wegelin, 1987: p. 4).

In the long-run, the sites and services framework proved unsuccessful partly due to the inability to find unoccupied and suitable land (Werlin, 1999). Hence, the continuation with slum upgrading which has remained one of the main policy approaches for improving the living conditions of slum dwellers (Shirgaokar and Rumbach, 2018).

2.3.1.2   The evolution of Slum upgrading strategy

As highlighted in section 2.2.1, the earliest upgrading programmes were sponsored by the World Bank and initiated either separately from, or as a complement to, site and service schemes[10] (see for example Laquian, 1983). Most of these projects were initiated in capital cities or the larger secondary cities due to continuing housing shortages (Bassett *et al.* 2003). Between 1972 and 1990, the World Bank participated in slum upgrading projects in 55 countries (Pugh, 1994). Those launched in the 1970s started as a large multisector strategy that was ambitious in both scope and scale (Bassett *et al.* 2003), with integrated social, economic, environmental and organisational intervention components (Wekesa *et al.* 2011). Gulyani and Bassett (2007) note that early upgrading projects were designed to regularise land titles, improve housing, and invest in infrastructure. However, the concept of slum upgrading schemes has evolved. They have become more infrastructure oriented with little or no attention paid to formal land titling or the interventions to the housing stock in Africa (Gulyani and Bassett, 2007), which was also the case in the World Bank assisted slum upgrading projects in Lagos State, Nigeria (the context from which this present study developed) between 2006 and 2013. The reduction in scale and scope of interventions is, in part, a reflection of the over-ambitious criticism accorded earlier projects and a function of the different actors implementing slum upgrading projects[11] (Campbell, 1990).

The following sub-section discusses the implementation of slum upgrading projects over the years focusing on the mechanisms by which slum housing would be improved.

---

[10] For instance, the sites and services and upgrading projects in Zambia, Senegal and the Philippines in the 1970s

[11] This includes International NGOS, such as Action Aid, USAID, AFVP etc.

Implementation approaches to slum upgrading projects

- **Tenure security and formal land titling**

Tenure security has been defined as, "the right of all individuals and groups to effective

protection by the state against forced evictions" (UN-Habitat 2007, p. 15), hence, enhancing

security of tenure has been an essential part of improving the living condition of slum

dwellers. Tenure security is directly connected to adequate housing (UN-Habitat 2002) and

perceived as the fundamental variable to stimulate housing improvement behaviours. In other

words, tenure insecurity is seen as a challenge that impedes the improvement of slum

housing, hence acting as a deterrent to slum dwellers from experiencing adequate housing.

To grant tenure security, the World Bank's initial approach was to provide full legalisation of

land, the act of legally transferring ownership of land to individuals. It was assumed that

whether dwellers were in new or long-established slum settlements, they would feel insecure

without a formal title (Gilbert, 2002: p. 8) and would hesitate to invest in their dwelling due

to concern about displacement, relocation or demolition (Jimenez, 1983; Malpezzi and Mayo,

1987; Friedman, Jimenez and Mayo, 1988). Therefore, it was believed that once individual

legal tenure or land title was granted, residents would be encouraged to develop and improve

their housing (De Soto, 2000; Field, 2005; Galiani and Schargrodsky, 2010).

However, there have been different debates as regards enhancing tenure security and how this

leads to slum housing improvements. Firstly, some authors (Mehta and Mehta, 1991; Smets,

1997) have argued that having tenure alone is not sufficient to make low-income households

consolidate their homes except where finance is made available. However, Field, (2005) finds

that land titling in Peru strengthened the tenure security of existing residents and the rate of

housing renovations increased by 68 percent, with money from their own pockets, suggesting

that greater tenure security make people improve their housing even without access to formal credit. There was also the assumption that land titling would enable landowners to access housing finance using their titles for collateral to borrow money for housing improvement and development (De Soto, 1989; 2000); however, researchers have demonstrated that there is limited effect of land legalisation on obtaining credit facilities (Buckley and Kalarickal, 2005; Durand-Lasserve and Selod, 2007).

Secondly, some authors argue that the expected impact of land legalisation may become insignificant as a result of pre-existing de-facto tenure security (Martin, 1983; Lanjouw and Levy, 2002; Payne *et al.* 2009). Martin (1983) explains that granting of formal tenure may not be of much significance if individuals already perceive, rightly or wrongly, that they have tenure, particularly if the government has given recognition[12] to the squatter or slum dwellers, for instance, through house numbering, trading licences, installing water taps, refuse removal, supply of social services and schooling. These are all signs that people consider as an implicit recognition of their right to live in the settlement (Martin, 1983: p. 57); the author therefore warns that where there is a high level of such de facto but not de jure tenure security, there is the probability that this will make little difference to the rate of housing improvement whether formal tenure is granted or not. This tends to suggest that formal tenure can only have a positive effect on housing improvement if it is granted before any form of *de facto* tenure security. As Guayaquil, Lanjouw and Levy (2002) showed, even informal sources of property rights can substitute effectively for formal rights. According to Razzaz (1993), other than the state, slum dwellers also depend on other sources of legitimacy to land, such as the perception of interest, citizenship, justice and history. Thirdly, in contrast to conventional

---

[12] These are forms of de facto tenure security which excludes the official provision of land rights (see Gulyani & Bassett 2007).

wisdom, the perception of tenure security was discovered to stimulate low-income households to improve and consolidate their housing even more than having a legal title (Doebele, 1983; Razzaz, 1993; Strassmann, 1984). Thus, whatever form tenure security takes, it is expected to improve slum dwellers' confidence to invest in housing improvement. Nonetheless, while there are different forms of tenure security that encourage the improvement of slum housing conditions, the persistence and proliferation of slums has remained a development challenge, particularly in Africa.

However, the advocacy of and approaches towards tenure security centre on safeguarding the rights of owners to land and property with a common assumption that slums are owner-occupied. Much of this view developed from Turner (1972) and De Soto (1989, 2000), who ascribed 'agency' to slum dweller and advocated for a favourable macroeconomic environment for them to realise their agency. The implication of such view is the little attention on tenants. Nevertheless, UN-Habitat (2003: p xxvii) notes that "a significant proportion of the urban poor do not own their own home but live in rental accommodation, either because they are unable to own a property, or they have priorities more urgent than homeownership - a fact that policymakers do not always recognise". While future slum policies hope to emphasise tenure security for both owner-occupied and rental property (ibid.), there is more to be considered. Firstly, the nature of the security of tenure must not complicate landlord-tenant relations considering that this could sometimes be conflictive (UN-Habitat, 2003a). Secondly, there is an issue of whether the security of tenure would translate to adequate housing for tenants, but not much thought has been given to the role of landlord-tenant relationship in this instance.

- **Slum upgrading**

Slum upgrading initiatives, particularly in African countries, have deemphasised or completely excluded the official documentation of land due to the complexity of land relations, which manifests in different forms and eventually delay or deter slum upgrading project implementation (Gulyani and Bassett, 2007; p.494). Hence, slum upgrading that was reintroduced from the mid-2000s has become the de facto tenure security aimed at increasing the perception of tenure security (Gulyani and Bassett, 2007;Gulyani and Talukdar, 2008), an option that had been highlighted previously by Varley (1987), with the indication that instead of land titling, slum upgrading would encourage people to improve the quality and quantity of their dwellings.

Slum upgrading is the improvement of the physical environment, focusing on the provision of infrastructure and basic services (Gulyani and Bassett, 2007; Wekesa *et al.* 2011; Olthuis *et al.* 2015). As a departure from sites and services schemes, slum upgrading is concerned with existing slum settlements. This includes the installation or improvement of basic infrastructure services such as water, sanitation, storm water drainage, solid waste collection, access roads, footpaths, street lighting and electricity (Turley *et al.* 2013). Based on local demand and context, the projects have been operationalised under different political, economic, social and environmental conditions with varied sectoral content (such as re-blocking, basic services and infrastructure), structure, implementation approaches with different project names (see Turley *et al.* 2013) in different countries. The extent of provision has varied from single intervention in a project – for example, paved roads (Gonzalez-Navarro and Quintana-Domeque, 2010) - to multicomponent provisions such as infrastructure (piped waters and sewers) and public services (which include schools and healthcare posts).

Advantages of slum upgrading

In comparison to sites and services, slum upgrading has had more success because it reaches the poor where they live (Pugh, 1994). Slum upgrading projects have become more widespread for the following reasons: firstly, because large slum areas have continued to exist (Dasgupta and Lall, 2006). Secondly, the slum relocation programmes have been less successful in terms of retention rates due to the involuntary relocations that cut residents off from their existing social and economic ties and investments (see section 2.1), resulting in the realisation that many slums cannot be easily removed due to socio-economic ties. As such, the predominant benefit of slum upgrading is an improved living environment with little or no displacement of the residents. Hence, it is associated with minimum loss to physical assets or destruction to means of livelihood helping the urban poor to conserve existing economic systems and retain maximum disposable income (Martin, 1983, p. 53; Arimah, 2011). Further, demolition and resettlement are achieved at a higher cost compared to slum upgrading, which suggests that upgrading optimises the use of the limited resources possessed by developing countries (Patel *et al.* 2011).

Criticism of slum upgrading

While upgrading projects have produced impressive results (see eg. Turley *et al.* 2013), they have been criticised from various standpoints. Firstly, the investment in slum upgrading is often too low to rectify years of neglect and deterioration (Arimah, 2010). Even the UN-Habitat acknowledges that the interventions do not often solve the fundamental problems in slums. This view is summarised as follows:

> Wherever and whenever formal urban interventions took place to address issues such as urban degeneration, the explosive growth of informal housing, or illegal urban land occupancy, all too often such interventions were ad hoc, marginal and insignificant in relation to the scale and scope of the issues at hand. The nature of such interventions

appears to indicate that the phenomenon of slums and the related problems are generally little understood and that public interventions – more often than not – address symptoms rather than the underlying causes (UN-Habitat, 2003a; p. 195).

In addition, Gulyani and Talukdar, (2008), note that early available evidence suggests that the advantages of slum upgrading efforts were short-lived and did not seem to transform slum conditions meaningfully. For instance, Werlin (1999: p. 1525) reports that most of the 8000-standpipe post provided by the Calcutta Municipal Corporation had become ineffective because 25-35 per cent of the water supplied was wasted through leakages in the worn-out pipes and public taps. Similarly, in Karachi, Pakistan, residents reported that the facilities provided during the upgrading of the settlement were low quality and despite the provision of water taps, there was a continued shortage of water (Nientied and van der Linden, 1987). The maintenance of upgraded infrastructure and services are not factored into the budget plan leaving financially weak residents with low commitment to the responsibility of maintaining and fixing the services and infrastructure provided which questions the sustainability of the project (see, Satterthwaite, 2012). Secondly, in some cases, the implementation results in unplanned adverse effects, such as an increase in income segregation within a city or a rise in the cost of living that prices the very poor out of the settlement (Turley *et al.* 2013). Another is the case of "gentrification" where a once-dilapidated housing unit is bought by the better-offs who show a keen interest in the improved settlement. However, Skinner *et al.* (1987) perceive gentrifications to be an exception rather than a rule. Also, Huchzermeyer (2008), notes that the attractiveness of the upgraded settlements may increase in-migration which in turn worsens living conditions in the settlement. Thirdly, virtually all slum upgrading in African countries depend on funds from an external or foreign organisation which suggests a weak institutional and financial mechanism (Okpala, 1999). Fourthly, projects do not address the more fundamental supply constraints of land, finance, and building materials for improving the quality of housing (Arimah, 2010).

Summary: This section discussed how the upgrading of slums has shifted from being multi-sector projects to the provision of basic services and infrastructure, and how this is assumed to provide de facto tenure security aimed to increase perceptions of tenure security (Gulyani and Bassett, 2007) which will, in turn, stimulate housing improvement. To this end, the next section will analyse existing theory and empirical studies that have linked the provision of physical infrastructure with the improvement in the quality and quantity of housing. Whilst this dissertation is not an evaluation study; the following section will analyse previous impact assessment studies in relation to the link between slum upgrading and housing improvements within different housing tenure models (owner-occupier, landlords and tenants). It will discuss why and how housing improvements were undertaken within the diverse contexts of slum upgrade and establish the level of attention given to rental housing with respect to landlord-tenant relations.

Association between slum upgrading and housing improvement

Despite the criticism, and the contextual differences between slum upgrading projects, and the non-homogeneity between slums (see chapter one), a growing body of studies have claimed that the provision of infrastructure encourages private improvement of slum housing stock (see Table 2.1). Studies on this subject were prominent in the 1980s with a few reports added in the 1990s and 2000. While some studies were focused on the determinants of housing improvement after the upgrade, and impact evaluations with precise details on what was improved, other studies only mentioned housing improvement briefly as part of a broader impact assessment of the upgrading project. This present study has identified twelve studies linking physical slum upgrading with housing improvements (Table 2.1). As it can be readily seen (Table 2.1), all projects comprised the provision of urban services and infrastructure,

generally water supply, roads and footpaths, sanitation components, and in some cases electricity and health facilities. Support for housing unit improvement was generally not included, however, case studies show that slum upgrading succeeded in stimulating householders into making diverse types of improvement to existing housing stocks, which can be categorised as improvements in quality and quantity (stated in chapter one, section 1.5).

Meanwhile in an earlier review of some of these studies, Skinner *et al.,* (1987; p. 230), criticised that some of the improvements reported were similar to delayed replacement or maintenance in nature, but the authors also warned that it should not belittle the fact that the slum upgrading process contributed to "improved quality and quantity of housing". Hence, there is a belief that slum upgrading will also be an excellent means to stimulate landlords to improve the existing housing stock and even increase the supply of rental housing in slum settlements (see UN-Habitat 2003a, p. 145).

The case studies demonstrated that residents carried out diverse type of improvements to their dwellings regardless of whether the intervention provided was single-component infrastructure or multi-component infrastructure. For instance, the intervention in Gonzalez-Navarro's (2010) study was a single component infrastructure (street pavement), yet it was associated with several housing improvement components such as flooring, walls, roofing, sewerage connection, plumbing, toilets, electrical installations, room construction, remodelling, security measures, and improvements to the house front. In terms of multi-component infrastructure, Parikh *et al.*'s., (2015) study demonstrate that provisions such as roads, water supply, storm drainage, sewerage, earthworks, electricity and soft landscaping resulted in the conversion of temporary or semi-permanent shanties to permanent brick and

concrete buildings. This also demonstrates that the type of improvement is not necessarily dependent on the component of the slum upgrade. In fact, improvements were made in the context of a slum upgrade regardless of the initial consolidation of the dwelling or the type of building materials. For instance, whilst only 2 percent to 36 percent of the households in Taylor's (1987) study had built their homes with permanent materials, and had initiated improvemet after an upgrade, the majority of the participants in Gonzalez-Navarro and Quintana-Domeque's (2010) study had cement walls and floors in their study, yet were encouraged to make improvements after slum upgrade.

Existing literature shows that residents make private improvements to their housing even when the infrastructure provided is at the neighbourhood level rather than the individual level. For instance, in Madras, the provision of public facilities such as taps or well, public latrines and baths, street lighting and paved roads resulted in private housing improvements, examples being the construction of additional structures and building of service items such as baths, toilets and septic tanks (Robben, 1987).

It was also found that residents carried out improvements in a short space of time after the upgrading project reached their house. For instance, in a hedonic model, Jimenez (1983) estimated that housing quality improved considerably in the upgraded settlements of Manila's Tondo Foreshore (the Philippines) within three months of the project reaching the resident's dwelling. In Madras, India, most of the owners commenced improvement of their house within one and a half years following project implementation (Robben, 1987).

In theory, tenure security and income are the prominent mechanisms linking slum upgrade and housing improvements. Hence the literature offers two main arguments. Firstly, that slum

upgrading will provide *de facto* security of tenure which will, in turn, encourage people to improve their dwellings and secondly, that slum upgrading will cause minimal displacement of residents and allow them to retain disposable income, (Keare and Parris, 1982; Martin, 1983; Struyk and Lynn, 1983; Skinner *et al.* 1987; Milone, 1993).

- **Enhanced security of tenure.**

However, as regards tenure security, available evidence is mixed and does not show a defined link between slum upgrade and tenure security. While some studies suggest that slum upgrading results in increased security of tenure, this theorised link sometimes depends on the initial perception of tenure security that residents believe that they have; that is, whether or not residents felt secure before the upgrade. For instance, in Jakarta, even though the slums existed over a long period, (with signs of deterioration to confirm this), and the government recognises them as permanent settlements which shows that the residents are not under threat of eviction, and 48 percent of the studied participants had land secure tenure, Taylor's (1987) report suggests that it was the provision of infrastructure that gave residents a greater sense of security that their housing improvement efforts would not be demolished in the future.

Table 2-1 Previous studies that have reported housing improvement after the provision of infrastructure.

Author(s)	Slum settlement	Infrastructures provided	Types of housing Improvement made	Tenure status of participants	Those who improved (%)
Burns and Shoup (1981)	El Salvador	Streets, drainage, water and front walls	Improvement to walls and decoration	81% =owner-occupiers 17%=perilous	83
Jimenez (1983)	Tondo Foreshore, The Philippines	Individual water connections, road access, sewerage systems, support for community and health facilities.	Solid foundation, exterior wall finish	Owner-occupiers	NR*
Struyk and Lynn (1983)	Tondo Foreshore, The Philippines	Individual water connections, road access, sewerage systems, support for community and health facilities.	Improvement to the strength of the buildings, Improvement to the toilets,	Owner-occupiers	NR*
Strassmann (1984)	Lima, Peru South America	Water and sewerage	improvements to kitchens, floors, windows, doors, plaster and painting to the interior, Addition of rooms, conversion of temporary building material to a permanent one	87%=Owner-occupiers 6%=Tenants	73%=owner occupiers
Taylor (1987)	Jakarta, Indonesia	Paved roads and walkways, drainage canals, water pipes and communal water taps, sanitary latrines, garbage collection facilities and social facilities such as primary schools and health clinics.	Addition to dwelling space, improvement to walls and floors, Toilets	Owner-occupiers	NR*
Robben (1987)	Madras	Water supply, street lights, paving of main roads, construction of open mains	Improvement in the quality of existing stock, building of baths, toilets with septic tanks. Construction of additional structure, and quantity of housing.	60.5% = owner-occupier 39.5%= tenants	69% = owner-occupier

					14%= tenants
Kaitilla (1991)	Manzese and Mbeya in Dar es Salam	Water, power supply, roads	NA	Owner-occupiers	NR*
Kaitilla (1994)	Lae, Papua New Guinea (PNG), Tanzania	Upgraded but the information is not available	NA	Owner-occupiers	43
Milone (1993)	Java, Indonesia	Water and sanitation: public (shared) bath, laundry and latrine facilities and public water taps, footpaths and roads, drains, solid waste disposal boxes •	Piped water and slab toilets	85%= Owner-occupiers	NR*
Precht (2005)	Dar es Salaam, Tanzania	Community-Based infrastructure upgrade	Creation of additional rental units and the improvement of existing ones. This includes improvements roof, walls, floor, installation of electricity, windows and toilets.	Landlords and tenants	73% of the landlords interviewed improved
Gonzalez-Navarro and Quintana-Domeque (2010b)	Acayucan, Mexico.	Road paving	improvements in flooring, walls, roofing, sewerage connection, plumbing, toilets, electrical installations, room construction, remodelling, security measures, and improvements to house front	Owner-occupiers	NR*
Parikh *et al.* (2015)	India	Roads, water supply, storm drainage, sewerage, earthworks, electricity and soft landscaping	Improvements to floor, wall and roof.	Owner-occupiers**	Far more than half of the sample improved
(McIntosh et al., 2018)	Urban Mexico.	Road paving, sidewalks, medians, and street lighting	Upgrades to flooring and plumbing (installation of flush toilets)	Owner-occupiers	NR*

NR* = Not Reported

**The discussion about land ownership created the notion that participants were owner-occupiers

Source: Author's creation

Hence, this allowed owner-occupiers to make a more substantial investment in housing (Taylor, 1987). In contrast, the study from a Tanzanian context shows that there was no correlation between the upgrade and the security of tenure of the residents, and they did not improve their houses after the upgrading project (Kaitilla, 1991). Even though the residents were occupying land illegally, and did not possess land titles, they were not worried about the status of their houses (ibid.). This outcome was attributed to the land ownership system in Tanzania, whereby land is held under the Native and Custom law and people either got land for free or paid a small amount of money to the original landowner (ibid. The author elaborates that lack of housing improvements was partly due to shortage of appropriate building material and lack of adequate building skills.

In other cases, evidence suggests that tenure security is less of an issue but owner-occupiers willingly improved their property because of the provision of services. For instance, a study of Lima poor settlements reveal that, despite the ownership of legal title, it was the provision of basic services such as water and sewerage that made owner-occupiers willingly to improve their dwellings (Strassmann, 1984: p. 751). What is unclear in this instance is why residents did not make improvements before the upgrade considering the long existence of the communities and the possession of land titles. Similarly, Parikh *et al.* (2015) reported that the most important reason why slum dwellers improved their housing stocks was because of the provision of infrastructure and not "land ownership tenure", indicating that residents were in possession of a type of tenure security before the upgrade.

Whilst there is mixed evidence that the provision of infrastructure increases tenure security and in turn encourages housing improvement, there is also the possibility of variation in the amount of improvement undertaken across households depending on the tenure status of the

occupants (Jimenez, 1983). In line with this statement, Burns and Shoup (1981), and Robben (1987), identified another housing tenure that included tenants and provided a comparison of the tenant-occupied rental housing[13] with owner-occupied housing. The authors suggest that the former received less qualitative improvements compared to owner-occupied houses. The main argument for less improvement to tenant-occupied housing is that tenants lack incentive to improve rented properties (Burns and Shoup, 1981; Andreasen, 1996). However, Precht (2005), found that rental houses were improved after a slum upgrade in Tanzania. Whilst landlords financed housing improvements with rents collected from tenants, in some cases, tenants financed the improvement themselves. However, it is unclear why tenants financed improvements to the property.

- **Improved economic position**

In terms of income, evidence from the review of several impact evaluations (including the ones added to this present study) suggests that the impact of slum upgrading projects on household income is mixed and inconclusive. For instance, while the provision of water was linked with improved income in Manila, the Philippines (Aiga and Umenai, 2002), road paving in Acayucan, Mexico (Gonzalez-Navarro and Quintana-Domeque, 2010b) and multicomponent upgrading in Jakarta, Indonesia (Taylor, 1987) did not affect household income.

Skinner *et al.* (1987) suggest that although upgrading may not directly increase household incomes, the improvement of the environment due to slum upgrading should reduce expenses on health and medicine; hence, the opportunity to retain disposable income. Only one study supported this statement with regard to housing improvement. In India, Parikh *et al.* (2015)

---

[13] The analysis in these studies suggest that these rental housing were occupied by tenants only. But the number of occupants was not specified. Struyk and Lynn (1983) excluded tenant only houses from their study.

found that the provision of a multicomponent slum upgrade reduced bad health and illnesses which in turn led to improved productivity and disposable income which explains why owners were able to improve their houses. Alongside income from work, authors such as Struyk and Lynn (1983), have suggested that income for housing improvement also comes from sources such as renting rooms. In Dar es Salaam, Tanzania, Precht (2005), also shows that, apart from the income from formal employment and business activities, landlords finance improvements through income from letting. Nonetheless, Strassmann (1984), suggests that improvements made will differ based on the level of income, meaning that there will be differences in income and this will also determine the type of improvement that households choose to undertake.

Apart from access to disposable income which drives improvement of houses after a slum upgrade, other sources of finance for housing improvement identified include gifts and loans from relatives and friends, loans from the employer, and in a few cases, voluntary savings associations and the availability of loans (Struyk and Lynn, 1983; Nientied and van der Linden, 1987; Milone, 1993; Gonzalez-Navarro and Quintana-Domeque, 2010b; Parikh *et al.* 2013).

Conclusion on the association between slum upgrade and housing improvement.

The review of empirical studies in the section above has demonstrated that the mechanisms that link slum upgrading projects to housing improvement are inconsistent with theoretical predictions as they do not always have clearly defined linkages and priorities. Further, as Precht (2005) has shown, other factors influenced housing improvement within the context of slum upgrade (see figure 2.1). The author found that 40 percent of existing landlords created additional rental rooms because they needed additional income and 25 percent improved in

order to capitalise on the quality of their rental property, suggesting that improvement was not because of the slum upgrade in the first instance as the author could not ascertain whether the changes to the rental housing was actually the result of the upgrade.

Meanwhile, although many studies did not disaggregate those who improved from those who did not, as Table 2.1 shows, there is evidence that not all participants in these studies improved their dwellings. For instance, Robben (1987), shows that 69 percent of the owner-occupiers in his study registered improvements to their dwelling; this indicates that the remaining 31 percent did not improve. Also, in Kaitilla's (1991) study, only 43 percent of the participants made at least one improvement to their house, indicating that more than half of them did not improve. Further, only a few reported the reason why some residents did not improve their dwellings. While Burns and Shoup (1981), and Precht (2005) were the only scholars to report non-improvement in connection with rental housing, this was linked with the tenure status of the tenants which seem inconclusive, and little was said about landlord-tenant relationship.
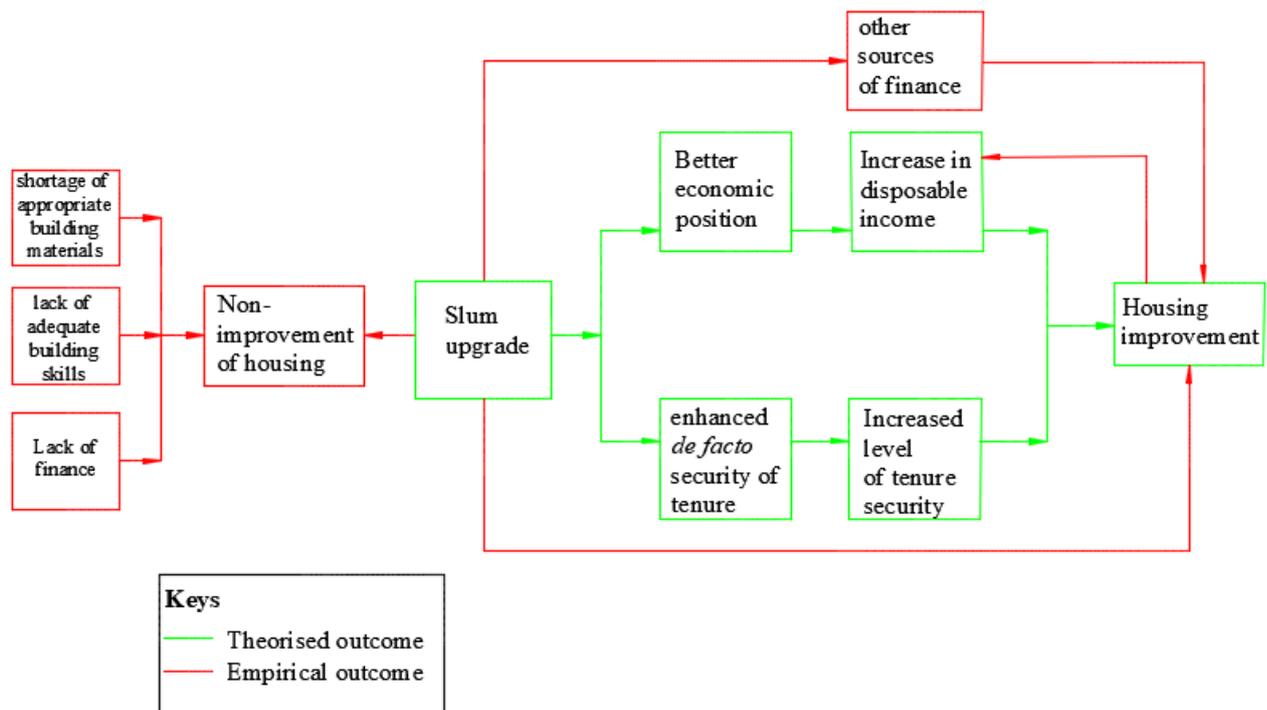
Figure 2.1 reflects the conceptual framework showing the underlying beliefs around the association between slum upgrading and housing improvement (Author's creation). This conceptual framework helps to justify this research and will be applied in this thesis to unpack the complexity of the housing improvement process within landlord-tenant relationships.

Additionally, treatment of the link between slum upgrading and housing improvement revolved mainly around owner-occupiers. In some cases, this is because the settlement is predominant of owner-occupiers. Nevertheless, some authors paid more attention to owner-occupiers even when they identified tenants in their studies (see, for example, Burns and Shoup, 1981; Strassmann, 1984). This can be attributed to the extensive assumptions of owner-occupation, often sustained by the favouritism of officials within national contexts towards owner-occupancy with limited attention to rental accommodation (Kumar, 2001; Cadstedt, 2010). As Hammam (2014) notes, rental housing has not been given much focus in recent analytical work on housing in developing countries. Consequently, landlord tenant relationships have received little attention.

Arguably, the oversimplification and focus of the correlation between slum upgrading projects and housing improvement on owner-occupiers is problematic, particularly considering that not all the houses in low-income settlements are owner-occupied. In fact, it is evident that some settlements have more tenants living in them than owners or landlords (see, for instance, Gulyani and Talukdar, 2008). As Kumar argues "of little help is the classification of tenure into owners and tenants, which ignores the social relationships that exist between tenants and landlord" (Kumar, 2003; p 3). On this basis, it remains unclear how the housing improvement behaviour of owner-occupiers can be extrapolated to cases where landlords and tenants are involved. Although Burns and Shoup (1981), and Robben (1987), identified in their studies another tenure status that included tenants, the authors mainly treated the latter separately without reference to the landlord. Struyk and Lynn (1983), also suggest that landlords and tenants play a role in housing improvement, but failed to provide details pertaining to the tenants. Whilst Precht (2005) is the main scholar to focus on the quantitative and qualitative changes that occurred in the rental housing sector after a slum upgrade in East Africa, and claimed that there were various improvements to rental houses, there is still more detail to be determined. Firstly, responses from tenants were not treated in much detail, even though the author noted that tenants were interviewed and demonstrates that both landlords and tenants were involved in the improvement of the rental dwellings. Therefore, as mentioned previously, it is unclear why tenants were involved in housing improvements or whether or not landlords' behaviour influenced tenants' commitment to improve the rental dwelling. Secondly, because the settlement constituted more resident landlords, there were no references to absentee landlords who, even though they formed a minority, still needed to be accounted for. Therefore, it is important to hear the views of tenants and more importantly, those with absentee landlords, to understand the factors that underlie the reasons why they decide to improve their rental dwelling or not.

To the researcher's knowledge, another study (USAID, 2013), relevant to landlord-tenant relations with regard to the process of housing improvement was centred on a Nairobi slum. While Nairobi slum and the relations between landlords and tenants have received much attention, however, instead of the government funded infrastructure and services, the upgrading project was the provision of water and sanitation that involved both service providers and users as the major investors. Whilst the organisation's authors highlight the complex relationships between landlords and tenants in undertaking these projects, they further question "the extent to which current pro-poor service provision strategies take differences in tenure profiles into account" (USAID, 2013; p. 8). Undoubtedly, there is a need for more research in this under researched area.

Although the World Bank-assisted slum upgrading projects in Lagos, Nigeria have been evaluated separately by the state government, international donor, and independent evaluators (Idoko-pope, 2013; The World Bank, 2014; Adebayo and Malik, 2014) respectively, these have tended to focus on the measurement of project inputs and outputs. For instance, the main objective of Adebayo and Malik's (2014) study was "to assess the effect of urban renewal programmes on the slum residents of Lagos metropolis" but the quantitative effectiveness study only measured respondents' accessibility to basic services such as water supply, health facilities, construction of roads and drainages, modern markets, community hall, public toilet and open spaces, through descriptive and inferential statistics. The authors also ranked and compared the beneficial impact of interventions. The analysis to some extent provides knowledge on which location has the most beneficial impact, however, the "impact" and "beneficial impact" referred to in the article could not be distinguished due to insufficient information on which indicator or variable (social or welfare or economic) was being examined. Overall, the slum upgrading projects have not been rigorously evaluated in any of

the studies to establish their effect on the improvement in the housing conditions of the recipients in Lagos state.

It is important to note that the aim of this present study is not to evaluate the slum upgrading project in Lagos, but to draw upon the insights gained. From the review in this chapter, I posit that the interactions between landlords and tenants may be influencing the improvement of rental housing in the slums of Lagos state considering that nearly 75 percent of the population live in substandard housing (Lagos State Government, 2013, p. 7) referred to as slum settlements, and that three-quarters of the population are tenants (Agunbiade *et al.* 2015).

2.4   Conclusion

This chapter has discussed the notable approaches to slum housing, particularly by most governments in the developing world. It is evident that in the period between the 1950s and early 1970s slums were perceived as anomalies. Therefore, they were demolished to provide new houses for the slum dwellers. This approach demonstrated that slum houses were of a lower standard and not appropriate to exist in the urban setting. Thus, the governments' attempt was to provide each household with adequate housing conditions. However, the strategy could not meet the housing needs of those for whom (the urban poor) it was produced. It was unacceptable in terms of the location, design and affordability as the residents had little control. Also, the government could not keep up with the demand for housing as the slum houses that were demolished outnumbered the ones constructed.

Due to the issue of users' control of location, design and management, Turner (1967, 1976) and Abrams (1964a) advocated that the low standard housing was not a problem but rather

the solution to housing the urban poor. In the 1970s, Turner advocated for the self-help

strategy - a situation whereby slum dwellers remain in the slum and improve their existing

slum houses without the government's interference. On this note, the responsibility of the

government was no longer to provide houses to slum or squatter residents, but to provide

tenure security and infrastructure while the residents improved their housing conditions

(Werlin, 1999). This argument was put forward with the assumption that every slum dweller

would own their dwelling.

Subsequently, the self-help strategy was adopted by the World Bank in two ways. Firstly, this

was through site and service schemes in new sites. The second way was through slum

upgrading to existing slum sites. Both have been operationalised in diverse forms. While the

site and service schemes were discontinued due to non-availability of suitable land, slum

upgrading has remained as the contemporary strategy used to alleviate the poor living

condition of slum dwellers. Although slum upgrading has evolved and become more

infrastructure oriented with varying sectoral content (such as re-blocking, land titling, basic

services and infrastructure), structure and implementation approaches, these generally do not

include interventions to dwellings; several studies suggest that the provision of infrastructure

in itself encourages the improvement of housing. However, most studies in this regard

focused on owner-occupied housing even when some authors acknowledged the presence of

existing tenants in their studies, little is known about their role in relation to the landlord. As

is apparent in this chapter, the slum housing strategies thus far have focused on

homeownership largely because owner-occupation is seen as a possible panacea to the

housing crisis (Gilbert, 1992). As a result, little attention is devoted to rental housing (as will

be discussed in chapter 3), particularly the role of the landlord-tenant relationship which

forms the basis for the rental sector.

The next chapter reviews the state of current knowledge of the rental housing sector.

CHAPTER THREE

3 Literature Review Part 2: The private informal rental sector and the main actors (landlord and tenant)

3.1 Introduction

The previous chapter highlighted that there is a minimal focus on rental housing resulting in the limited attention paid to the role of landlord-tenant relationships with particular respect to the implementation of slum upgrading programmes. This chapter builds on this discussion, and presents a review of the existing literature on the private informal rental sector in the developing world context. Most importantly, it outlines the essential features of slum rental housing to provide a background for the analysis of the findings in the empirical chapters (five and six) of this present study. The chapter is structured in the following ways: Section 3.2 provides an overview of the form and state of the rental housing sector with regards to policies and research in order to contextualise the discussion. Section 3.3 describes the main actors (landlords and rent-paying tenants) and the nature of the relationships between landlords and tenants with respect to rents and housing improvements. Section 3.4 discusses the factors influencing the improvement of informal rental housing. The chapter then closes with some conclusions leading to the development of the research question and objectives.

3.2 Forms of rental housing in developing countries

The rental market is classified into the public and private sectors (Rakodi, 1995: p.794). The public sector rental housing is usually associated with governments and informed by a broad range of ideologies. However, with the exception of China, only a small number of units have

been produced in many of the countries that have attempted to build rental housing for the general population (Rakodi, 1995). Therefore, the majority of rental housing in developing countries is made available by the private sector.

The private rental sector is classified into formal and informal sectors (Rakodi, 1995). These two sectors lie in the legal-illegal dichotomy. As Kumar (2011: p. 665) indicates, formal connotes the legalised way of resolving issues, such as exploitation (rent control) and arbitration (resolution of dispute). Conversely, informal consideration covers a wider range of negotiated arrangements (rents, levels of services, credit, informal networks of brokerage and arbitration) that relates to both informal renting and letting of rooms within settlements that are legally defined and those that are partially legal or illegal (Kumar, 2011: p. 665).

The formal rental sector is controlled by two categories of landlord. First are the private companies who provide subsidised units for their staff in order to reduce the average proportion of income spent on housing (Oruwari, 1990), and to incentivise staff to be more productive (Arku *et al.* 2012). Second are the commercial landlords who produce rental houses, mostly for profit (Arku *et al.* 2012). However, both are less common today. Currently, the majority of rental accommodations are supplied by informal landlords, making them the largest supplier of rental accommodation for new migrants and existing residents who plan to move house (Arku *et al.* 2012).

It would be overly simplistic not to acknowledge the variety of rental submarkets that exist, such as custom-built tenements ((Huchzermeyer, 2007); rooms in inner-city tenements (Beijaard, 1986; Schalkwijk, 1987); cheap boarding houses; renting a space on pavements (Rakodi, 1995) rooms in squatter, quasi-legal or legal low-income settlements (Aina, 1990;

Edwards, 1990; Pennant, 1990; Kumar, 1996); or tenants who rent land and build units in the backyard of dwellings (Crankshaw *et al.* 2000, for Santiago, Chile and Soweto, South Africa). The rental submarket referred to in the context of this study refers to renting rooms from a house because the supply of housing popularly known as "face me I face you" is predominant in Lagos, Nigeria where rental tenure is also dominant as against owner occupation (Aliu and Ajala, 2014).

3.3   State of the rental housing

Analysis has shown that a large proportion of the population in urban areas of developing countries are tenants; however, only a few governments recognise renting as a vital shelter option (Gilbert, 2008). As such, most governments omit any mention of renting in housing policies (see Kumar, 2001a; Gilbert, 2008; Cadstedt, 2010; Naik, 2015). Instead, initiatives that promote home ownership and land titling are supported at the national level and by way of discourse through multilateral agencies (Campbell, 2014), on the assumption that this is the aspiration of many, including low-income households (Kumar, 2001: p. 426). As highlighted in chapter two, this notion of home ownership for the poor developed from the neo-liberal policy and discourse since the 1970s which attributed "agency" to slum dwellers Turner (1972) and (de Soto, 1989, 2000). Most governments made mortgage finance more accessible and offered tax relief to owners and builders for more than two decades (Gilbert, 2008). In low-income communities, owner-occupied settlements are given more attention because of political convenience (Gilbert, 2008). As a result, tenure relations such as tenancy and landlordism are yet to feature heavily in housing policies and approaches.

Over the years, the desire to influence the housing policy in favour of rental housing has attracted a growing body of research by scholars and international agencies such as UN-

Habitat. Much of what is known about the informal rental housing sector is from the 1980s and 1990s and such studies will be used, together with recent publications, for the discussion in this chapter. Several of these studies draw attention to the importance of rental housing as an housing option for low-income groups (see, for example, Mitlin, 1997; UN-Habitat, 2003a, 2011; Cadstedt, 2006, 2010; Gilbert, 2008). A small but significant body of work exists on the distinct dynamics of landlord-tenant relations in informal settlements (Amis, 1984; Gilbert and Varley, 1991; Kumar, 1996, 2001b, 2011; Gulyani and Talukdar, 2008; Arku *et al.* 2012; Smith, 2017). More recently, a number of scholars have sought to draw attention to the social relations in rental housing and the significance of these relations in the context of pro-poor service provision (Gulyani and Talukdar, 2008; Kumar, 2011; Gulyani *et al.* 2012; Desai and Loftus, 2013; USAID, 2013) which include slum upgrades. For instance, Kumar (2011) identified that the inherent social relationship between landlords and tenants has been overlooked, but this needs to be given attention considering the complex range of exchange and the ungoverned nature of the rental arrangements in the global south. Hence, Kumar (2011) pointed to the need for research relating to security rights and contracts between landlord and tenant, an area towards which this study attempts to make a contribution.

However, this has not translated into an explicit policy to regulate or develop the rental housing market (Pennant, 1990; Okpala, 1992; Kumar, 2001a, 2016; UN-Habitat, 2003, 2011; Cadstedt, 2010; Arku *et al.* 2012; Gupta and Gupta, 2017). Instead, in a major report on rental tenure in 2003, the United Nations Human Settlements Programme (UN-Habitat) provided some policy recommendations. These recommendations were updated in a subsequent report with the acknowledgement that "local dynamics and housing market conditions are different in every city" (UN-Habitat, 2011: p. 27), suggesting the need to

understand local dynamics and housing conditions in order to proffer appropriate local strategies. One major aspect highlighted in the report is how to offer more support to small-scale landlords to stimulate both expansion and improvement in the rental housing condition they supply (see UN-Habitat, 2003, for full report). To achieve this aim, several policy options were proposed without specific guidelines as to how they should be prioritised. However, of interest to this research is the strategy to facilitate settlement upgrading (the provision of infrastructure and services) with or without property titles. This strategy is of interest because in 2003, UN-Habitat (2003b: p. 144-145) claims that the provision of, and improvements to services would stimulate landlords to increase the supply of rental housing and the improvement of existing housing stock, a strategy that has been discussed extensively in chapter two. In addition, UN-Habitat (2003b) notes that project officials not only neglect the effects of upgrading for the opportunity to generate more rental accommodation but also neglect the existing population of tenants. At the same time, drawing upon research from Kenya, there is increasing concern that the provision of infrastructure may decrease the security of tenure of existing tenants (UN-Habitat, 2003; Desai and Loftus, 2013). This tends to suggest that the expected improvement in housing conditions may not be realised if slum-dwellers are locked into landlord-tenant relations. Thus, it is important to understand how current slum upgrading programmes translate to better housing conditions within these social relations considering that infrastructure is provided whilst the residents improve their own dwellings (see chapter two for extensive review). It is against this backdrop that this study will explore the process of housing improvement between these two actors in relation to security rights (see Kumar, 2011). Although Wells, Sinda and Haddar (1998) have discussed the process of housing improvement within a rental sector, little is known about the inherent social relations between landlord and tenant that relate to security rights in the context of a slum upgrade.

3.4   The rental housing main actors

This section introduces the reader to the characteristics of the main actors in the rental housing sector and the nature of the relationships between them. The discussion here will enable an identification of those who influence the housing improvement process within a landlord-tenant relationship in the context of a slum upgrade and also offer a comprehensive analysis of the characteristics of landlords and tenants in the empirical chapters (chapters five and six)

3.4.1   Who are the landlords?

Several researchers have made implicit reference to landlords in the context of the developing world; unfortunately, however, the descriptions (see also the section below) provided are rarely consistent (see, for example, Kumar, 1996). For instance, some authors have used the term 'owners' or 'owner-occupiers' interchangeably to also refer to landlords (for example, Gilbert and Varley, 1990b; Gulyani *et al.* 2012). In his seminal work, Kumar (1996a: p. 775) distinguished between an owner (or owner-occupier) and a landlord. He used the term 'landlord' to refer to an exchange relationship where one household (the tenant) pays rent to another household or institution (the landlord). This is an indication that owners are not landlords unless there is an exchange relationship with the tenant. Also, Kumar (1996a) argued that the existence of the exchange relationship is not dependent on whether the landlord has legal right over the land or not; what is necessary is the landlord's capacity to exercise the right to property. Therefore, in the context of this study, the term "landlord" is used to mean any male or female who has right to a property and is involved in an exchange relationship with another individual or household who pays regular rent for accommodation and not land. This definition assists in capturing the interaction between whoever is the

landlord - whether the individual or household is involved in the initial production of housing or not - (see following section below) and the tenant.

3.4.1.1   The nature of informal sector landlordism

In an attempt to understand the nature of private informal landlordism in developing countries, the first generation of studies used various characteristics to delineate landlords. As a starting point, landlords were categorised based on their scale of operation (see, for example, Edwards, 1982, 1990; Gilbert, 1983; Amis, 1984, 1988, 1996; Coulomb, 1989; Aina, 1990; Pennant, 1990; Gilbert and Varley, 1991), residency status (see Amis, 1988; Gulyani and Talukdar, 2008; Huchzermeyer, 2008; Smith, 2017), and routes into renting (Amis, 1984, 1988; Gilbert and Varley, 1990b; Hoffman *et al.* 1991). Each of these characteristics will be discussed in turn enabling a clearer understanding of the categories of private informal landlords in developing countries. As will be shown in the next section, the characteristics have different implications for the process of housing improvement which will also provide an analytical context for the findings in chapters five and six.

Scale of operation
In terms of the scale of operation, landlords are commonly grouped into small-scale[14] or large-scale landlords in relation to the property and not to the land upon which the rental dwelling is built. However, there are issues with such classifications. The indicator for defining small-scale[15] landlordism has not been consistent. For instance, in the late 1980s, Gilbert (1987) used the term "small-scale landlord" to refer to owner-occupiers who let out rooms from their own homes. The author wrote that "rental accommodation may be provided

---

[14] The terms "household rental landlord" (Watson and McCarthy 1998, p. 53) and "petty landlords" (Mitlin, 1997, p. 7) have been used to also mean small-scale landlord".
[15] In this instance, small-scale is used to denote a handful of rooms in a house

on a small-scale by owner-occupiers letting rooms in their own house". While the statement illustrated that an individual is a small-scale landlord because they reside in the same property where they let out accommodation to other households, it can be criticised in two ways. Firstly, the definition does not allow those who live separately from their tenants to be considered small-scale landlords. In other words, it is unclear whether a landlord who does not live on the same property as the tenant can also be classified as a small-scale landlord. Secondly, the number of rooms that need to be let out from the property to make an owner a small-scale landlord was not clarified. In contrast, Edwards (1982: p. 146), for example, used the number[16] of rental dwellings an individual owns to differentiate between small-scale and large-scale landlords. The author writes, "few landlords own more than one rented dwelling, and in the city centre, the property records show that only one person owns more than one *inquilinato"* (Edwards, 1982: p. 146). It is, however, unclear where to draw the line between small-scale and large-scale rental operations. In a more recent study of Gauteng Province in South Africa, Gunter and Massey (2017) categorised small-scale landlords as those who own less than 20 dwellings and live on site. The discussion here tends to suggest that the term 'small-scale' is relative. However, the implication of using the unit as the basis for defining small-scale landlordism is that, while some properties serve as rental housing, the number of landlords will not be accounted for if more than one landlord is letting rooms from the unit. To eliminate this limitation, this study will include any individual or household as a landlord so long as they have right to the property and have an exchange relationship with a tenant who pays rent.

Broadly, the rental operation of landlords in informal or low-income settlement is small-scale (Gilbert, 1983; Cadstedt, 2010; UN-Habitat, 2011). Studies have shown that most landlords

---

[16] In this instance, small-scale is used to denote one rental dwelling.

usually let out a handful of rooms, they live in the same dwelling or plot as their tenants, and letting may be their only regular source of income (Datta, 1995; Rakodi, 1995; Cadstedt, 2010). For some of these landlords, letting out rooms to tenants is a crucial part of the housing consolidation process. Some scholars (Gilbert and Varley, 1991; Datta, 1995) view renting as a route into ownership, meaning that ownership will be more difficult without tenants who pay rent.

In comparison to the situation in other developing countries, large-scale private landlordism is a phenomenon often associated with Nairobi slums (see Amis, 1988; Gulyani and Talukdar, 2008; Huchzermeyer, 2008; Smith, 2017). It is a situation in which an individual illegally owns as many as 100 single storey units (Gulyani and Talukdar, 2008) indicating a high economic status. As Amis (1988) and Syagga *et al,* (2002a) have also shown, this category of landlord belongs to higher income groups which are politically influential. Because land in unauthorised settlements is politically controlled, it is directly allocated to those with sufficient capital (particularly the politicians) even though many do not live in the area (Amis, 1988: p. 246). Large-scale landlordism in Nairobi's slum is considered an exception (Kumar, 2001b), and has received more attention. Although little is known about this phenomenon in other countries, Desai and Loftus (2013) noted that a similar situation where the few large-scale landlords are municipal bureaucrats and civil servants has also been identified in Gazipur, Bangladesh. It will, therefore, be interesting to understand how the characteristics of this category of landlord will influence the process of housing improvement considering the large inequality between them and their tenants.

Residency Status

Furthermore, with regard to the residency status, landlords are divided into resident (in-house) and absentee (non-resident) landlords (see, for example, Aina, 1990; Lee-Smith, 1990; Pennant, 1990). While "resident landlords are those who reside in the same property with the tenant, absentee landlords are those who do not live in the same property as the tenant" (Kumar, 1996: p. 770). However, this definition does not specify whether this is a temporary or permanent residency of the landlord in relation to where the family resides. In line with this observation, Smith (2017) argues that absentee landlordism has been narrowly framed as a result of the methodological and conceptual approach. Thus, he claims that the meaning of absentee landlordism within the context of smaller towns and cities of Kenya is different from the existing connotation accorded by prior authors (for example, Aina, 1990; Lee-Smith, 1990; Pennant, 1990). While landlords are often described as absentees because they are not permanently resident in their rental property, Smith (2017) claims that the male landlords in his study were technically absentees because of the nature of their work. They were described as "those who usually live on multiple plots at different times and for different purposes" (Smith, 2017: p. 9). Whilst this demonstrates that the meaning of absentee landlordism is inconsistent, it does not rule out the fact that this residency status exists. Taking into account the different meanings of absentee landlordism referred to earlier, Kumar's definition will be adopted for the analysis of this study with an emphasis on the length of stay over a period to ensure that the landlord's residency in the property is not a short stay which may therefore fail to influence the process of housing improvement. Kumar's, (1996) definition is adopted based on the assumption that residents of any chosen study area will be stable, whether as resident or absentee landlord, because they will work within their settlement boundary.

Absentee landlordism is predominant in Nairobi's (Kenya) slums (Amis, 1984; Syagga *et al.* 2002a; Gulyani and Talukdar, 2008). Indeed, as Gulyani *et al,* (2006) noted, as many as 95 percent of the structure owners in Nairobi's slums are absentee landlords. Although this phenomenon is generally considered to be an exception and a worst case scenario, Gulyani and Talukdar (2008) warn that this belief might not hold true. For instance, Macoloo (1994) recorded cases of absentee landlordism in the low-income settlements of Mombasa, Kenya. In a recent study of Mexico by Ward and Smith (2015), the authors reveal that most petty-landlords do not live on the same lot as their tenants, but instead create offsite rental tenements, suggesting that the practice of absentee landlordism is more widespread than is generally acknowledged.

Routes into renting

A third phenomenon used to categorise landlords is the routes into renting (this also highlights the ownership patterns of the rental properties). Previous studies (Amis 1984, 1988; Gilbert and Varley, 1990b; Hoffman *et al.* 1991) have identified three routes into the low-income rental business; those who bought the property for rental, those who inherited the property and those who built it, thus showing that people become landlords through different ways. Although little is known about those who bought rental property with the intention to rent (Gilbert and Varley (1990b), several scholars have reported the cases of renting from properties inherited from parents or spouse (Gilbert and Varley, 1990b; Hoffman et al., 1991; Smith, 2017; Kumar, 2001b). This is a common route into landlordism in Mexico in the 1990s; a situation where a high proportion of inheritors live in their inherited property and have single-tenant households (Gilbert and Varley, 1990b). Evidence from Indonesia also shows that there are those who rent from their inherited property and only own one unit on average (Hoffman et al., 1991). Although Smith (2017) also identifies both landlords who

inherited their plots in order to build rental accommodation and those who continued their deceased spouses' or parents' rental business, more attention was given to the former than the latter. Nonetheless, Smith (2017: p. 8) notes that "the family dynamic must be understood as key when characterising landlordism". In terms of those who built their rental property, studies show that they do so incrementally over a long period and the decision to rent is taken at a later date (Gilbert and Varley, 1990b; Hoffman *et al.* 1991). Gilbert and Varley (1990: p. 11) describe such people as "self-help landlords" while Mitlin (1997: p. 7) refers to them as "self-help builders".

While these routes into renting have been identified in different communities in Latin America, Asia and Africa, most of the studies cited above did not clearly disaggregate the landlord-tenant arrangements or relationships with respect to the housing improvement process. A comprehensive understanding of how these arrangements influence the process of housing improvement is relevant to consideration of the complex issues of slum persistence and proliferation and in terms of housing policies for the urban poor in general.

3.4.1.2 Forms of landlordism

As an alternative to the characteristics of landlords discussed above, Kumar (1996b) conceptualised three non-static forms of landlordism in the context of the political economy to explain the economic reasons why landlords produce rental accommodation. The first is the "subsistence landlord" who initially produces the house to satisfy use-values but is forced to convert use-value spaces to exchange value, either to supplement the household income for daily expenses or to complete the maintenance of the dwelling. The second type is the "petty-bourgeois landlord" who deliberately becomes a landlord by converting use-value to exchange value or intentionally producing rental accommodation for its exchange-value. The

rent generated is accumulated to pay off loans or improve the dwelling or to purchase consumer durables. The last on the continuum is the "petty-capitalist landlord" who deliberately produces rental accommodation basically for its exchange-value. The rent generated is used in the purchase of land and reproduction of capital. Even though the subsistence landlord and petty-bourgeois landlord are at or towards the bottom of the continuum, the descriptions of both forms of landlords suggest that they have the tendency to use the income generated from rent for the maintenance of the dwelling.

Kumar (996b) suggests that there is a possibility of transition between the three categories depending on internal and external conditions. In terms of internal conditions, household-level factors, such as the number of households earning a living and dependents, could influence the purpose of production (ibid.). Kumar (1996b: p. 326) suggests that:

> when non-rental household income is sufficient to meet subsistence needs, the "purpose" of production enables rent to be used for upgrading or extending the dwelling, thereby transforming the subsistence landlordism into bourgeois landlordism.

The external conditions include more complex factors such as the nature of state intervention, building regulations, and bye-laws, rent control, the cost of building materials, and the availability and affordable housing finance.

Interestingly Kumar's (1996b: p. 324) framework focuses on the process of production of rental housing. Whilst Kumar's framework captures the characteristics of the landlord as the producer of rental housing, this approach will not necessarily analyse the diversity of ownership pattern of the rental property (chapter five will show the ownership pattern in the study site) in terms of the housing improvement process. In this study, there is a potential

opportunity to analyse how the ownership patterns of the rental property shape the process of improvement (see chapter six). In addition, the social relations, that is, the circumstance in which the consumption of rental housing and its improvement transpires with the tenant, are missed.

Having presented the characteristics of the landlord as one of the main actors within the informal rental sector, the following discussion focuses on the features of the tenants. As previously highlighted, this will enable a comparative analysis of tenants in chapter five.

3.4.2   Who are the tenants?

Basically, the different rental tenure in the informal housing literature is classified into rent-free (i.e. those who do not pay rent e.g. family members) and rent-paying tenants (Rakodi, 1995a). However, tenants in the context of this study are rent-paying tenants. As highlighted in section 3.2.1, tenants are defined as an individual or a household who pays regular rent for accommodation. The tenure arrangement is either with landlords who reside in the same property or landlords who are absent (see, for example, Aina, 1990; Gilbert and Varley, 1991; Gulyani *et al.* 2012; Simiyu *et al.* 2019).

Tenants are considered mobile (see, Gulyani and Talukdar, 2008), invisible (Mitlin, 1997), and are intentionally underreported by landlords (see Kumar, 2001b). In fact, there are no separate data on the proportion of low-income tenants living in most of the developing world, either at micro or macro level. Furthermore, as mentioned earlier (see section 3.1), available data are outdated. The most recent housing tenure data from selected countries was in 2002, which suggests that the largest percentage of tenants are in urban Africa (see UN-Habitat,

2003). For instance, in a 2004 survey of 1,755 slum households in Nairobi, 92 percent were rent-paying tenants (Gulyani and Talukdar, 2008).

Renting is perceived as a desirable housing option for the majority of low-income groups because of the relative affordability and the tenants' craving for economic mobility. It is believed that many tenants rent rooms in the inner-city slums mainly to live in close proximity to a source of income (see also section 1.2.1) and that once the tenants are established, they will seek land and relocate to more spacious, physically and socially desirable peripheral shantytowns (Eckstein, 1990; Mahadevia and Gogoi, 2011). Although there is the fundamental feeling that homeownership has more advantages compared to renting (Cadstedt, 2006), and that many tenants have a strong aspiration to become owners (Gilbert and Varley, 1990a), in practice, authors have found that the notion of progressive transition through the housing market with the goal of attaining an adequate residential choice may not necessarily be achieved by many low-income households (Marx *et al.* 2013a). For instance, previous research has shown that while housing mobility is a common practice by tenants in the slums of Nairobi, Kenya (Gulyani and Talukdar, 2008), most of such movements are not linked with any improvement in housing quality or facility values and many of this population moved into rural Kenya due to years of accrued poverty (Marx *et al.* 2013a). Furthermore, studies show that some tenants have lived in the same rental property for many years (see, for example, Cadstedt, 2006).

Whilst many informal sector tenants are very poor, it is observed that renting in such places is no longer associated with low-income households. It is becoming a major source of housing for households with different income levels (Arku *et al.* 2012). For example, a previous study of Latin American low-income settlements suggests that there were some affluent tenants

among the renters (Gilbert and Varley, 1990a). Moreover, a study of Nairobi slum reflects that, while some tenants hold middle-ranking jobs, they prefer to rent in the informal rental settlements to minimise their expenses on housing (Amis, 1988). Subsequently, other studies have shown that, dependent on location, in Nairobi's slum areas tenants pay about 16 percent more in rent premium compared to their counterparts in formal areas when the disparity gap in housing quality conditions is considered (Talukdar, 2018). The sensible conclusion that can be drawn from this is that the socioeconomic profiles of tenants in slums differ (Talukdar, 2018), and this could influence the process of housing improvement differently.

3.4.3 The nature of landlord-tenant relations

The knowledge of the relationship between landlords and tenants is drawn from research conducted in cities in Latin America, Asia, and Africa since the mid-1980s (see, for example, Amis, 1984). According to Wadhva (1993), the relations are often portrayed as one of the main issues of rental housing. This notion arises from the negative image of the landlord-tenant relations depicted in the nineteenth century inner-cities of the United Kingdom where landlords were generally perceived as extortioners who charged high rent for low-quality shelter (see Green, 1979, cited in Kumar, 1996). Whilst this is an old debate and offers a perspective generated from the developed world context, it is valid in this current discussion as it depicts the essential aspects - rent and the low-quality of housing - of renting that constitute problems to the relationships between landlords and tenants (see also Wadhva, 1993).

3.4.3.1 Rent

Rent extraction has been used to define landlord-tenant relations (Cadstedt, 2010; Arku *et al.* 2012; Kumar, 2016; Smith, 2017). This aspect has received more attention and it partly highlights cases of exploitation, distrust and/or insecurity (Adu-Gyamfi, Poku-Boansi and Cobbinah, 2019). In Lagos, Nigeria, the frustration at extracting rent from tenants could lead to conflict and the use of unethical methods. For instance, landlords - especially the ones who involved intermediaries in rent collection - remove windows, doors, and roofs and sometimes threaten tenants with a traditional magical spell when they default in rent (Aina, 1990). In a previous study of Kibera, Nairobi, Amis (1984) found that the extraction of rent may lead to physical violence and immediate eviction. Evidence also shows that ethnic differences sometimes aggravate conflicts over rent between landlord and tenant. The most serious conflict in Kibera was recorded in 2001 when tenants from different ethnic backgrounds collectively boycotted rent payment (UN-Habitat, 2003). In Pakistan, short tenancy results from a rise in rent and landlords' fear that tenants will lobby for protection against rent rise and eviction under the law (Kalim, 1990).

Research has also found that a system of advance rent - a lump-sum of six months' rent stipulated by the Ghana Rent Act 220 - which is also observed in other African countries such as Kenya, Tanzania and Nigeria (see also, Cadstedt, 2010; COHRE, 2008, cited in Arku *et al.* 2012) creates social issues between landlords and tenants (Arku *et al.* 2012) because advance rent increasingly constrains people from maintaining their tenancy or even becoming a tenant at all (Luginaah *et al.* 2010). Nonetheless, Arku *et al.* (2012) argue that the system may not necessarily be exploitative as landlords' behaviour cannot be categorised as either good or bad because the demand for advance rent is a response to the lack of proper access to housing capital which increases both actors' vulnerability within the housing market. As, Luginaah *et*

al. (2010) suggests, lump-sum rent demanded from tenants are often used by the landlord to develop additional units for renting or to undertake renovation on existing rental property. In a previous study, Korboe (1993) cited by Tipple *et al. (*1999: p. 277) showed that tenants voluntarily paid rent advances to support landlords with repairs and improvements. This then suggests that tenants can voluntarily participate in the process of housing improvement without feeling exploited.

The most discussed factor that makes a difference to the relationship between landlords and tenants in terms of rent extraction is the residency status of the landlord (Aina, 1990; Datta, 1995; Gulyani and Talukdar, 2008; Simiyu *et al.* 2019; Smith, 2017). In cases where the landlord is resident on the property, study suggests that this close living automatically arouses some tension and strain as resident landlords have to form a social relationship with the tenants (Datta, 1995; Cadstedt, 2010). On this basis, Cadstedt (2010) and Smith (2017) describe the relationship between resident landlords and tenants with regards to rent as symbiotic and shaped by poverty rather than a case of exploitation between a rich landlord and a poor tenant. It is symbiotic in the sense that, whilst landlords depend on the rent as their income, tenants can delay because they cannot afford to pay rent when the landlord needs it due to the insecure economic situation or non-provision of services by the landlord (Cadstedt, 2010). As such, to extract rent reliably, the function of resident landlords widens into other aspects of everyday life, such as the domestic, financial and spatial territory of the tenants (Smith, 2017). Unlike the resident landlords, absentee landlords' relationship with the tenants seems to be purely economic, generally conflictive and characterised by power imbalances (Aina, 1990; Dafe, 2009). To strengthen their economic power, and extract rent reliably, research from Nairobi, Kenya, shows this category of landlord tends to adopt two strategies. One such strategy is social distancing as demonstrated by the phenomenon of absentee-

landlordism and the use of intermediaries to extract rents (Gulyani *et al.* 2006: p. 35). A second strategy is to rent accommodation to tenants from other ethnic backgrounds with the assumption that tenants cannot seek preferential treatment on the basis of some tribal loyalty (Syagga *et al.* 2001: p. 153; Amis, 1983: p. 261, both cited in Dafe, 2009).

3.4.3.2   Low-quality of rental housing.

The second main element within the landlord and tenant relationship is the quality of the accommodation and availability of services. Informal rental housing is often characterised as poor quality (Gilbert and Varley, 1991; Cadstedt, 2010; Naik, 2015; Simiyu *et al*. 2019). For example, in Nairobi's slums rental market, the relationship between landlord and tenant is described as exploitative because absentee landlords provide low quality housing for high rents (Gulyani and Talukdar, 2008). While this scenario is not widespread in other developing countries, previous evidence from Karachi, Nairobi, and Lagos has reported the existence of bitter conflicts in situations of decline in housing condition and lack of resources (Gilbert and Varley, 1991; Wadhva, 1993). Recent studies also show that inadequate shared facilities cause conflicts among households in rental housing (Addo, 2016).

Mitlin (2001) has linked the quality of housing with poverty and notes that better housing and its associated infrastructure and service contributes to the reduction in urban poverty. However, extending support to the rental housing sector is seen as politically controversial (Kumar, 2001a: p. 426). As Kumar (2001b) explains, government agencies would not want to be accused of taking sides with the landlords. In fact, the government has been criticised for serving the interests of tenants through the rent control regulations (see, for example, Cadstedt, 2010). Thus, the subject of rental housing is masked in insecurity since landlords are unwilling to share their rental activities with the authorities and tenants are afraid of

estranging landlord-tenant relations (Kumar, 2001b). In fact, based on his work in Tanzania, Cadstedt (2010) notes that the private rental sector is considered a private matter between the landlord and tenant in a domestic sphere. This increases the vulnerability of tenants as it leaves landlords to assume a defensive and protective character (Kumar 2001b). Indeed, this attitude shows that landlord and tenant are not equal actors in the rental tenure discourse. Even though tenants are allowed to take the landlord to court if they refuse to make the necessary repairs or improvements to their property, such cases are rarely heard because many believe that using a formal legal system will be futile (Gilbert and Varley, 1991; Campbell, 2014).

For small-scale landlords to expand and improve the condition of the rental housing they supply (see UN-Habitat, 2003; 2011, for full report) among other strategies, UN-Habitat has proposed the provision of infrastructure and services (as discussed in section 3.2.1). Therefore, this research project attempts to explore how the strategy of slum upgrading translates to better quality housing within landlord-tenant relations that are rarely governed (see Cadstedt, 2010; Kumar, 2011).

Having highlighted the main issues associated with the relationship between landlords and tenants, including the poor quality of rental housing, therefore, in relation to the focus of this study - the process of rental housing improvement - the next section will discuss the existing factors influencing the improvement of private informal rental housing.

3.5   Factors influencing the improvement in the quality of rental housing

Although this study developed from a critical assessment of economic approaches to the question of slums, housing and tenancy, this section will review a specified set of broader

theoretical tendencies in urban development, thinking and practice to provide a background framework for analysis in the findings chapters (6 and 7). The section will discuss the roles of the economic and regulatory approaches, feminism and behavioural norms embedded in the relationship between landlords and tenants. First, the section provides a background framework to demonstrate how tenure security, which is seen as an integral aspect of urban housing development, influences the improvement process of slum housing.

3.5.1   Economic Approach to Security of Tenure and Housing Improvement

The economic approach to enhancing tenure security developed from the work of the Peruvian political economist Hernando de Soto (2000). De Soto perceived the poor as those in possession of a huge amount of accumulated capital dormant in their land and argues that individuals in developing countries are unable to use their property as collateral to unlock the capital rooted in their assets, limiting many countries from advancing in capitalism (de Soto, 2000). Therefore, granting individual property rights was considered the right approach to generate liquid capital and articulate an economic circuit. Subsequently, de Soto's proposition about the formalisation of land tenure was made not only to enhance the poor's tenure security, but also to generate multiple economic functions such as providing access to credit facilities, trade in the housing market, and investment in housing.

However, de Soto's work has received criticism on different grounds (Bromley, 2009; Toulmin, 2009; Hendrix, 1995; Payne, 2001; Musembi, 2007).
 Conceptually, these critics argue that de Soto's perception of the poor downplays the material fact of inequality of access to property, the reasons for this arise, and that his analysis lacks the history of the evolution of property rights globally, most notably in African

contexts; that is, he assumes that informal systems are linear or singular, whereas in actual fact varying or relative use and rights exist in abundance (Earle, 2014; Marx, 2009). On empirical grounds the assumed effect of land titling in obtaining credit facilities in poor communities has failed to materialise (Durand-Lasserve and Selod, 2009; Buckley and Kalarickal, 2005). Contrary to the proposed theory of de Soto, people failed or were reluctant to take housing equity loans because of the burden of having to pay them back, especially when the bank's interest rate is high (UN-Habitat, 2003a). People preferred public credit subsidies to private banks as this was supported more by patronage and negotiation with the state. In addition, there is mutual doubt between the people and the bank. Many low-income families are suspicious of banks, thinking they are impersonal and abusive, and that banks will take back their houses if they cannot afford to pay the mortgage. In turn, banks perceive the "poor" as "bad payers" who cannot provide the required collateral and may require expensive court proceedings (Cockburn, 2014). There have been few exceptional examples of successful social housing agencies, cooperatives, or NGOs in operation and, as yet, almost none in the rental-housing sector. Evidence from many developing countries suggests that the majority of landlords invest in rental housing using their own resources (UN-Habitat, 2003a). Nonetheless, some may be willing to take bank loans if the conditions are right. Therefore, banks should be encouraged to lend to potential and existing low-income landlords who wish to improve or build rental housing (UN-Habitat, 2003a). In the process, it can be argued that the informal systems of property ownership might need to be considered.

Rather than promote participation in the formal housing market as theory has suggested, empirical evidence shows that provision of property titles results in negative effects. Globally, evidence suggests that the provision of titles raise the prices of land and housing (Durand-lasserve et al., 2007), and this negatively impacts the improvement of the dwelling.

For example, in Arequipa (Peru), where the value of land is higher than the property, landlords with property in the inner-city would rather discontinue renting to sell their property at a profit instead of improving it (UN-Habitat, 2003a). This problem is exacerbated given the low rents received from tenants and the stringent rent control legislation (UN-Habitat, 2003a).

Further, de Soto's assumption that the individual title deed will establish a structure of economic incentive for people to invest in their homes has been inconclusive. Studies have shown that residents in informal settlements improve their houses despite not having a legal title (van Gelder, 2007; Varley, 1987). Thus, legalised tenure may not necessarily be the prerequisite for establishing tenure security, as security depends less on the actual legal status and more on occupants' perceptions of the likelihood of eviction and demolition (Varley, 1987; Gilbert, 2002; Turner, 1976; Razzaz, 1993). For example, Simiyu et al. (2019) found that in Kisumu, a Kenyan slum, even with the possession of freehold land titles (its absence is often one of the explanations put forward for non-improvement of slum housing), many absentee landlords still failed to improve the condition of their properties. This suggests that complementary factors such as the residency of landlords also influences the improvement of the rental property, and as Gulyani and Talukdar (2008: p 1930) recommend,

> more research is required to improve our understanding of both resident and absentee landlords, their incentives and what it would take to have them invest in improving living condition in the slums Gulyani and Talukdar (2008: p 1930).

In recognition that tenure security does not require issuing a title deed, Varley (1987) suggested increasing resident's de facto security of tenure, but through other government

related actions less than title deeds, such as infrastructure and taxation. More recently, the second approach sought by international organisations, NGOs and governments to improve tenure security through investment in infrastructure instead of granting individual property rights (Desai and Loftus, 2013). The approach focusses on the assumption that improvement to basic services within informal settlements will increase security of tenure for the development and wellbeing of the most vulnerable populations in cities of the global South (Durand-Lasserve and Royston, 2002). However, as Desai and Loftus (2013) note, this political economy model will have the desired result only if slum dwellers are all owner-occupiers. The structure of most low-income housing has grown from just owner-occupation to include rental housing with other groups such as tenants, landlords, and landowners having diverse land and property ownership patterns. Thus, the promised security of tenure and wellbeing of the most vulnerable may be unlikely because of the existing dynamics associated with the rental housing sector. The first is the ownership structure of land and housing which is more complex than conventional approaches suggest (Desai and Loftus, 2013). For example, previous research suggests that family houses[17] which are either jointly owned, as in the case of the patrilineal method of inheriting in Yoruba culture in Nigeria or alternatively are "owned-in-common", a matrilineal method of inheriting among Akan families in Ghana, double as a rental property (Amole et al. 1993). Such property sometimes consists of a rich mixture of tenure that includes the owners, family house members and tenants (Korboe, 1992; Amole et al, 1993). However, the property is often badly maintained because the "family housing tends to behave as a public good" (Korboe, 1992: p. 1168), inherited and inhabited by those who have a common ancestry with the producer. It is observed that repairs or service provision for the wellbeing of the occupants become the

---

[17] Family houses in the West African context are "dwellings occupied partly or solely by persons whose rights of residence derive from a common ancestry with the producer" (Amole et al., 1993). However, these authors suggest that such houses sometimes reside rent-paying tenants.

responsibility of the financially-able family member living in the property through the default of others (Korboe, 1992). These responsibilities are neglected the moment the financially-able member of the family moves out (ibid.) This highlights the need to understand the ownership patterns and how these influence investment in housing in the context of an upgrade. In this regard, chapter five discusses the pattern of ownership, and the unanticipated socio-political relations surrounding rental properties despite the provision of basic services and infrastructure.

3.5.2   Regulatory Approach and Housing Development

3.5.2.1   Property Tax

Part of Varley's assumption is that property tax will also produce many of the results attributed to land tenure regularisation, including the encouragement of housing improvement (Varley, 1987); however, in many cases, slum dwellers accept their informality thinking that they do not have to pay formal rents or taxes (Cronin, 2012). In other cases, landlords fear that taxation might lead to a negative impact on the development of rental housing markets and, in turn, the housing condition of tenants. Referring to the case of slums in India, Kumar says that the fear of taxation makes landlords in Bangalore and Surat avoid the provision of services, such as providing kitchens for their tenants because such facilities indicate multiple occupancies to the authorities (Kumar, 2001). Landlords also label tenants as their relatives and remove temporary partitions between rental units when the tax collector calls. Consequently, the avoidance of property tax results in increased vulnerability for both tenants and landlords, as it further conceals the activity of the rental housing market (Kumar, 2001).

A recent empirical study (Goodfellow and Owen, 2020) of Lagos property tax reform known as Land Use Charge (LUC) reveals the contested and layered nature of property rights in the

city. This emphasises Lagos's dynamic and insecure property conditions resulting from the evolution of land procedure that Bierschenk and Olivier de Sardan (2014: p. 221) term the "institutional layering" prevalent in postcolonial bureaucracies where the new system gradually accumulates on top of the old and they coexist ; partly showing that the conceptions of ownership runs deeper than the dominant assumptions in the literature. Yet there is insufficient analysis of such conceptions of ownership and their relationship with poor urban tenants with regards to slum upgrading outcomes (Desai and Loftus, 2013). Considering such dynamics, this, therefore, prompts the need to better understand the relationship between diverse ownership patterns and their respective tenants where other speculative factors such as the installation of sevices and tax collection have been suggested to produce many of the results attributed to legal title.

3.5.2.2   Land use regulations

Following de Soto's (1989) argument made towards the end of the twentieth century, that stringent land-use regulations constrain economic growth in developing countries, land use regulations became significant in the international development community with both opponents and proponents also suggesting its impact on housing (see for example, Monkkonen, 2013; UN-Habitat, 2003a). Land use regulations comprise diverse rules and requirements governing the conversion of land from, for example, agricultural use to residential use, the construction of buildings and infrastructure. They include measures such as minimum lot sizes, building heights restrictions, construction quality boundaries, the number of approvals a project requires, urban growth management or containment, environmental impact approvals, land donations, infrastructure requirements (Monkkonen and Ronconi, 2016).

Of course, certain basic planning and building standards are necessary to ensure minimum quality as many people live in serious poverty and demolition has been noted to create more problems than solutions. However, the impact on housing depends on whether the rules are binding or not, as such levels of compliance and enforcement need to be considered (Monkkonen and Ronconi, 2016). In Indonesia for example, while the regulations are relatively stringent on paper, the government's enforcement is flexible, yet the production of housing is not impacted (Monkkonen, 2013). In Mexico City, Gilbert and Varley (1991) find that even though the municipal's Directorate of Public Works inspects *vecindades* to ensure that landlords conform to the building and sanitary regulations, this is ineffective. The authors note that landlords' compliance is very low and almost all the buildings are in poor condition and allowed to fall into disrepair (Gilbert and Varley, 1991). In fact, buildings collapse while they are still inhabited (Gilbert and Varley, 1991), which testifies to the weakness of the government in enforcing regulations about maintenance and repair and the unwillingness of landlords to maintain their property. The only reason forwarded for limited compliance to improvements of the rental property was that the fine issued to landlords is very low. There is no attention drawn to how the state elected authority influences the nature of the interactions between landlords and tenants. The empirical chapter (see section 6.2) provides further insight into how the presence of government-appointed officials influences the nature of the relationship between landlords and tenants and how, in turn, this influences the process of rental housing improvement in the context of a slum upgrade.

3.5.2.3 Rent Control

Rent control that is, legislation instigated by governments to freeze rents below market levels which has been in existence since after the first world war -- is also identified as one of the factors that influence the improvement of rental housing. This long-term intervention is common practice in both developed and developing countries. It is used to complement

tenants' tenure security as it "prevents landlords from demanding excessive rents from tenants whose housing options are very limited due to the excess of housing demand in relation to supply" (UN, 1979: p. 1 cited in Kumar 1996). In India, for instance, it is as an effort to protect tenants from inflation and eviction (Dey and Dev, 2006). Rent control occurs in various forms and its enforcement and effectiveness vary from country to country. For example, it exists in Nigeria, but prior studies (Okpala 1980; Ozo, 1990) note that it is largely ineffective. In the Barrios of Caracas, Venezuela, rent control is ineffective because many houses do not possess title deeds, which results in a non-legally defined property value (Gilbert *et al.* 1993). Recent articles by Kumar (2016) and (Zhang, 2018) show that rent control legislation is still active in India.

Critics have argued that when the government keeps rent low through rent control regulations, this mechanism discourages landlords from improving the quality of their rental property. For instance, Okpala (1980) reveals that, in Nigeria, the rent-control edicts discouraged landlords from maintaining their housing stock. In a recent publication on rental housing in Mumbai and Ahmedabad (India), Kumar (2016) reveals that, because of the ceiling put on the rents, there is a limit to the amount of rent that landlords can charge the tenants, as such, the improvement of such housing has been impossible for the unit owners leading to the deterioration of many rental housing into slums, also known as chawls and chalis.

The consensus in the literature (see, Rakodi, 1995) is that rent control eliminates the incentives for landlords to let or invest in rental housing, leading to a shortage of supply and higher demand, accompanied by higher housing prices. It also results in low-quality housing units because the landlord cannot afford to maintain the house due to the low rent. Although

landlords demand other illegitimate payments from tenants, such as "key money" to optimise income in other ways (Edwards, 1990; Rakodi, 1995), there is little detail about the effect of this on the quality of the rental property. Overall, the general understanding is that tenants continue to live in poor conditions and overcrowded housing with limited access to basic facilities (Rakodi, 1995; Kumar, 2016)

3.5.3   Feminism in Housing Studies

In housing studies in the global South, one necessary variable for individual's access to housing is their resources, which the society also relates to gender. Bringing gender aspects into the housing discussion has been on the increase since the mid-80s (Rigon, 2014; Ward and Chant, 1987; Varley, 2007). This is because men and women do not only have different housing needs, they are often seen to have different access to land and housing, particularly due to social status. With regards to land, a strand of housing literature (Varley, 2007; UN-Habitat, 2002; Cousins, 2005) in the developing world context has given attention to de Soto's rationale for land titling and argued that it made no mention of gender, overlooking the implication of property titling which may not necessarily guarantee security for women. The feminist argument is that the members of a household do not often share similar interests and their relationships are not certainly defined by agreement and cooperation. Nonetheless, women's rights are subsumed under men's such that when a couple owns a property in common, only the male partner is usually listed; in many cases, the name of the woman is not recorded as beneficiary, rendering women dependent on men in the context of dynamic and unstable relationships (Rigon, 2014). As such, scholars have called for a pro-active approach to women's property right (see, for example, Varley, 2007).

Studies that deal with the difference in access to housing between men and women show that men have better chances to access official housing programmes and projects compared to women (see, for example, Schlyter, 2002). Regarding rental housing, studies show that more women rent out accommodation compared to men (Yahya, 2002; Crankshaw, Gilbert and Morris, 2000). Another strand of literature has highlighted the widespread existence of female-headed households, the importance of housing, as a resource, for this category of women and how their investments in housing differ compared to married couples (see, for example, Schlyter, 1988; Larsson, 1996, 1989). As Datta (1995) shows, there are more female landlords compared to male for two major reasons. First, female-headed households gain access to home-ownership scheme with minimal legal problems and progressively build rooms to let. Secondly, wives whose husbands are into letting business become de facto rental property managers.

Studies also deal with the inheritance of property by men and women. For example, in India, male landlordism is encouraged by the patriarchal system of inheriting; , to which can be added the fact that more men compared to women migrate into the city. However, in Nigeria, inheritance varies by custom. In relation to inheritance for rental purpose, Smith's (2017: p. 8) study of Kenya's smaller towns and cities suggests that a high number of landlords are widows who only inherited a small portion of land due to subdivisions between wives and/or other family members. Such widows are not able to improve their rental property or invest in new property because of their lower economic status even when the tenants spend a high proportion of their income on rent (Smith, 2017). This tends to suggest that widows are more likely to be unable to improve their dwellings compared to other categories of landlord. In this present study, the inheritance aspect is discussed in the examination of rental housing improvement processes.

3.5.4 Behavioural norms and rental housing improvement

In encouraging the improvement of housing stock in slums, there is a restrictive view of human behaviour, particularly with regards to rental housing because conventional approaches to housing improvement assume owner-occupation and "rational" individuals (see chapter 2). However, scholars and international government professionals have identified behavioural norms embedded in the relationship between landlords and tenants, revealing incentives and disincentives for housing improvements. One of these incentives is the residency of the landlord in the rental property. Several studies (Aina, 1990; UN-Habitat, 2003; Gulyani et al. 2012; Simiyu et al. 2019) have observed that the condition of rental properties of resident landlords is better compared to that of absentee landlords. This situation is extensive in Nairobi where previous studies (see, for example, Syagga et al. 2002a; Gulyani and Talukdar, 2008; Simiyu et al. 2019) have demonstrated that better quality of housing in slum settlements is an indication of a higher number of resident landlords whose residency in the property serves as an incentive because they feel a social connection to or pressure from tenants to fix the housing problem (Gulyani and Talukdar, 2008). "Even when resident landlords lived at a level fairly similar to the tenants, they demonstrated a keen interest in improving the community and maintaining it" (Syagga et al. 2002). This comparison implicitly gives the notion of exploitation and associates absentee landlords' rental housing with poor quality. Although these landlords are top public officials and politicians (Syagga et al. 2002) who do not live in the settlement, with few incentives to either consolidate or improve their rental properties (Gulyani and Talukdar, 2008), neither their employment status nor public position has compelled them to take responsibility to improve the quality of their rental property. Gulyani and Talukdar (2008) suggest that

absentee landlords are not motivated to improve the quality of their property because they do not live on site. This means that they do not experience the appalling living situation that the tenants are subjected to and, if the quality is made good, nor do they enjoy the prestige or benefits associated with owning and living in a good-quality house (Gulyani and Talukdar, 2008: p. 1931). Similarly, Aina (1990) shows that tenants in Lagos (Nigeria) believe that absentee landlords do not improve their buildings because they care little for the property. The author notes that the difference in the quality of housing "reflects in the level of deterioration, breakdown or non-availability of facilities in the property". While the attitude of absentee landlords seems typical, it is still unclear what would motivate them to improve the quality of their property, because the assumption is that improvement to the quality of rental property can lead to achieving higher rents (see e.g. Gulyani and Talukdar, 2008). It is still unclear why this financial incentive is not working since poverty is not the issue as most of the absentee landlords in Nairobi (where absentee landlordism is most common) are politicians and government officials (see, for example, Syagga et al. 2002b) which suggests that they have the financial capability to improve if they feel sufficient motivation.

 Nonetheless, in Ghana, the residency of the landlord in the property has not been an incentive for improving the property (Korboe, 1992). In India, there were also reported cases in which tenants live with resident landlords in poorly serviced or maintained units (see, for example, Kumar 2001a). Despite the obvious importance of the residency status of landlords in relation to the quality of housing, most recent research has usually been within an East African context (particularly Nairobi), focusing predominantly on large scale absentee landlordism which is considered an exception; hence, there are few details revealed about small scale absentee landlordism.

The costs required to maintain or repair the property is a disincentive for landlords. This is because the costs required are high relative to the low rents that tenants pay (Gilbert and Varley, 1990b; Gunter and Massey, 2017). Consequently, the lack of repairs leads to further deterioration of the property over time, which in turn justifies lowering the rents. As Gilbert and Varley (1990b) note, "overcrowding, poor services, and poor maintenance are the flip sides of low rent". In addition, landlords are faced with low collection rates, complaining that tenants do not pay on time even though rents are low (Gilbert and Varley, 1990b). Furthermore, Smith's (2017) study of Kenya's smaller towns and cities suggests that, even when the tenants spend a high proportion of their income on rent, landlords, such as widows, are not able to improve their rental property or invest in new ones because of their lower economic status. This tends to suggest that widows are more likely to be unable to improve compared to other categories of landlords.

The non-improvement in the quality of rental housing is also attributed to tenants' duration of stay in the rental property. In Nairobi, many tenants are unwilling to improve the quality of their dwellings because their average duration of residency in the rental property is often short (Gulyani and Talukdar 2008). Similarly, in the central slums of Arequipa (Peru), Custers and Vreman (1995) found that tenants were not ready to improve the condition of their rental dwelling because of the household head's desire to move. This tends to suggest that tenants would be more willing to improve if they were likely to be staying longer. However, as this present study shows, tenants' long duration of stay and its effect on the quality of dwelling is partly influenced by other social and political relationships.

To encourage landlords to improve the quality of housing stock, Scott (2013) notes that it is important to find the right incentives to ensure that landlords do not sequester the benefit

directly to themselves. For instance, if the proposed infrastructure will occupy the spaces of rental units, the landlord needs to see the benefit of the infrastructure in other ways (Scott, 2013). In addition, changes in the housing stock should not compound the insecurity of the tenants as this may result in tenants becoming vulnerable to eviction, either directly or because they cannot afford the rent increase, particularly since market theory suggests that improvement to infrastructure may likely lead to an increase in rents. This present research, therefore, elaborates on how the relationship between landlord and tenant influences housing improvement in the case where infrastructure is provided.

3.6   Conclusion – Developing the research question

In line with the intimation in the previous chapter, several studies have suggested that slum upgrading encourages housing improvement. However, most of these studies focused on the role of owner-occupiers with little attention paid to the role of landlord-tenant relationships despite the recognition that a significant proportion of the urban poor rent in slums. This chapter, therefore, reviewed the existing literature on informal rental housing sector. The chapter described the informal nature of the landlords and tenants as the main actors in the rental sector. While landlords are characterised by the scale of production, residency status, the routes into renting, and the forms of landlordism, tenancy arrangements are mainly based on the residency status of the landlord. The relationship between both actors is often defined by rent and the quality of housing. As is apparent in this chapter, most informal rental housing is of low quality. For small-scale landlords to expand and improve the condition of the rental housing they supply (see UN-Habitat 2003, 2011 for full report) among other strategies, UN-Habitat has proposed the provision of infrastructure and services (slum upgrade). This, then, suggests that improvement to the property will be managed within the landlord-tenant relationship. Whilst several important studies (Amis, 1984; Kumar, 2001a;

Gulyani and Talukdar, 2008; Cadstedt, 2010; Campbell, 2014) have focused specifically on the dynamics of landlord-tenant relationships, this has been particularly within an East African context, and also not in the context of a slum upgrade. Thus, it is unclear to what extent the knowledge about the relationship between landlords and tenants prior to the implementation of a housing policy can be extrapolated to inform housing policy implementation in other settings after an upgrade. Drawing from this insight, the perspectives of both landlords and tenants, particularly, the existing tenant population is the main focus of this research. The perspective of the existing tenant population is of interest to this study because they have been frequently ignored in upgrading projects; hence, their housing condition after an upgrade is not well-known (see UN-Habitat, 2003b). On this basis, the aim of the study is to explore how the relationship between landlord and tenant influences the process of housing improvement in the context of a slum upgrade in order to draw conclusions and to develop recommendations for theory, policy and future projects.

The broad research question developed for this study is:

- How does the nature of the relationship between landlords and tenants influence the housing improvement process in the context of a slum upgrade?

Research Objectives

- To identify those who influence the rental housing improvement process in the context of a slum upgrade in a Lagos slum

- To identify the pattern of ownership of rental properties in a Lagos slum

- To explore what factors in the relationship between landlord and tenant influence the process of housing improvement in the context of a slum upgrade in a Lagos slum.

It is anticipated that findings from this research project will add to the current body of

knowledge about the inherent nature of the relationship between landlords and tenants and

the factors that influence the housing improvement process within this social context from the

experiences and viewpoints of those directly involved. Additionally, it is hoped to contribute

to the academic discussion on rental housing within the developing world context. Since there

is no explicit policy for the rental sector, it is anticipated that an improved understanding of

landlord-tenant relationships could make a direct contribution to the development of policies

attempting to improve the quantity and quality of the existing rental housing stock

CHAPTER FOUR

4   Research Methodology

4.1   Introduction

This chapter provides details of the methodology adopted to answer the research question. It includes how the research is designed and describes the techniques being used. The chapter is structured as follows: Section 4.2 revisits the research aim, and objectives. Section 4.3 considers the basis for the overall research design adopted for this study, and Section 4.4 presents information about selection of the study sites, including how access was gained to the site, and how the participants were recruited. Section 4.5 presents the data collection methods deployed. Section 4.6 illustrates how the data collected were processed and analysed. Section 4.7 discusses the researcher's position in the study. Finally, Section 4.8 provides the main ethical considerations, while the chapter ends with section 4.9 which explains other challenges encountered during the research process.

4.2   Revisiting the research aim and objectives

As outlined in section 3.5, the primary aim of this study is to explore and understand the influence of landlord-tenant relationships on the process of rental housing improvements in the context of a slum upgrade. As highlighted in chapter two, the role of owner-occupiers has been the focus of many discussions based on the theoretical assumption and empirical evidence that slum upgrading – one of the contemporary solutions to slum housing – encourages the improvement of existing housing stocks (for example, Jimenez, 1983; Paul Strassmann, 1984; Robben, 1987; Taylor, 1987). This is because of the assumption that most

slum dwellers are owner-occupiers (Kumar, 2001, 2003; Cadstedt, 2010). As a result, the rental sector, including the role of landlord-tenant relationships, has received limited theoretical consideration and analysis (Kumar, 1996; Hammam, 2014). In line with this, a number of scholars have also sought to draw attention to the social relations in rental housing and the significance of these relations in the context of pro-poor service provision including upgrades (Gulyani and Talukdar, 2008; Kumar, 2011; Gulyani et al., 2012; Desai and Loftus, 2013; USAID, 2013).

As such, this research hope to explore and further unpack the relationship between landlords and tenants within the context of a slum upgrade. Thus, the review of the literature in chapters two and three leads to the development of the primary research question:

How does the nature of the relationship between landlord and tenant influence the process of housing improvement in the context of a slum upgrade?

In the pursuit of the research aim, three objectives were proposed which are repeated here:

- To identify those who influence the rental housing improvement process in the context of a slum upgrade;
- To identify the ownership pattern of rental properties;
- To explore what factors in the relationship between landlord and tenant influence the process of housing improvement in the context of a slum upgrade.

4.3   Research Design

4.3.1   The rationale for qualitative research

During the early stage of this study, one of the approaches considered to answer the research question was a quantitative approach. The first approach contemplated was to institute a randomised controlled trial (RCT) (Baker, 2000; Field and Kremer, 2006) for the following reasons: firstly, because slum upgrading forms the background of the study, and broadly speaking, examining the outcome of upgrading interventions often estimates the counterfactual; that is, how would the beneficiaries of the project have fared had the project not been implemented. Thus, this is accomplished through the use of control groups (Baker, 2000, p. 1). Secondly, because the initial plan was to investigate the impact of the upgrade on the process of housing improvement and landlord-tenant relationships before and after the upgrade.

Conventionally, RCT is considered the most robust standard for producing evidence about the impact of a project or programme, including slum upgrading (Baker, 2000). To achieve this, prior to the upgrade, baseline data of important parameters are gathered to provide two contexts: the area targeted for slum upgrade (the treatment group) and a comparison area (the control area) which is similar to the treatment area in all pertinent respects (such as demographically, socio-economically, locationally etc.) except that it is not being upgraded. Following the upgrade, a repeated survey is carried out in both the treatment and the control areas. The effectiveness of the project is by determining changes over time in the treatment group against the control group (Baker, 2000; Field and Kremer, 2006). Thus, the effect of the programme can be confidently ascribed to the project. Table 4.1 illustrates how the

differences over time between important parameters in the test and control areas in a study can be ascribed to upgrading.

Table 4-1 *A representational description of Test-control, Before-After Experiment*

Parameter Value	Test Area	Control Area
Before upgrading in test area	X	A
After upgrading in test area	Y	B

Difference ascribable to upgrading: (Y-X) - (B-A)
Adapted from Skinner et al. (1987)

While the randomised controlled trial is considered the optimum approach, Skinner et al. (1987), note that "it is rarely possible to carry out this ideal type of research design". This comment is particularly pertinent to the present study because the upgrade had already occurred before the researcher decided to carry out this research. Thus, an experimental setting was not achievable. To the best of the researcher's knowledge, Gonzalez-Navarro and Quintana-Domeque's, (2010) and McIntosh et al's. (2018) research in Mexico are the only two studies that have implemented a randomised control trial in studying the relationship between slum upgrading programmes and the increased improvement in housing condition and property values.

Rather than implementing an RCT, other studies (see for example Skinner *et al.* 1987 for a review) have employed a fairly rigorous quantitative comparison based on a quasi-experimental before-after/test-control evaluation approach in order to overcome one or both of the following issues: firstly, because slum communities are not perfectly homogeneous, appropriate control areas are difficult to identify; hence, some studies concentrate on $Y - X$ as a partial measure of upgrading impact. Secondly, because no appropriate "before" surveys could be found, some studies were confined to "after" only surveys, basically taking Y-B as the measure of upgrading impact. As Skinner *et al.* (1987) note, methodologically, the first

issue is the most serious because there are many other social variables apart from upgrading that influence the value of parameters; when considering the extent of home improvements or property value increases following a slum upgrade which many of the studies that employed this approach have failed to consider (for example, Taylor, 1987). While this may be controlled by identifying such important variables and applying multiple regression techniques and factor analysis to establish net impact of upgrading, as the study was in progress, the researcher discovered that this approach also emerged against the backdrop of practical difficulties that earlier studies, (discussed above), had previously noted. For instance, the baseline survey carried out by the Lagos state government before the upgrade was insufficient to identify a possible control group or to recognise relevant differences between the treatment and appropriate control groups. As reported by the World Bank's (2014) Implementation and Completion reports, there was a limited monitoring and evaluation system built into the slum upgrading project from the outset. Furthermore, there was no comprehensive record of the condition of the houses prior to the upgrade. As a result of these difficulties, an "only-after, only-test" with retrospective questions was considered the most suitable available option (see Skinner et al. 1987).

However, considering the modified research question posed - how do landlord-tenant relations influence the process of housing improvement in the context of a slum upgrade? - the research depended exclusively on the qualitative approach because the focal point is on understanding how relationships between landlords and tenants influence the process of housing improvements from the views and experiences of the participants. Additionally, it was the researcher's intention to identify those factors that interact repeatedly, collectively facilitating or hindering the housing improvement process. The quantitative approach was completely excluded because it was important that factors were not pre-defined and limited

as insights developed from the literature review (see chapter three, section 3.5) suggest that different contextually bound experiences exist. Furthermore, it was important that all factors were to be identified from the first stage of the data collection process to remain accounted for throughout the study. Thus, the priority was to use the appropriate method to achieve the research objectives.

4.3.2   Interview design

Having established the overall methodological approach to answer the research question, the interview technique was adopted for gathering the necessary data. In comparison to questionnaires, interviews are more powerful in eliciting narrative data that allows researchers to investigate people's views in greater depth (Kvale, 1996). Interviews were considered to be the optimal method to "understand individuals' personal experiences, opinions, and perspectives which are related to an event or phenomenon" (Carl and Ravitch, 2018; p. 873). For data collection purposes, interviews were used in this research to understand participants' personal experiences and views which relate to the housing improvement processes in their community particularly how these are influenced by the relationships between the actors involved. The LMDGP and the World Bank highlighted their views, and perceptions of the upgrading project in their respective Project Completion Report. However, this present study also hoped to give a voice to the silent majority of the slum dwellers - particularly the existing tenant populations who are rarely accounted for (UN-Habitat, 2003b) in order to share their lived experiences and views about their housing conditions which may explain why a slum upgrade may or may not encourage housing improvement.

4.3.2.1   Inclusion Criteria

As the present research is focused on the nature of the relationships between landlord and tenant, and the process of housing improvement, it was relevant to include both tenants and landlords in the data collection process. In order to satisfy the research criteria, the researcher ensured that recruited tenants and landlords lived in close proximity to a variety of the provided basic services and infrastructure (such as a road, water, street lights, canal, drainage, schools) to enable participants to make a conscious connection between the upgrade and their improved housing conditions (if any) when discussing the housing improvement process.

Other inclusion criteria for tenants:

Tenants who have lived experiences and views of the slum upgrading process and can relate it to their housing condition were targeted. Hence, the need to recruit those who have lived in the slum for over 10 years (since the upgrading projects in the nine Lagos slums commenced in 2007) to appreciate the changes (if there were any), and to possibly uncover any underlying factor(s) that may not have received adequate attention in previous studies of landlord-tenant relationships.

 In order to satisfy the inclusion criteria, tenants were required to be individuals or households who pay a prearranged rent for the exclusive occupation of all or part of a house.

Furthermore, both male and female tenants must have an understanding of the process and conditions of renting and be able to explain the details of the rental agreement since they moved in and be able to identify whether or not this has changed since the upgrade.

The inclusion criteria for landlords:

Landlords are either males or females who have an exchange relationship with another individual or household whose members pay rent for accommodation but not for land (see section 3.2.1). The property from which the landlord lets accommodation must have been built prior to the upgrade. Following Skinner *et al.'s* (1987) categorisation of housing improvement: the focus was on replacement, maintenance and the increase in the size of the existing sheltered space. Thus, more recent landlords who have built properties within the period of the upgrade were not considered.

Following the discussion of the different characteristics of landlords in chapter three, the researcher's intention was to interview a broad range of landlords to ensure a heterogeneous and more representative sample. While landlords in the developing world context have been characterised mainly by three features, that is, scale of operation, residency status and route into renting, analysis of trends in the literature highlights the residency status (resident and absentee) as the significant and most relevant to the rental housing conditions (see, for example, Aina, 1990; Gulyani and Talukdar, 2008). Hence, in this study, the residency status was used as the main criterion with which other characteristics of landlords (scale of production and routes into renting) were associated (see Table 4.2). The residency status also formed the basis of the analysis reflected in chapter five.

Having discussed the rationale for the research design, the next section will briefly explain the discrepancies that arose with regard to the interview design before explaining the data collection process.

4.3.2.2 Intended vs. Actual participants in the study

In terms of the participants for the interviews, the initial plan was to interview 16 landlords and 16 tenants within a World Bank assisted upgraded slum. This intended sample size was based upon the work of Guest *et al.* (2006). Although several studies (Bertaux, 1981; Morse, 1994a, 1994b; Guest *et al.* 2006) argue that saturation[18] is the key to excellent qualitative work, few scholars present evidence for estimating sample sizes prior to data collection. However, Guest *et al's.* (2006) study of an HIV prevention programme in two West African cities (Ghana and Nigeria) suggests that a sample size of 6 to12 is sufficient based on the analysis of 60 interviews. Guest et al. (2006) found that, after the application to the transcript of 36 codes with high frequency, 34 codes (94%) had already been identified in the first six interviews, and 35 (97%) after 12 transcripts, suggesting that the most significant themes emerge early in the data set, thus, the significance of themes does not change with the addition of more data. Consequently, a sample size of 32 was deemed appropriate for this study, hence the decision to recruit 16 tenants and 16 landlords, the latter comprising 8 resident landlords and 8 absentee landlords.

However, by the completion of the data collection process, significant changes to the number of intended participants within each category had occurred. The number of intended absentee landlord participants decreased from 8 to 3, mainly because this category of landlord was difficult to access, thereby confirming a problem previously identified in the literature (for example, Gilbert and Varley, 1990) and explaining the limited information about absentee landlords in previous studies (see, for example, Rakodi 1995). On the contrary, the number of resident landlords increased from 8 to 13 in order to include the diverse number of routes to

---

[18] Saturation is considered "*the point at which no new information or themes are observed in the data"*(Guest, Bunce and Johnson, 2006)

renting identified on site (see chapter three). While all thirteen were resident landlords, they had different routes into rental business. For similar reasons, the number of tenants was increased from 15 to 27. Whilst they were all tenants, as will be shown in the empirical chapters (chapters five and six), their inclusion helped to reflect the range of landlords operating in the community because they live in houses managed by different categories of landlord. This also enabled the investigation of the housing improvement process between different landlord-tenant categories. In total, 43 residents (16 landlords and 27 tenants) were recruited in Badia community instead of the initially intended 32 (16 landlords and 16 tenants). Table 4.2 shows these variances and the overall summary of the research design.

The advantage of the increase in the number of participants in addition to the inclusion of landlords and tenants in the study is that it enabled cross-checks and verification of responses by comparing how different categories of relationships influence the housing improvement processes among participants within different categories which aided the interpretation of the data from the interviews.

In the absence of secondary data to refer to, the process of multiple perceptions to clarify meanings was applied (see, Bloomberg and Volpe, 2008). In addition to conducting semi-structured interviews with landlords and tenants, it was also decided to include government officials (GO) to clarify and obtain insight about their professional perspectives of the conditions and improvements of housing in Badia. In order to better understand the setting of the Badia slum, including clarification about some of the responses from the individual interviews, a focus group interview was undertaken as the second phase of the fieldwork. While such contextual information on Badia could have been gathered through documentary review, as noted earlier in this chapter, there was limited documentation on slums in Lagos

state (Lagos State Government, 2013). Indeed, previous studies have commented for several years that detailed information on slums is scarce (Soares and Soares, 2005, Arimah, 2010; Anyigor, 2012), hence the need to confirm from those residents that have a detailed knowledge of the information being sought. The focus group interview was also set up to cross-check from the group some of the data collected through the interview and provide a more complete and revealing understanding of some of the themes identified during the interviews (Bloomberg and Volpe, 2008). Overall, gathering data from multiple sources and by multiple methods has allowed the researcher an opportunity to provide a fuller and richer picture of the phenomenon being researched (Bloomberg and Volpe, 2008).

Table 4-2 Planned vs actual research design

Activity	Participants	Code	Intended	Actual
Interviews	Resident Landlords	L	8	13
	Absentee Landlords	L	8	3
	Total number of landlords		**16**	**16**
	Tenants	T	16	27
	Total number of participants		**32**	**43**
	Government Officials	GO		2
Focus Group Interviews	Community leaders	FGD		1

The next section presents details about the community and participants that were studied.

4.4   Study area

4.4.1   The Selection of the study area

To achieve the research aims and objectives set out in this study, the researcher chose Lagos state in the southwestern region of Nigeria. Primarily, the reason choosing this particular study area stems from the researcher's involvement as a visiting engineer in an aspect (construction of schools in two of the nine slums) of the slum upgrading project (LMDGP) between 2009 and 2010. Further, while a majority (65 percent) of slum dwellers are tenants (Lagos State Government, 2013), there are very few studies on landlord and tenant relationships in Lagos state slums. While attention on this subject has focused on different parts of Lagos state and Nigeria as a whole, to the researcher's knowledge, the last significant study that reported on the relations between landlord and tenant in low-income communities was in 1990 (see, Aina 1989, 1990). The author looked at the phenomenon of commercialisation of land and shelter, landlordism and landlord-tenant relationships in two low-income settlements in Lagos state (ibid.). However, Aina's (1990) study was not in relation to the housing improvement process of the actors nor connected to an upgrade.

Thomas (2013) proposed that one of the three criteria should be met for selection of a case, namely: (i) when the researcher has local knowledge, (ii) when the case is a well-known example, or (iii) when it is an outlier – that is, different from the norm. Further reasons for choosing Lagos as the study site, thereby fulfilling the first criteria, include the researcher's local knowledge from previously living in the state and her familiarity with the city, its culture and some of the main languages spoken, and awareness of the location of slum communities.

In terms of the second and third criteria, whilst Lagos state slums have not been classified as an outlier (in contrast to the case of Nairobi slums), its unprecedented population growth challenges has gained worldwide recognition recently (BBC News, 2017). Studies show that the state is highly populated (World Bank, 2006; Lagos State Government, 2013), and also has a high proportion (about 75 per cent) of its population living in substandard housing (Lagos State Government, 2013) and three-quarters of the populace are tenants (Agunbiade, Olajide and Bishi, 2015).

For the selection of the study site, contact was made through a family friend with one of the managers[19] (referred to as Government Official 1 (GO1) throughout this study) in charge of slum affairs in LASURA office. This process was essential because, even though the Lagos State Plan for 2013-2025 states that approximately 75 percent of the Lagos population live in substandard houses, there is no recent clarification of the degree of severity of the housing conditions pertaining in each slum. The list of the nine upgraded slum areas in Lagos state, represented in the World Bank (2006) appraisal report prior to the upgrade gives only an indication about the level of deprivation in terms of infrastructure with the key informant confirming the specific lack of data on the physical state of the slum housing. He noted that the department was planning to conduct site investigations into the physical condition of buildings in slums based on the Lagos state government's concern about the high proportion of slum housing.

Initially, the research design was intended to follow a multi-case study format based on three upgraded slums. Following Yin's (2009) argument, the multiple-case study was preferred

---

[19] He later became my key informant (also identified as government official one (GO1) in this research).

because it performs the following functions: (i) to better understand landlord-tenant relations and other dynamics affecting the relationships in terms of housing improvement, (ii) to enable the researcher to verify that findings are not simply the result of the peculiarities of the research locale, and (iii) for the purpose of comparison. Thus, the key informant nominated three upgraded slums for the study, expressing the view that it would be useful to conduct the study on all three sites.

However, over time the research design evolved from a multi-case study to a single-case design focusing on the Badia slum. There were a number of reasons for this change. Firstly, Badia is one of the oldest and the largest slums in Lagos state. Secondly, prior to the upgrade, Badia was the most deprived slum in terms of basic infrastructure and social services and, in 2002, it occupied first place on the list of the 42 officially recognised slum areas (World Bank, 2006). Thirdly, according to the key informant, the community had the worse housing conditions (considering that the indicators of slum outlined in chapter two focused on housing) of the nine slum areas (see figure 4.1) that were later upgraded between 2006 and 2013. Fourthly, during the pilot study, the researcher visited the site of the second case study and found that the responses from the few interviews conducted were similar to those from Badia. Thus, it was decided to focus the present study on Badia. According to Yin (2009) focusing on one case is a strength, allowing the researcher to focus time and resources on one context which supports a more in-depth understanding of that particular context. Thomas (2016) describes it as "trading breadth of coverage for depth of understanding". Thus, the present research project relied on findings from a single rich case, namely Badia, a slum settlement in the Southern part of Lagos (see Map 4.1), about 24km from the city's capital (Ikeja).

4.4.2   Gaining Access

Although Badia was an open community, access into the community was gained by seeking permission from the community leaders prior to recruiting participants. As Lune and Berg (2016) suggest, for successful access to a community or organisation, the researcher requires proper negotiation with the right authority or individuals, an action that was also suggested by GO1. Thus, the researcher, accompanied by a research assistant, presented a small gift to some of the community leaders who are also the traditional rulers in the community. The researcher and the assistant were warmly received by one of the traditional rulers who later effected an introduction to the overall traditional leader, – The "Balogun of Ebute Iganmu). After a detailed explanation of the research, the latter expressed his discontent with the quantity and quality of the infrastructure provided by the government. However, the research team was welcomed and granted permission to carry out the study. Although the traditional rulers gave no immediate form of commitment or support in terms of introduction to other potential participants, most importantly they were made aware of the study and the researcher's, and the assistant's presence as strangers among them. This enhanced the sense of security and confidence to proceed with the research.

Maps 4-1 *Lagos state Slum location map*
Source: *Lagos State Urban Renewal Authority (2016)*

4.4.3 Recruitment of participants for interviews

Considering all the inclusion criteria listed previously in section 4.3.2.1, a purposive sampling technique was adopted for recruiting participants. The main advantage is that purposive sampling enables the inclusion of sample participants who are relevant to the research question posed in the study (Bryman, 2015) and it reduces the subjectivity of selecting participants, a possible bias and threat to the validity of the research (Finley, 2012).

In following the inclusion criteria, the researcher personally went from house to house, knock on doors to introduce the research and invite those participants who were relevant to the study. In addition to inclusion criteria set in section 4.3.2.1, a number of other selection process were also observed in order to capture landlord-tenant relationships in a variety of situations. First, tenants and landlords were recruited from different parts of the community (inner and outer parts of the slum areas). Second, the selection also incorporated a range of landlords and tenants who owned or lived in different house types with a range of building materials to reflect the more general distribution of different types of slum rental housing in the study area. The views and experiences of participants living in these types of houses were pertinent reflecting that part of the study focuses on housing improvement processes. The process of recruitment also demanded one household per dwelling, meaning that a total of 43 participants from 43 dwellings were included in this study based on the assumption that other existing tenants in the same house would have had a similar rental experience.

Social media were also employed during the course of the study to recruit absentee landlords who were otherwise difficult to access (see section 4.9 for details); the 'Friends and Family' contacts on my Facebook messenger and WhatsApp lists were contacted for assistance. However, this method proved ineffective as no participant was recruited through this method.

Finally, three non-resident landlords were recruited; two lived in Badia, one of whom was referred by a previous participant, while the other was directly approached by the researcher. A third absentee landlord visited the community and was invited to participate in the study.

Table 4-3 show process of participants' recruitment

	Recruitment Strategies	Participant
1	In close proximity to Slum upgrading interventions	All
3	Social media	None
4	Researcher's personal invitation	42
5	Referral	1

4.4.4 Recruitment of participants for the focus group interview

The focus group participants were recruited through the overall traditional ruler of the community - the "Balogun of Ebute Iganmu" - whom I met at the beginning of the fieldwork (see section 4.4.2 above). The researcher had attempted to recruit participants without much success because it was difficult to choose an appropriate date and time. Therefore, the "Baale" was approached to assist in the recruitment of participants because he holds a much-respected position of authority in the community. Five men joined the focus group discussion, which was conducted on a Sunday morning, a week after my contact with the Baale. The five men were all community leaders/traditional rulers who doubled as landlords. This was an added advantage to this study, as it was necessary to discuss with people who understand what transpires within the community, know how the settlement has evolved over the years and are aware of the landlord-tenant relations within the community. It was perceived that those who were not community leaders may not have been able to provide sufficient details. In summary, the researcher realised that understanding the power structure

and acknowledging those within that power structure was important in making connections with the appropriate people.

4.5   Data-Collection Methods

Semi-structured interviews and a focus group discussion were the methods used for data collection. Individual interviews with landlords, tenants and government officials were undertaken prior to the focus-group interview with the community leaders. In total, 50 people participated in this research. A full list of anonymised respondents is detailed in Appendix 3. All the interviews and focus group discussions were audio-recorded to ensure reliability and to be able to re-listen repeatedly in order to gain fuller understanding. To an extent, this allowed for a close grasp of participants' accounts and correctly place the emphasis on what was said. Nevertheless, there were a few instances where the accounts given proved difficult to comprehend because of the noisy environment which adversely affected the recordings. This drawback was minimised because the researcher also wrote a summary of each interview immediately after the session. The phases of data collection used are discussed in the sections below.

4.5.1   Semi-Structured Interviews

A face-to-face semi-structured interview was conducted by the researcher with landlords and tenants in the upgraded Badia slum between July and September 2017. The key purpose of the semi-structured interview was to gather information about the individual's own experiences, opinion and views of their housing condition before and after the upgrade. This meant that some responses were based on interviewee's memory of previous housing conditions, a situation also reported by Parikh *et al.* (2015). Adding only those who had

experienced the process of change (as highlighted in the inclusion criteria) helped to minimise the risk of response bias (Parikh *et al.* 2015).

A semi-structured interview was also adopted because the study was focused on specific issues. While "the emphasis was on the interviewee's own perspectives" (Bryman, 2015; p. 466), the semi-structured nature of the interview meant that topics and issues the researcher intended to cover had been specified and outlined in advance. However, the wordings and sequence of questioning varied according to the response of each interviewee. This also enabled the researcher to probe beyond the responses provided by the interviewee (Kitchin and Tate, 2013).

Nevertheless, there are limitations associated with the use of semi-structured interviews as a data-gathering tool. As Fielding and Thomas (2008; p. 247) suggest, semi-structured interviews can enable the interviewer to "adapt the research instrument to the respondent's level of comprehension and articulacy". This exceptionality and the variation between interviews can make analysis challenging. To avoid difficulty, the themes in each interview were identified before relating these themes across the interviews.

4.5.1.1 Interview Guide

Interview guides (see Appendix 2) were used during the interviews to ensure that all areas pertinent to the research question were covered. Although different interview guides were used for landlords and tenants, both served as notes and checklists that allowed appropriate follow-up questions to probe the interviewee further and aid their responses; it also allowed the interviewer to keep the interview within the limit defined by the aim of the research (Lune and Berg, 2016). The interview guide comprised a list of areas and issues relating to the main

research question for this study. As Bloomberg and Volpe (2008) suggest, four areas of information are typically required in qualitative studies: conceptual, demographic, perceptual, and theoretical. In this study, the topic guide for both landlords and tenants covered the demographic and perceptual aspects. The demographic information covered included, as a minimum, participants' gender, age and the number of rooms rented. The screening questions that followed were set out for two purposes: (i) to ensure that the inclusion criteria outlined in section 4.3.2.1 were adhered to, and (ii) to enable differentiation between landlords and tenants. For instance, landlords were asked about when the house was built, when they started letting it out, the number of houses they had within and outside the slum (to identify the small scale and large-scale landlords), the reason(s) why they decided to let accommodation, and the number of tenants residing in the house. On the other hand, tenants were asked such questions as when their household moved into the house as a tenant and the number of rooms rented.

The second part of the interview guide focused on participants' perception in relation to the particular subject being researched (Bloomberg and Volpe, 2008). A list of questions was designed to uncover participants' descriptions and explanations of topics guided by the research question. These relate to tenure security, rents, and the process of housing improvement between landlords and tenants in the context of a slum upgrade. The interview topics were used to guide both the questions for landlords and tenants who had improved the house and those who had not. Overall, the first topic aimed to examine how the participants viewed their tenure security before and after the slum upgrade. In this regard, it was important to understand how the relationship between slum upgrade and tenure security influences the housing improvement process. The second topic aimed to investigate the influence of rents on the housing improvement process. The third topic investigated whether

or not the property had been improved and also explored other relevant factors influencing the housing improvement processes. Appendix 2 outlines the interview topics and questions asked.

As Yoruba is the most commonly spoken language in the slums, as identified in previous surveys undertaken by the Lagos state government, the interview guides were written in English but translated into Yoruba given that the majority of the residents in Badia slum were migrants from the Yoruba speaking parts of the country. The Igbos and Hausas who were from the Eastern and Northern parts of Nigeria respectively were in a minority and could communicate in the simple broken English (pidgin) which was easier to translate while reading the English version of the guide. Hence the interview guide was translated into Yoruba by a professional translator to enhance comprehension and retain appropriate wording required for the interview. Respondents were encouraged to freely express their views in the language in which they were most comfortable, and the majority chose to respond in Yoruba with a few responding in pidgin English and English

Although the translations were done by a professional translator, two techniques were adopted in dealing with translation-related problems. Firstly, all the documents were proof-read by myself and a friend to ensure that the appropriate terms for the questions were used (Brislin, 1980). Secondly, a pilot study was conducted to pre-test the research instruments for interpretations (Birbili, 2000). The researcher's ability to read and write in both Yoruba and English language allowed for easy clarification of responses and ensured that the questions were appropriate and elicited the sought-after information.

4.5.1.2 Pilot Study

A pilot study of the interview guide was carried out in two of the three slum settlements nominated by the senior government official in LASURA before the main interviews commenced. As highlighted above, this was a pilot study carried out to minimise translation-related errors and identify the appropriateness of the wording of the topic guide. The pilot study was also used to identify other potential problems that might arise during the actual data collection, which then offered some insight into the main research. Firstly, it enabled the identification of words that had different meanings when translated into the local language. From the participants' responses it was realised that even though the term "housing improvement" had one translation it was potentially open to different interpretations. Consequently, the term had to be explained to each participant in the context that was relevant to the research. Secondly, it allowed the identification of vague questions which could immediately be reworded. For example, one of the questions asked tenants to comment on their challenges. Because the question was not centred on their housing condition the responses provided were sometimes irrelevant to the subject of housing. Thirdly, the pilot study provided an indication of possible factors that might stimulate confrontation, and these were avoided in subsequent interviews (more detail in section 4.9). Fourthly, it provided an awareness of participants' reaction towards signing informed consent (see section 4.8).

Following the main interviews with landlords and tenants, the researcher interviewed a senior government official (Health Officer) to cross-check and verify some of the initial findings obtained from the interviews with the landlords and tenants.

An informal discussion was also conducted with a senior-level government official from LASURA in order to investigate the official view of the slum upgrade from the government's standpoint and to validate some of the initial findings.

4.5.2 Focus Group Interview.

As discussed earlier on (see section 4.3.2.2), a focus group interview was conducted as the second phase of the research with questions developed to explore the context of the setting and to clarify and extend some of the themes that emerged during the interviews with landlords and tenants; these were discussed in the empirical chapters of this research. The researcher prepared the questions (see Appendix 2 for the interview guide) and guided the group through issues of importance using the Yoruba language. Participants were able to comment and offer their opinions and responses as they felt motivated to do so. As Bruseberg and McDonagh (2003) suggest, the synergy between the participants based on the issue of common interest assists in uncovering less tangible issues which provides an opportunity to increase understanding, awareness and empathy within the group of participants interviewed.

4.6 Data Processing

As van den Hoonaard and van den Hoonaard (2012; p. 187) note, "in its ideal form, early data analysis provides sufficient insight to shape the gathering of further data" which was the case in this present study. As highlighted in section 4.3.2.2, initial analysis of the interviews conducted with landlords and tenants led to subsequent discussions with the government officials and formed part of the basis for focus group interviews with community leaders.

After the fieldwork, all the audio-recorded qualitative data, including the pilot interviews, were transcribed verbatim in the languages used by the respondents and translated back to English by a professional translator. Following this, the transcripts were read and re-read, and the recordings were replayed in order for the researcher to familiarise herself with the data and to check the accuracy of the text to ensure that meaning did not get lost in translation and to note places where the field notes were needed to fill in the appropriate text in case of omissions.

For the analysis, a thematic approach (Braun and Clarke 2006) was adopted. Thematic analysis is a method for identifying, analysing, and reporting patterns (themes) within data. Thus, the researcher searched across and between the data sets to uncover repeated patterns of meaning. A thematic approach was also deemed suitable for the analysis of data in this study because, unlike other methods of analysis such as content analysis, grounded theory, interpretative phenomenological analysis (IPA) etc, it is "not wed to any pre-existing theoretical framework" (Braun and Clarke 2006: p 15). Therefore, it can be used within any theoretical framework (ibid).

During the thematic analysis, the researcher first separated the transcripts into folders denoting the different categories of participants, that is, landlords, tenants, government officials and focus group interview. Then the landlords and tenants were sub-grouped into the main categories (those who built their property, those who inherited and those with developers as identified on-site (see chapter five). All the transcripts were uploaded into Nvivo 10 and were organised in the same manner as in the folder with labelled reference codes to clearly identify each participant within their category. Each interview was then coded through the use of nodes, thus identifying, labelling and organising the different segments of the data that was of interest or significance to the study (Bloomberg and Volpe,

2008). The researcher employed both inductive and deductive methods in coding the data. On the one hand, the deductive approach to coding was driven by the research question and the conceptual framework (see chapter two) developed from the existing literature and insights from chapter three. In this regard, consideration was given to the nature of the relationship between landlords and tenants, interpretations of their role in the housing improvement processes, and the incentives and disincentives towards housing improvement which relate to the relationship between the two actors. On the other hand, the inductive thematic approach involved a process of coding the data without trying to fit it into a pre-existing coding frame, or the researcher's analytic preconceptions (Braun and Clarke, 2006: p. 12). This process is described as "data-driven" and tends to provide a rich description of the overall data and more detailed analysis of some aspects of the data (ibid.). It enabled the expansion of existing themes on factors that influence the housing improvement process, particularly within landlord-tenant relationships. The combination of both approaches was an iterative process facilitated by close consideration of the data.

While Nvivo 10 was used to manage and organise the data, the coded words, phrases and sentences from the data were then transferred onto coloured post-it notes. These were printed, cut into pieces and collated according to commonality, and assigned themes that had been identified during the coding process. The process was done iteratively also using flip charts, cardboards, matrices and board pins to categorise and compare the data. The reason for the manual handling of the data later in the analytical process is not to suggest that it was better than using a software programme; however, it is important to highlight that it enabled a broader visual display of the coded data (see figure 4.1. for a sample of the process). The visual display of the coded data also enabled others, including the researcher's supervisors to engage with and better understand the findings. This process also allowed debriefing to

enhance the accuracy of the presentation of the data and take on board suggestions about different ways of looking at the data.
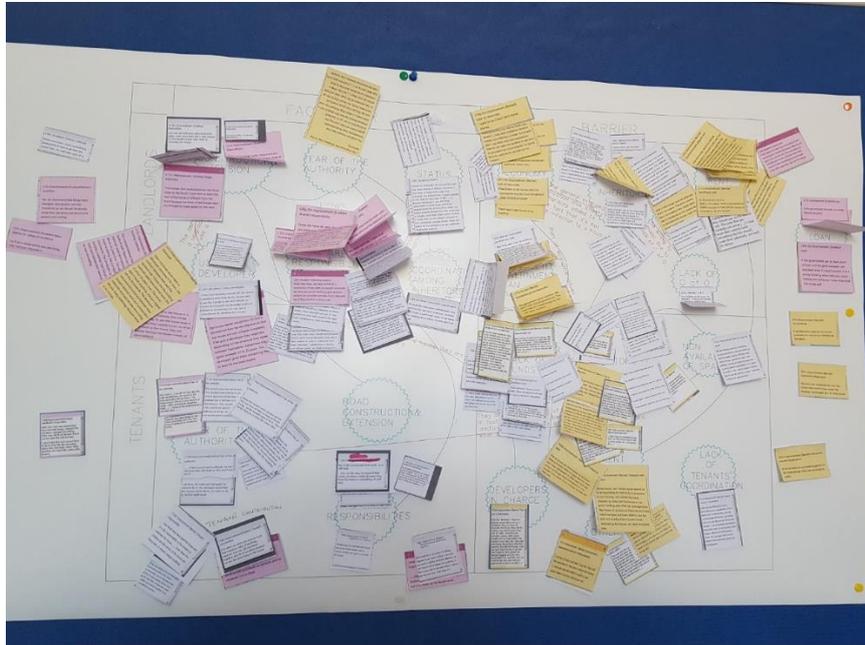
Figure 4.1 *The development of themes. Picture of some coded words, phrases and sentences.*
Source: The Researcher's Creation

4.7   Researcher's positionality

Qualitative researchers acknowledge the self as a vital tool in data collection and analysis (Patton, 2002). As Reinharz (2011) discusses, it is important for the researcher to be aware of the aspects of self that he or she brings into the research and how these aspects and the meaning the researcher ascribes to them affect his/her research. Thus, as part of qualitative research, it is important for researchers to describe their positionality with respect to the study in question. While there was advantage in the researcher herself being Nigerian and sharing a similar culture and language with most of the participants, some challenges still pertained.

A major challenge to conducting effective research was that a number of the community's residents misunderstood the researcher's position and intention. Firstly, in some cases, the researcher was misrepresented as a government official because part of the discussion related to the official slum upgrade in the community. Thus, she was perceived as a member of the government that the residents had always wanted to critique. A number of them expected the researcher to be responsive to the community's concerns and, for instance, asked her to "relay their responses to the government that sent you" (L08). Even when care was taken to introduce the study, some residents used interview time as an opportunity to complain about some of the issues within the community, including youth unrest and lack of secondary education, both of which were outside the scope of the research inquiry. This behaviour was also displayed by some of the traditional rulers. In this instance, the use of a topic guide and field notes became more relevant to the study as the researcher was able to note down what aspect of the conversation required further probing and then refer back to it immediately they finished their sentence. The topic guide was also used to ensure that nothing was omitted from the information it was hoped to gather.

Secondly, the researcher was sometimes perceived as a Health Official in disguise, perhaps because the research also centred around the subject of housing improvement which has become a sensitive subject in the community due to the operations of health officers from the local council. This aspect will be discussed further in the empirical chapters five and six. In Badia, the health officers occasionally inspect the environment and the houses (discussed further in chapter five), and by doing so, they tend to escalate the existing power difference in landlord-tenant relations, making tenants feel more vulnerable. The researcher conjectures that, in order to avoid the trouble that arose with their previous experience of health officers, some residents were unwilling to participate in the research. Thus, the fact that the researcher

is a Nigerian with an understanding of some of the cultural norms and languages played an important role. Her familiarity with the main local languages spoken in the community helped her to engage better with the residents, as she was able to create a relaxed environment for respondents to share their views without coersion.

The researcher initially questioned whether gender differences between herself and the respondent would raise any issues with members of the opposite sex; this aspect was somewhat mitigated by the fact that the research assistant was male. However, some of the elderly men perceived the researcher's youth and privileged ability to study abroad as a potential opportunity which put them sufficiently at ease to the extent that they engaged with her in long conversations after the interview.

4.8   Ethical Considerations

The principles of ethical behaviour demand that research is conducted in a culturally sensitive manner (Bell, 2008; Reeves, 2009). Ethical clearance and approval for this research was granted by the Research Ethics Committee (REC) of the University of Northampton; thus, this research follows the Ethics Code and Procedures of the University.

Strategies to deal with issues of consent and anonymity were addressed before the research commenced. Participants were constantly reassured of their anonymity, that whatever they said would be treated confidentially and that the storage of the research data would comply with Data Protection Law. This enhanced participants' confidence sufficiently to respond effectively to the interviewer's questions, although there were some participants who were less inhibited at voicing their views and experiences. Also, in order to maintain anonymity, prior to the focus group interview, participants were asked not to mention the name of

anyone, whether present at the meeting or not. Throughout the research, care was taken to ensure that the identities of participants remained anonymised. The researcher also stored the data collected in a password locked computer and to ensure continuous anonymity, all data was stripped of any direct identification. At the time of the interviews, participants were assigned pseudonyms and, in places where their quotes have been used in this study, all identifying details have been removed.

4.8.1 Ethical concern regarding the research process

In relation to ethical concerns regarding the research process, it was necessary to address the ethical issue related to the unequal power relations between landlords and tenants. One of the strategies adopted was to avoid interviewing a matched pair of tenants and landlords. Therefore, before progressing with each interview, potential participants were asked about their rental tenure status to ascertain if the individual was a tenant or a landlord, after which they were asked if they could honestly answer some questions about rent and housing improvement in respect of the shelter they were currently occupying. Respondents were then given the option to choose a suitable time and place if they were interested in participating in the study. In order to minimise confrontation, participants were interviewed individually; however, co-tenants joined the conversation during a small number of the interviews although no issues were perceived which would have compromised the data collection.

4.8.2 Ethical concern in social science research

An ethical concern in social science research is how participants may benefit from the research. While some participants willingly participated, others were indifferent about even

the significance of the present study to them. They questioned the relevance of the research, especially about how it would benefit their general situation. This phenomenon was experienced during the focus group interviews and with tenants, in particular. For example, one tenant asked categorically, "what is the relevance of your work to us or since when did the government start caring about tenants or our relationships with the landlord?" While the researcher clearly could not guarantee that participants would benefit from this study directly, and in fact, the benefit in the short term might not be substantial, she highlighted her position as a researcher from the UK, and that an opportunity to publish the work at some point might further promote the community for international recognition which could lead possibility of more foreign aid.

4.9   Challenges

Some of the challenges faced during the fieldwork process have been highlighted throughout this chapter; however, it is important that a number of these challenges are more fully considered. As highlighted in section 4.3.2.2, the difficulty in recruiting absentee (non-resident) landlords was one of the significant challenges of carrying out this research. Overall, the number of resident landlords recruited out-numbered the absentee ones. Although this was expected based on the experience of past researchers (e.g. Gilbert and Varley, 2002), the process of recruitment was also made difficult by the tenants. Whilst they were the main source of information in identifying the residency status of the landlord, many tenants with absentee landlords were reluctant to release their landlord's contact telephone number. Some tenants even attempted to joke by pretending to be the landlord or to interrogate the researcher about why the details of the landlord were required. Hence the need for questions to distinguish between landlords and tenants.

While most of the information about absentee landlords was gathered from the tenants, in some cases, the landlord's profile provided by the tenant was limited. For instance, when a tenant claimed that the landlord had many buildings outside the community, he was quoted as saying, "I know he has other houses". However, he could not confirm the quantity cited as "other".

The researcher was cognisant of the fact that difficulties in the form of issues of power could arise if matching pairs of landlords and tenants were interviewed; however, one such confrontation arose during the pilot study associated with inconsistent room arrangements in Badia. The researcher's previous experience of landlord-tenant rooming arrangements in Lagos was that landlords generally occupy the rooms close to the main entrance of the house, while tenants reside in rooms towards the middle and the rear. With this initial preconception of room arrangement, the plan to eliminate confrontation was to approach tenants occupying rooms close to, or at the rear of, the house if no tenants were approachable outside. When the tenants unexpectedly responded by pouring out their frustration during the introduction of the study, the landlord (a woman) became agitated because she had been listening to our conversation from her room which was close to the rear and in-between two tenants' rooms. It was apparent that the tenants had been waiting for an opportunity to report the landlords to the authorities. Whilst the researcher received some valid responses, she became more aware of the possibilities that could lead to confrontation. Thus, the researcher methodically asked for the tenure status of the landlord and their whereabouts to be sure that the respondents (the tenants in particular) were comfortable about continuing with the discussion.

4.10 Conclusion

This chapter discussed and presented the methodology that was employed in the present research. It commenced with a reiteration of the aim and objectives of the study, highlighting that this research developed from a gap in the literature and as a response to the scarcity of research into the relationships between landlords and tenants and its significance in the context of pro-poor service provisions. While the roles of owners and tenants have received attention, very little prior research has focused on landlord-tenant relationships.

The chapter also discussed in depth the rationale for the qualitative approach adopted. This is appropriate for understanding the views and experiences of participants, such as residents and senior government officials, about how landlord-tenant relations influence the process of housing improvement in the context of a slum upgrade. The fieldwork experiences and the process of analysing the collected data were explored. In addition, the chapter described the main ethical considerations and some of the major challenges associated with the research. The following three chapters will collate the collected data to discuss how landlord-tenant relationships influence the process of housing improvement in the context of a slum upgrade.

CHAPTER FIVE

5 The characteristics of Badia slum in the context of a slum upgrade

5.1 Introduction

This chapter presents the analysis of findings obtained from the semi-structured interviews[20] with individual landlords, tenants, and government officials and the focus group discussion with the community leaders (who are also the traditional rulers in the community). The findings outlined herein fulfil objective one and part of objective two (see chapter three) which will also provide the context for the discussions in chapter six. To this end, in section 5.2, the chapter provides a brief overview of the Badia slum to establish the setting in which the research was undertaken because housing improvements in the context of a slum upgrade have occurred within diverse local contexts (see section 2.3.1.2). Section 5.3 discusses the current state of the houses in the study site. It highlights the improvements that have been made and those that have not been undertaken. This forms the basis for an understanding of how the relationship between landlords and tenants has influenced the housing improvement process. Section 5.4 presents the main actors in the housing improvement process. The chapter ends with a summary of the initial findings. Full tables of the participants' profiles are provided in Appendix 3.

---

[20] Please, see appendix 3 for participants' interview codes used to identify participants in throughout this study.

5.2 An overview of the study site

In terms of size and population, Badia is the second-largest slum in Lagos metropolis (World Bank, 2006). Based on the Stoveland survey of 2002, Badia covers an area of about 132 hectares with 196,597 inhabitants (World Bank, 2006). The community is a densely built-up urban area with 1,489 persons per hectare (World Bank, 2006). The settlement is generally characterised by overcrowding with an average occupancy rate of five occupants per room (Ige and Nekhwevha, 2014), an important issue also raised by the government official (GO2) working in Badia, who commented:

> The houses are not well ventilated, there is overcrowding, like in a standard room, it should not be more than two adults and a child, but it is more than that here [Badia]. The area is overcrowded; it is slummed. (GO2).

One of the reasons for the large population is because Badia was a choice location for the resettlement of people displaced as a result of infrastructural development between the 1960s and the 1970s (see Morka, 2007). A significant incident was the forceful eviction of the Oluwole villagers from their ancestral residences in 1973 when the Federal Military Government acquired their land to construct Nigeria's National Arts Theatre. Following several protests, the government resettled some of the evictees in Badia. In order to accommodate the new settlers, the government reclaimed swamps and families were allocated vacant plots of land of different shapes and sizes on which to build such shelters as they could afford (Makinwa, 1987 cited in, Ajibade, 2013). However, the government at the time rendered no assistance in terms of appropriate land reclamation (Morka, 2007) which explains the unplanned nature of the community.

Secondly, Badia is overly populated because compared to other places in the city, the house rent in the settlement is relatively cheap even though the settlement is at an advantageous location.

> This area is far better than other areas in Lagos state. Around 1976, when a musician sang, he sang about Badia and Ajegunle that there are low-cost houses in these areas. We don't inconvenience people here. . . The highest rent in Badia is 2000 naira per month. (Focus Group Discussion (FGD))

From the interviews, it appears that the rents charged tend to vary with the type of material used in the construction of the building. While most of the tenants interviewed state that they pay between #2500 and #3500 per month for a room, one tenant reported that she pays #1500 because she lives in an old dilapidated wooden house. Out of the twenty-seven tenants, eighteen (about 67 per cent) claimed that there was an increase of between 16 and 40 per cent in rent. Three tenants indicated that the increase was three years before the interview, while the remaining 15 reported that it was more recent. Although tenants also hold the view that accommodation rents in Badia are cheaper compared to other parts of Lagos state, many of them reported that they still struggle to pay as they are in rent arrears.

While no study has compared the house rents in Lagos slums, the community leaders' claim echoes the findings of a previous study (Ajibade and McBean, 2014), that many people reside in Badia due to the low cost of rent which also makes the settlement an attractive place to people who have migrated from the Western parts of Nigeria for a better life considering the proximity of the settlement to the city centre, *Iganmu* Industrial estate and the Lagos ports (see also Ige and Nekhwevha, 2014). Arguably, the low rent can be attributed to the poor quality of dwellings which some of the residents interviewed confirmed (T04, L04, L06, L07, L11) and the high level of infrastructural deprivation which characterises Badia (see also Ige and Nekhwevh, 2014).

Badia is also one of the longest surviving slums in Lagos state (Ige and Nekhwevha, 2014). As Morka (2007) points out, the land-owning Ojora chieftaincy family already inhabited the settlement before it became a home to several displaced persons in the 1960s and 70s. However, to the best of the author's knowledge, there is little record of the exact number of years that the host settlement has existed. A recent discussion with the community leaders that occurred during the data collection for this study led to the view that the host settlement has existed for over 200 years, since 1785 to be precise, and the traditional ruling administration has pertained for over 100 years, which suggests that the community has always been a part of the city. As will be demonstrated in chapter six, this also explains why some of the landlords have a sense of tenure security. The explanations about when the settlement began to exist, the number and names of the villages that comprise the initial development, and the administration in the settlements, were from three different voices which are included in the collective quotation below:

> You see, this place is called Oguntayo village, established in 1785. Our grandparents have been here since then . . . This place has existed for more than 200 years. Traditional community ruling has been in existence over 100 years (FGD)

> This is Oguntayo village. You see what you have asked, the traditional leadership of Badia is to an extent. They just refer to everywhere as Badia; the natives know how to differentiate. There is Apata village, Oguntayo village; these are the places where the natives reside. There are 4 villages in all. There is Ashiru village, and there is another one, near Olojowon. (FGD)

> The visitors make up the rest. Education made the name Badia more popular. The name Badia just became popular, but you can't refer to the traditional head as Baale of Badia, it is Balogun Ebute Iganmu instead. There is nothing like Baale Badia. (FGD)

The quotations from different community leaders above reflect three things about the spatial attributes of the community. Firstly, they further demonstrate that Badia developed in stages, as Morka (2007) also implied in his study of forced eviction in Badia. Secondly, they show that several communities with different names make up what is known as Badia and four of these communities emerged as villages[21] many years ago. Although some authors and government agencies (Olanrewaju, 2001; The World Bank, 2006; Jimoh, *et, al.* 2013; Lukeman, 2014) divided the community into sections in their studies, the literature offers little information about how Badia developed. Thirdly, while the Lagos state government has labelled the entire community 'Badia' and categorised it as a slum, the community leaders view some areas in the community as villages with different names and not as slums. The reason for this difference of perception is that in many slum communities, the dwellers are migrants who have come to the city for better opportunities. Hence, they maintain social ties to their rural origin (UN-Habitat, 2003). In contrast, the community leaders consider themselves as natives of the community, which implies that Badia is their rural place of birth. This also reflects the heterogeneous nature of the population in Badia; while some are indigenous residents, others are in-migrants from other Nigerian states.

While the community has existed for many years, there seems to be an issue of recognition in terms of infrastructural provision. Apart from electricity, the government has failed to provide the other basic infrastructure, such as pipe-borne water, roads, drainage and solid waste facilities (Olanrewaju, 2001; Morka, 2007) until recently. The reason for this neglect could not be ascertained. Although the government officials interviewed for this present study were questioned about this matter, they declined to respond and thus, the researcher

---

[21] The community leaders appear to view the villages as a rural community within the city, with features characteristic of rural life and the houses of traditional form.

was unable to satisfactorily ascertain the reasons for this apparent neglect. However, the community leaders suggest that the neglect was mainly political. They perceive that there would have been infrastructural provisions made if a native from the community had been in a position of power. Below is the comment noted during the group interview:

> Even though this place has been in existence for more than 200 years, we have not had these facilities because none of the locals has been in government. It is those who have people in power that benefit. When we have our native in power, it will be easier, he can present our case in their meetings, and they will do what we want. Where one has spent 250 years on land, shouldn't we have produced ministers and enjoy privileges from the government? They just dumped us aside. (FGD)

5.2.1 The people and their economy

As mentioned earlier, Badia is an economically strategic place to live in, located in close proximity to sources of employment such as the Igannmu industrial estate, the city centre and the Apapa port, however, none of the respondents from this study work in these places; instead, the study respondents were predominantly low-income earners in the informal sector, mainly working in close proximity to their dwellings or the settlement. A high proportion of the tenants (16 sixteen) were traders, two drivers, two Arabic teachers, one craftsman, one labourer and one security operative (see Appendix 3 for participants' profiles). The remaining four tenants were unemployed with no form of economic activities. In terms of the landlords recruited for this study, only a few were engaged in trading or in the formal sector.

The majority of the landlords (see section 5.4.1.1 for more details) were elderly men (between 55 and above) who were mostly pensioners, retired either from the civil service or other previous notable companies in Lagos state.

It was difficult for respondents to provide reliable figures about their earnings because many of them had unstable sources of income.   Given that the subject of housing improvement was sensitive for many of the participants in the study site, it was also considered unwise to ask for their income. Thus, respondents were encouraged to provide genuine responses to the questions asked without feeling uncomfortable. However, it appears that there is little economic difference between tenants and landlords as most of the residents interviewed perceive themselves as 'poor' including the traditional rulers who were also community leaders. The following are representatives of participants' comments during the interviews:

> We are poor here, our rich children are out there, but those of us living here within the community are poor (FGD)
>
> We are not rich; everyone is just managing (T03)
>
> We don't have money; we are hungry (L06)
>
> we need assistance because people are suffering (L13)

While the first comment above does not specify the proportion of the rich living outside the community compared to the poor living in the community, the entire quotations provide an insight into the economic state of the residents which is in line with existing studies (see, Ajibade and McBean, 2014; Ige and Nekhwevha, 2014) that have also described the state of poverty in Badia. With respect to subjective class indicators (see, Kluegel, Singleton Jr and Starnes, 1977; Jackman and Jackman, 1973), Ige and Nekhwevha (2014) describe the majority of Badia residents as belonging to the lower class. This class of people earn less than 30,000 Naira (i.e. 78.38 USD with 379 Naira equivalent to one US Dollar as at the time of

this study) monthly (see also, Popoola et al., 2020; Otegbulu and Adewunmi, 2009; Olanrewaju, 2001).

As revealed from the interviews, instead of just referring to the term "landlord" to mean a homogenous group of people, diverse categories of landlords have emerged due to how the community has evolved and the financial capability of the landlords (see section 5.4.1 for more details), but a particular category of landlords was perceived to depend more on the income from rent than others. For instance, while the majority of the male landlords (see section 5.4.1.1 for more details) recruited for the study were adults (between 55 and above), alongside the group of retired pensioners referred to above, there was state, another category (referring mostly to those who inherited their rental property) described as unemployed. For instance, tenant T03 who lives without a landlord in an inherited property stated that:

> Most of the landlords here in Badia are inheritors, some inheritors have no jobs, and they depend on their inheritance for sustenance. Most of them are not ready to improve, even if anything damages, they will ask you to fix it with your money, and it must not affect their money [rent] (T03)

During the interview, a landlord who was also an inheritor made a similar comment about inheritors stating that: "the inheritors are not working so what do you expect from them'? Whilst unemployment can be attributed to respondents' age, in other cases, inheritors are not fit to work. For instance, landlord L11 reported that her brother, who lives in the inherited property, is too mentally unstable to work:

> My elder brother, who lives here, doesn't work; he has mental health issues (L11)

In Badia, the economic status and the heavy reliance of this category of landlord on rent is a concern because they own more rental properties compared to other types of landlords. The

146

possibility of upward mobility for these landlords and their children who may likely inherit the property after them is slim also because of low educational attainment (see also, Olanrewaju, 2001; Ige and Nekhwevha, 2014). As observed and highlighted by many of the respondents including the focus group participants, the majority of residents in Badia either stopped their education at secondary level or dropped out, preventing themselves from acquiring the necessary education and skills required in the modern economy (also highlighted by Perlman, 1976).

Economic issues were also linked to other financial commitments endured by most tenants and landlords. For example, one of the reasons cited by an elderly landlord (who built his property) for delayed improvement of his dilapidated rental property was that his "children have been in school". Thus, most of the rent collected has been used to send them to school. Despite his age, he still reported having three of his children in the university at the time of the interview. Although he had the option of asking his tenants to pay the bulk of six years or a year's rent in advance, he chose not to use this strategy "because he did not want to inconvenience them". However, being aware of the extent of dilapidation and the possible action of the health officers (discussed in section 6.2.1), he has recently approached the tenants to pay the bulk of a year's rent.

Having set the context for the study site, with regards to the focus of the study, the next section presents the types of houses identified and included in this study, their current state and matters relating to the process of housing improvement; this includes continued housing issues that were of great concern to the participants at the time of the research.

5.3 The current state of housing and housing improvements

5.3.1 House Types

The houses in Badia are mainly bungalows and predominantly rental properties. However, it is not surprising to find a few two to four storey tenements (see also, Olanrewaju, 2001), mostly built along one of the major roads that links Badia with other communities (see map 5.2) and some others spread around within the community. This house type echoes the *inner-city tenements* of more than a storey high which are common features of the inner-city slums in Mexico City (Eckstein, 1990; Gilbert and Varley, 1990) and a typology of rental housing in the slums of Gurgaon, in India (Naik, 2015). In this present study, for clarity, the terms 'H1', 'H2', 'H3' and 'H4' will be used to denote the house types which are, respectively: bungalows, two-storey buildings; three-storey buildings; and four-storey buildings.

The bungalows in the community were built in a similar pattern of rooming arrangements. The structures have two main doors: one serves as the entrance door accessed from the front of the house which opens to a street or narrow path, while the back door opens to shared conveniences, such as kitchen, toilet and bathroom (see figure 5.1). The house often has more than eight single rooms facing each other, and the door of each room opens to a dark passage. Typically, the roofing arrangement is pitched, covered with corrugated iron sheets (see, for example, figure 5.2). Because the rows of rooms face each other, the housing arrangement is commonly referred to as "face me I face you".

Most of the H2, H3 and H4 house types are built in a similar pattern as the bungalows, except that the upper floors have a balcony to one side. In some cases, rather than having two rows of rooms, they have a row of rooms which open to a common balcony on the upper floors.

Maps 5-1 Showing the main road connecting Badia to other communities in red
Source: *Lagos State Urban Renewal Authority (2016)*

5.3.2 The type of houses occupied by the participants

Table 5.1 shows the collation of the different house types which the landlords and tenants

who participated in this study occupy but excludes other personal details in order to preserve

anonymity.

Table 5-1 The House types in which the participants reside

House Type	House type number	Those on the main road	Those within the settlement	Total
Bungalow	H1	8	27	**35**
Two-storey	H2	2	-	**2**
Three-storey	H3	4	1	**5**
Four-storey	H4	1	-	**1**
Total		**15**	**28**	**43**

As highlighted in chapter four (section 4.4.3), these dwellings were included because: 1) they were in the upgraded slum, 2) they reflect the more general distribution of different types of housing in Badia, and 3) for some, it was apparent that the property had been altered. From the forty-three resident participants interviewed, two lived in type H2 rental housing, five in H3, 1 in H4, and 32 lived in bungalows; the three absentee landlords also owned a bungalow each. In total, eight participants lived in houses which had more than one floor. Of these eight, seven were along one of the main roads that link Badia with other parts of the city. For the bungalows, eight out of the 35 were situated along the main road. Thus, a total of fifteen buildings were distributed along either side of the major road (see map 5.2), while the remaining 28 houses were dispersed within the settlement close to at least two components from the upgrading project.

5.3.3   Housing improvement

5.3.3.1   Housing improvements in the context of a slum upgrade.

To understand how the relationship between landlords and tenants has influenced the process of housing improvement, residents were asked to describe the improvements that have been made since the upgrade began. From the forty-three residents (landlords and tenants) interviewed, thirteen (seven landlords and six tenants) reported changes in dwelling quality. However, none reported an increase in the size of sheltered space. Table 5.2 shows the recorded improvements

 In several cases, the landlords controlled the process of the reported improvements except for tenant T20 and landlord L05, who stated that the tenants coordinated the improvements.

1-7   ROOMS
8   KITCHEN
9   BATHROOM
10   TOILET
11   PASSAGE/CORRIDOR

Figure 5.1 *A typical floor Plan of a bungalow (H1)*

Table 5-2 *Types of improvements*

Class of improvement	Type of improvement	The residents that reported the improvements
Quality	Sanitary facilities	L04, L05, L09, T17, T20, T21, T24, L15
	Roofing, and ceiling replacements	L01, L05, L06, T06, L12, T15, T17
	Windows	L01, L12
	Doors	L12
	Flooring	L04, T15, T17
	Kitchen	T21
	Painting	L01

Figure 5.2 An example of a house that was improved after the upgrade. Source (author)

5.3.3.2   The anticipated effect of slum upgrading on housing improvement.

Similar to cases in other developing countries (see for example, Robben, 1987; Taylor,

1987), the Lagos state government hoped that the provision of basic services and

infrastructure would stimulate the residents in the slums to improve their dwellings. For

instance, GO1 reported an informal expression of the former Lagos state governor while

preparing to commission some of the interventions in 2013. He stated:

> Even the former governor of Lagos State, Babatunde Raji Fashola (the slum upgrade
> implementation began during his administration) expected a change in the quality of
> the buildings after the upgrade. Because there was no evidence of improvement in the
> condition of the buildings, the governor refused to be involved in the commissioning
> of the range of infrastructure interventions. The governor contended that, though there
> were changes to the community, there was no change to the dwellings the residents
> live in. (GO1)

GO2, who works in the community, also expressed a similar perception that the slum upgrade

was expected to lead to housing improvement. He is quoted as saying: "the government

brought development [infrastructure] to the community, houses are expected to be improved". However, to contextualise the state of the housing improvement efforts within the community, GO2 stated that:

> Let me be honest with you, the level of compliances [to housing improvement] I will say it is less than 10 per cent [. .] yes, less than 10 per cent. The living conditions of residents have not improved. (GO2)

The comment may be interpreted with caution since there is no comprehensive record of the condition of the houses in Badia before the upgrade. However, in support, as section 5.3.2. on housing improvement demonstrated, only thirteen residents of the 43 interviewed reported improvements to their dwellings; the remaining 30 (nearly 70 per cent) did not report any improvement. Instead, they reported diverse and long-lasting housing issues regarding the external and internal parts of their dwellings (discussed in the next section). Due to the extent of structural defects and housing issues, eleven of the residents, ten tenants (T01, T02, T03, T07, T08, T09, T11, T12, T23, T27, and one landlord (L11)) expressed the common view that, instead of housing improvements in the context by which the term has been defined in the introduction of this study (see section 1.5), their dwellings (which were mostly bungalows and an H4 house type) required a complete renovation which meant a complete eviction of the occupants. The following quotations are representative of tenants' and a single landlord's comments on the need for a complete renovation of their dwelling:

> This house has been built for a long time now with many problems; it needs renovation, but before this can be done, they will need to evict the tenants to rebuild the house all over again. (T23)

> The house needs renovation, you see, at the end of 2015, they served all of us paper [notice] that they want to renovate this house [...] so that all of us should pack out (T01)

> Well, I'm not scared of being evicted from here, especially if the government asks us to leave, it is for our good. Even in the village, houses are not this bad (T09)

Like this house, we know we're supposed to renovate it, but we need to evict the tenants (L11)

In the whole of Lagos state, Badiya is the worse, see the kind of house people stay in. Even though this may not have been recorded, the house needs to be renovated, but where do we go? (T03)

If repairs are done, other things will still come up, or the same place gets damaged again after some months, some places have cracks, when they are fixed, it reappears after some time, not until a general renovation is done, all efforts will end up as a waste of time and money. (T27)

Similarly, as a solution to the state of housing in the community, GO2 recommended a complete demolition and relocation of the residents elsewhere. He made the following comment:

Respondent: let me be honest with you, Apapa Iganmu, if I can have my way, if I can have my way, what happened to Maroko [an incident where slum houses were utterly demolished] should happen here.

Interviewer: where do you expect them to go?

Respondent: [ha] the government will look for somewhere else. (GO2)

This shows that despite the upgrade, GO2 still felt that an appropriate solution would be a complete demolition of all the buildings in the community. This suggests that his view is connected to his position as a health officer which also shows that a vast majority of the buildings are inadequate structurally and they are not healthy or safe for the residents to inhabit.

Having looked at the rate of housing improvement, and illustrated the view of the top-ranking and experienced government official who has worked in and with the residents of Badia for more than nine years, and the tenants who have lived in the same property for over a decade, it can be seen that the improvement to the dwellings in the study site has not been given much

priority. As highlighted in chapter two of this study, while prior studies have paid attention to housing improvement in the context of slum upgrades, it is unclear why rental housing has not been improved in this context. However, before this is discussed in the following chapter, the next section will look at the housing issues that have persisted in the community. This will facilitate discussion in the subsequent chapter, to determine the reasons for the continuation of some of these housing issues.

5.3.4   Housing conditions and continuing issues

Many of the Badia residents who participated in this study live in consolidated dwellings except one female tenant who lives in a wooden rental house. As described in section 1.5 of chapter one, consolidated houses are those houses that are in a more permanent state (see Turner, 1965; Kellett and Napier, 1995) and have been built with permanent building materials, such as mud or concrete blocks. However, the majority of the houses were old and dilapidated and in urgent need of improvement (Olanrewaju, 2001; Ige and Nekhwevha, 2014). Because the landlords of some of the houses were absentees and the tenant could not provide accurate information, the age of such houses could not be ascertained. Therefore, it was incorrect to attribute the level of dilapidation of the building to its age. However, one of the landlords interviewed indicated that the dilapidation was not because of the age of the property, but the result of a serious lack of maintenance by the inheritors (discussed further in section 6.4.1) who collect the rents and spend the income on other things. He commented:

> If you look at the house beside me [pointing in the direction of the building to his right], it's just about ten years ago that it was built, but it looks older than mine. This is because those who inherited it collect the rent and spend it on other things (L09)

Whilst a recent study (Badmos *et al.* 2018) through an objective-based image analysis have also found that the process of slum growth in Lagos is due partly to poor maintenance, in this present study, in many cases, the housing issues were beyond the external frame of the structure. The participants (these include the tenant, landlords and the government official working in Badia) also reported various internal and communal housing issues. While reports from the government official (GO2), point to macro level housing challenges within the community, most of the issues raised by the residents were based on personal housing experience which helped the researcher to gain more insight into the overall housing condition.

In order to gain more insight into the reason for the present state of the building, residents were asked to describe the condition of their dwellings and the housing issues that had persisted and were considered urgent for improvement. As a result, they were able to highlight the improvement required, the seriousness of the housing issues, and the frustrations that ensued, as some tenants reported that they were having confrontations with the landlords. For example, tenant T09 declared:

> . . .if the landlords don't do anything soon, then we will drag ourselves to the police station, so they know that where we are living is not good enough (T09)

Figure 5.3 *The front view of a bungalow, 2017.*
Source: The author

One of the major housing issues that both landlords and tenants complained about was the inaccessibility to water connections in the house. Although the community was provided with communal boreholes, having access to individual water taps remains the desire of all the residents. For instance, residents commented as follows:

> We want the government to give us water pumps all around the community. We have been here for more than 200 years; some communities are not up to 100 years, and they have water networks. If we have such, it will be easier to connect water into individual houses (FGD)

> Availability of water is the major challenge in Badia (T09)

> Water is the main issue in this place. We only have a well, the water from it cannot be used (T02)

> They have not completed the provision; they are yet to provide water. At least it is better to have the government provide us with water than going to buy. It is unfair for us to buy water, why do we have a government? You need to see the water we drink; later, they will say there is an epidemic (T11).

As the first quotation suggests, accessibility to a good source of water has been a long-term concern of the residents of Badia as this has been unavailable for many years now. As a previous study (Olanrewaju, 2001) implies, in 1999, water was first on the list of facilities prioritised by the residents for the infrastructure upgrading programme. A subsequent survey conducted by the Lagos state government before the upgrade in 2006 shows that after drainage, the water supply was the second priority. However, in this present study, the water supply has again become the main challenge in the community (discussed further in chapter six).

The second major housing problem highlighted was the state of sanitation, which was generally inadequate and affected by diverse issues. On a macro level, the main issue is that the houses in Badia have more households than the sanitary facilities specified. In line with this, GO2 is quoted as saying:

> . . . I just talked about sanitary conveniences, in a house of eight rooms, you are expected to have two toilets, two kitchens, but the reverse is the case in Ijora Badia (GO2)

The statement resonates with previous studies (Olanrewaju, 2001, The World Bank, 2006) that have also identified that eight to ten different households share a toilet in a single house. This is an indication that, in most cases, the number of expected occupants was not considered when making provision for conveniences such as toilet, bathroom and kitchen. Therefore, such houses are inadequate because more than two households share one excreta disposal system as specified by the UN Habitat (2003). This also demonstrates that according to the UN Habitat's (2003) definition stated in chapter one, many houses in Badia are still classifiable as slums.

Although most of the residents who were interviewed reported having a pit-latrine and

bathroom, according to GO2, "the sanitary conveniences are not fit for human use";

17 tenants also reported cases of inadequacies with their sanitary facilities, saying that most

of them were in a bad condition. In some cases, the latrines were completely out of order or

even not in existence. For instance, a tenant reported that their toilet had not been replaced

since it sank some years back. Another tenant reported that their sanitary facilities were

demolished during the upgrade. Added to these were problems with the cesspools. For

example, a tenant reported that due to the inadequate size of the septic tank compared to the

number of tenants in the property, the cesspool fills up quickly which makes it spill whenever

it is not dislodged on time. Also, tenant T07 indicated that the cesspool in his rented dwelling

fills up easily because rainwater seeps into it which suggests the possibility of a health

hazard. The following statements are representative of the complaints from the tenants:

> you can go to the back and ask other tenants, the bathroom, the toilet; you can go and look at it yourself and see how it is [hm] it is terrible (T01)

> Err! The toilet and the bathroom sunk long ago and it has not been replaced (T05)

> The toilet is not good; the bathroom is not okay, you can't even go near (T11)

> when they were constructing the road our toilet was demolished, we bath and use the toilet in the next house (T19)

> If you enter the house, there is no kitchen, the toilet and the bathroom are not good. In fact, two months ago, the council came and marked the house because there is no kitchen, our toilet is full, and we've not dislodged it. It was dislodged last year, but due to rainwater, it is full again (T07)

The other existing housing issues reported among the participants were multiple and varied.

These concerns included cracks in walls and floors, walls and floors needing plaster, walls in

need of painting, electrical problems, inadequate or lack of kitchen, structural problems, the

roofing, which is predominantly corrugated iron sheets, has corroded leading to rotten roof

timbers and a leaking roof problem. While some houses did not have a ceiling (see figure

5.4), in several others, part of the ceiling in the communal area had become dilapidated (see,

for example, figure 5.5). Table 5.3 matches the participants to the housing complaints

reported. For instance, tenants reported that

> The house is not in good condition. Everywhere leaks when it rains. If you go in now, you will see water everywhere. We are always bailing water here. We moved from the room at the back to another room in front here because rain floods the room (T26).

> Everyone knows when it is the rainy season, the roof leaks, we won't be able to sleep because there is so much mosquito because of the water that is everywhere in the house (T27).

Table 5-3 *The housing problems reported by tenants.*

Participant's codes	Housing issues reported by tenants
T01	Toilet out of order, rotten roofing timbers, leaking roofs, the house requires a total renovation
T02	Rotten roofing timbers, leaking roofs, not enough toilet and bathrooms, the house requires a total renovation
T03	Toilet out of order, many defects, house requires a total renovation
T05	Dangerous electrical issues, cracks on walls, no ceiling, No toilet or bathroom
T06	Kitchen out of order, rotten roofing timbers, leaking roofs
T07	No kitchen, toilet and bathroom out of order, sewage system out of order, many defects, the house requires a total renovation
T08	Structural defects, cracks in walls, walls need plastering, painting
T09	Toilet out of order, rotten roofing timbers, leaking roofs, no ceiling, the house requires a total renovation
T11	Toilet out of order, rotten roofing timbers, house requires a total renovation
T12	Toilet and bathroom out of order, rotten roofing timbers, house requires a total renovation
T13	Rotten roofing timbers, toilet not enough
T14	No cover to well, the toilet is not enough for the number of households
T15	Walls in need of plastering, inadequate roofing, not enough conveniences
T18	Not enough toilet for the number to households
T19	No toilet, rotten roofing timbers

T22	Wooden house, many defects, the house requires a total renovation
T23	Rotten roofing timbers, leaking roofs, no ceiling, toilet and bathroom out of order, requires a total renovation
T25	House is sinking, rainwater penetration rotten roofing timbers, leaking roofs, cracks in walls.
T26	Rainwater penetration rotten roofing timbers, leaking roofs, toilet and bathroom out of order
T27	Flooding rotten roofing timbers, leaking roofs. Toilet and bathroom out of order

Figure 5.4 *Sample of a poor-quality house, picture taken during the field work in 2017.*
Source: *The author*

Figure 5.5 *Sample of a dilapidated ceiling, picture taken during the field work 2017.*
Source: The author

All the tenants noted that they had complained about the housing issues, but the landlord(s) had failed to take action following the complaint. While some landlords had long been promising to act but had not done so, others had not said or done anything. Many tenants have had to put up with the housing conditions due to the cost required in renting other accommodation. Some of the landlords (L04, L06, L09, L10, L11, L13, and L15) also gave specific examples of the area of the house requiring improvement. These ranged from minor needs, such as painting, as specified by landlord L09, to significant improvements, such as the reconstruction of the building, as highlighted by L11.

Following the analysis of the current state of the houses in the selected study site, the next section will outline the category of people relevant to the housing improvement process.

5.4 The actors in the housing improvement process

The research identified four categories of people who are relevant when accounting for the housing improvement process in Badia. These are: the landlords; the tenants; the caretakers; and the local council officials. As will be shown in this study, the terms "landlord" or "tenant" do not refer to a homogenous group because they consist of different categories. These different sub-categories are described here because they impact on the housing improvement process in Badia, as will be demonstrated later in chapter six.

The following sub-sections will outline and describe each of the four categories in detail. The definitions and descriptions presented are based on the analysis of the semi-structured interviews conducted with the landlords and tenants, and the responses provided during the focus group discussion. The next sub-section captures the different categories of landlords in Badia.

5.4.1 The landlords and the categories

For the purpose of this study, the definition of the term "landlord" refers to any male or female who has right to a property and is involved in an exchange relationship with another individual or household who pays regular rent for accommodation and not land (see section 3.4.1). In this case, the research identified five main categories of landlord in Badia: these are:

1. Resident landlords who built their property

2. Resident landlords who inherited their property

3. Absentee landlords who built their property

4. Absentee landlords who inherited their property

5. Developers who developed the property (most are absentees)

The initial five categories were based on a combination of the landlords' permanent residency status (resident and absentee landlords were often used in previous studies) and the routes into renting (that is, those who built, those who inherited and those who developed) as identified in the study site (see section 3.4.1.1 of chapter three for more explanation of both characteristics of landlords). Following further analysis of the landlords who inherited their property, three further categories of landlord were identified. These are:

    1. the first generation of inheritors,

    2. the second generation of inheritors, and

    3. the prospective inheritors.

In total, eight categories of landlords were identified.

For clarity, the following sub-section has been divided into resident and absentee landlords. Each sub-section defines the categories of landlord, highlighting the diversity in the form of rental property ownership within the context of Badia.

It is important to note that the description of the resident landlords is in-depth compared to that of the absentees. As noted in the methodology chapter, this is because the researcher encountered challenges in recruiting the latter group of landlords.

5.4.1.1 Resident landlords

1. Resident landlords who built their rental property

This group of people let out accommodation from the property they have built and they also reside in it with the tenants. The landlords in this group referred to themselves as the "owner" of the property. The following comment from landlord L09 is representative of the assertion

of ownership; "I own the house, I built it and not a developer". In many instances, these landlords used similar statements to highlight two things: firstly, to differentiate themselves from other categories of landlord; secondly, to clarify the extent of their ownership and authority over the property they let out. For instance, landlord L01 who has owned his property for over 47 years is quoted as saying:

> . . . my siblings own these houses (pointing at other houses), and I am the owner of this particular one, I control everything that happens in it, I'm not sharing it with anyone (L01)

Some literature on rental housing in the developing world also uses the term 'owner' interchangeably with 'owner-occupier' (see section 3.4.1), only to denote an individual or landlord who built the house in which they reside (for example, Gilbert and Varley, 1990) with no information about the extent of their authority. Where appropriate, this present study will also adopt a simple terminology, "original owner" in order to differentiate landlords who built their rental property from those in other categories.

During this research, six resident landlords who had built their rental property and resided with the tenants were interviewed (see Table 5.4). All six landlords - five males and one female - had lived in the same property for an average of twenty-five years. In this study, the population of male landlords appears higher compared to females. The researcher feels confident in making this statement since most of the tenants interviewed, with the exception of two, indicated they had a male resident landlord who had built his rental property. This suggests that there are very few female resident landlords who directly built their rental property in Badia, compared to their male counterparts.

Table 5-4 *Background information about resident landlords who built their rental property*

ID	Gender	Age range	Years in tenure	No of tenants	Occupation
L01	Male	70-79	47	7	Retired
L02	Male	70-79	22	8	Retired
L09	Male	70-79	29	13	Retired
L12	Female	40-49	13	10	Trader
L13	Male	80-89	20+	12	Retired
L15	Male	70-79	20+	10	Retired

As Table 5.4 shows, the resident landlords who built their rental property were mostly elderly, between 70 and 89 years old. Based on the age range of landlords who participated in this present study and the descriptions most tenants presented about their landlord, it appears that the majority of resident landlords who built their property in Badia are elderly. The relatively old age of the landlords partly resonates with the age of the settlement. As discussed earlier (see section 5.2), the community leaders noted that part of the settlement has been in existence for a long time.

They can be described as self-help landlords because they built the house with personal resources. A previous study (Gilbert and Varley, 1990: p. 11) similarly identified such landlords, referring to them as, "self-help landlords". However, the reason for their motivation to rent their property differs. Some of these individuals can be described as subsistence landlords because they involuntarily decided to let out accommodation triggered by the need to supplement their meagre salaries (see Kumar, 2011). For instance, landlord L01 commented:

> The reason why I rented it out was that there was excess space, the rooms available were more than [I needed] me. It was just me, a wife and my children who were staying there […]. Another thing was because the little amount I receive as pay at work was not enough to cater for us, including my children's tuition fees and other expenses. So, I thought if I rent it out, I will be receiving some amount of money from the tenants, and I can add it up to my income to cater for my family. That was why I rented it out. (L01).

While four of the landlords own one property each, the remaining two (L09 and L13) own more than one property outside the settlement. Even though both can be described as bourgeois landlords (see Kumar, 2011) because they were not forced by circumstances to rent, it was difficult to categorise either of the two landlords as petty-capitalist landlords (refer to chapter 3, section 3.2.1.2) because they do not intentionally produce houses to expand or reproduce capital (see Kumar, 1996b). In fact, landlord L09 remarked that the other rental properties were built for his two wives. He reported:

> I have two wives, and I built a house each for them. They both live outside the community. Money from the rents should sustain them when I die (L09)

The quote implies that while he had other rental properties outside the community, the rental income is for his wives and not for him.

Each of the landlords had seven or more tenants from whom they collected rent, and as noted earlier, none of them reported having to share the rent extracted with another individual. They confirmed the personal extraction of rents from tenants without the use of an intermediary. The following comments are representative of the landlords' statements:

> I own the house, and the tenants pay the rent to me, I don't need to ask someone to collect it from them. After all, I live here with them (L15)

> I built my house, the tenants always pay rent directly to me, […] no one else is involved (L09).

Apart from renting and pension entitlement, some of the retired older men also engaged in a range of activities to generate income. For example, one of the landlords sells water from the

well in front of his house to meet his daily needs, while he waits for his tenants to pay rent whenever this is most convenient for them. He is quoted as saying:

> I have a well over there [pointing to the front of his house], so I sell water to people around every day, at least that helps with my everyday needs. My children are all grown; it is not like I pay school fees. It's my wife and me except when some of my grandchildren come for holidays. Income from the well helps because tenants do not pay all the time and there is nothing you can do about that. (L02,)

It was found that most of the landlords in this group pass on the property to their offspring when they die. Therefore, the next section will describe landlords who inherited the rental property and live in it with the tenants.

2. Resident landlords who inherited

This category of people let out accommodation from the property they inherited and reside in it with the tenants from whom they collect rents and those whom they do not because they share the property with other landlords. They comprise individuals who inherited the rental property directly from their deceased parents or spouse. In this present study, tenants distinctively describe them as the direct inheritors of the original owner. For example, a tenant is quoted as saying in the local language, "àwọn láńlọ̀ọ̀dù tí wọ́n wà nílẹ̀ jogún ilé lọ́wọ́ baba wón tó kọ́lé ni"; the landlord in the house inherited directly from the father who built the house. In this study, such inheritors will be referred to as the "first generation of inheritors". This is to differentiate them from other groups of inheritors that will be described later in this chapter.

Five resident inheritors who resided with rent-paying tenants were included in the participants during this research. As Table 5.5 shows, these comprised four males and a female whose ages ranged between forty and sixty-nine years.

Table 5-5 *Background information about resident landlords who inherited their rental property*

ID	Gender	Age range	Years in tenure	No of tenants	Occupation
L04	Female	60-69	20+	16	Unemployed
L06	Male	50-59	14	20	Petty trader
L07	Male	60-69	30+	Many	Traditional head
L08	Male	50-59	21	Many	Trader
L10	Male	50-59	10+	12	Driver

While the four males inherited directly from either their mother or father, the only female was a widow who inherited her husband's property. This implies that the inherited property is shared through two methods. The first method is where it is shared among the children of the deceased original owner. In this instance, the resident inheritor only owns a portion (rooms) of the property which means that they are not entitled to collect rents from all the tenants in the property. Three (L04, L06, L10) out of the five inheritors occupy a room in their inherited property while they rent at least one room to another household. For instance, landlord L06 commented:

> I don't have many tenants, I'm already staying in one of my rooms, and I have two others with tenants (L06)

The second method was sharing the inherited property between wives of the deceased original owner. The only female resident inheritor interviewed by the researcher reported sharing the rental property with a co-wife. In Yoruba culture[22], the ethnic group to which the majority of the residents in Badia belong, this method is referred to as "idi-igi"; that is, where

the property is shared by rows based on the number of wives (Bello, 2015). Tenant T05, who reported a similar situation in the house she resides in, explained how the distribution is achieved:

> The house is a shared property, inherited by two wives; one resides here, but the other one lives elsewhere. One owns the left row and the other the right (T05)

While this corroborates Gilbert and Varley's (1990a; p.11) finding that widows let out accommodation inherited from their husband, it also contradicts the study as these authors suggest that, in Mexico, renting is predominantly a widow's business. In this present study, the researcher did not come across many widows who were in the rental business. A previous study (Amole *et al.* 1993)[23] on Yoruba family housing in Nigeria indicated that widows inherit mainly in cases where the original owner was polygamous which makes it an alternative method of distribution to the one previously explained. In this regard, the offspring of each wife was allocated a part of the house jointly as a group and not as an individual.

The collective method of ownership by inheritors is similar to the family house ownership in Yoruba culture which Amole *et al.* (1993) refer to as 'joint ownership'. Similar to the original owners, the inheritor has the right to, and profess ownership of, the property; however, unlike the former, they control less of the property and this is confirmed in some of their responses as they add a phrase such as, "…as one of the owners of this house…" (L10), which explains the form and extent of their ownership of the property.

---

[23] These authors described the family house as an inheritance and focused more on the rent-free tenants (who are apparently the heirs of the original owner) as the main occupants. However, nowadays, such houses no longer function as family houses; they are rental housing because they are occupied by rent-paying tenants and not those who live rent free; and they may likely be related to the original owners. Complete rest of sentence

Due to the fragmentation in ownership, some tenants (T01, T05, T06, and T22) may not necessarily pay their rent to the inheritor resident in the property which further complicates the social relations within the rental sector in Badia. However, tenants still acknowledge the presence of resident inheritors and also address them as the landlord. This is because tenants view the inheritors of a property as counterparts (that is, joint owners) irrespective of the method of property distribution with which the latter are associated. The following are representative of the comments made by the four tenants who reported having a resident inheritor occupying the property with them:

> The house is inherited, but one of the landlords lives in the house with us, the tenants (T22)

> The owner of the house is deceased, so the children have inherited the house; they are the landlords. One of them lives here; he is the man you saw sitting outside (T06)

> You have first spoken to the landlords, the two you were talking to are the landlords, one of them lives here. It is their parents that own this house, but after the death, they shared it between themselves (T01)

However, there were a few cases where the inherited property was owned by only one inheritor. For instance, one of the inheritors interviewed did not report sharing his inheritance with someone else. Also, out of the fourteen tenants living in inherited properties, one tenant (T02) indicated that the landlord was the sole inheritor. She (T02) is quoted as saying, "he is the only one they [the parent] gave birth to", suggesting that being the only inheritor happened because this landlord was his parent's only child because, otherwise, he would have had to share with his sibling(s).

In several cases, the number of years an inheritor has inherited the property is sometimes different from the number of years they have resided in that property. Some became resident in the property immediately after the original owner passed away, while others returned to

occupy part of the rooms they inherited after several years. For instance, two inheritors (L04, L08) reported that they were already living in the property before the original owner's passing. Two (L07, L10) moved in immediately after the death of the original owner, and one (L06) moved in several years afterwards because he was already living elsewhere when the parent died. Except for the traditional ruler (L07) who moved into the house to carry on his ancestral title, the idea of residing in the inherited property was mainly due to the inability to cope with rent payment elsewhere. For instance, landlord 06 stated:

> This is my father's property, and I won't lie. Before I moved here, I had some housing issues; I had no money to pay rent any more (L06)

As observed, different house types are being passed down as an inheritance. While the majority inherited rooms from bungalow type buildings, landlord L08 resided in a two-storey house (H2) where he has inherited other rooms. The majority in this category of landlord also indicated that they inherited the tenants living in their portion of the house from the deceased original owners, which implies that the house was passed down as a rental property.

5.4.1.2 Absentee landlords

This section presents the categories of absentee landlords identified in Badia. It is important to note that most of the information about absentee landlords was gathered from the tenants. However, in many cases, the tenant's profile of the landlord (e.g. the landlord's employment status and the number of houses they possess) was limited.

1. Absentee landlords who built their rental property

This category of people let out accommodation from the property they built, but do not reside in it with the tenants. During the research, one of the landlords (L03) confirmed that he owns a bungalow in the community from which he lets out rooms to twelve households, but does

not stay on the same lot with the tenants. The landlord was self-employed as a mechanic and resides in a two-storey house within the community.

Arguably, data from only one participant is insufficient to generalise about the views of absentee landlords who built their property in Lagos slum. Nevertheless, responses from five tenants who have absentee landlords (who built their property) provided additional insights which were of contextual value to the subject (landlord-tenant relationships) being studied.

2. Absentee landlords who inherited

This category of people comprises those who let out accommodation from the property they inherited but do not reside in the same house as the tenants. As highlighted earlier in section 5.4.1, three groups of people were identified as absentee inheritors in Badia: (1) the first-generation of inheritors, (2) the second-generation of inheritors and (3) the prospective inheritors. While they are all inheritors, their forms of ownership of the property and the circumstances under which they operate as landlords differs. These landlords are outlined below, starting with the first-generation of inheritors.

• Absentee first-generation of inheritors

This category of landlords is similar to the first-generation resident inheritors described in the resident landlords' section above, except that they do not live with the tenants. In many cases, they have also inherited part of the property with other children or the wife of the deceased original owner. The two-absentee first-generation inheritors (L05 and L11) interviewed during this study confirmed they shared the property with other siblings and that they had both inherited bungalows and own two rooms in their respective inheritances. Both participants reported being landlords of the rental property after the original owner's passing.

They have both owned the property for a long period of time. Landlord L05 noted that he had

owned the property for over thirty years, while L11 has held shared ownership for over

twenty-five years. However, the method for collecting rent from tenants differs. In L05's

case, all the tenants pay their rent into an account, and this is shared every three years

between the inheritors. Meanwhile, doubling as a caretaker, L11 explained that each tenant

pays whatever they have to her, and she sends it directly to the respective landlord [inheritor].

One of the inheritors called while the researcher was there, and she later summarised the

conversation with the person, saying:

> You see, [she said a proverb][24] one of the owners of the rooms just called me now, he
> is asking if I've paid the rent into his account. He lives in Ogbomoso [in another
> state]. (L11)

Apart from the income from rent, both participants indicated being engaged in income-

generating activities (see Table 5.6 below). However, as responses from tenants suggested,

this economic attribute may not be true of all the landlords in this category.

Table 5-6 *Background information about absentee first-generation of inheritors*

ID	Gender	Age range	Years in tenure	No of tenants in the property	Occupation
L05	Male	40-49	30+	14	Accountant
L11	female	60-69	25+	15	Petty trader

- **Absentee second-generation of inheritors**

---

[24] She said a proverb in the local language which means, 'it was as if the inheritor knew I was here
before he called'.

This category of people can be described as those who inherit a property that is already an inheritance; they let out accommodation from it but do not reside with the tenants. This is a situation where the first and second generation co-own the inherited property because the room or rooms of the former are passed down to the children after the parent's (first generation) death. However, in the case of the second-generation of inheritors, the right of each individual is minute as there are multiple inheritors of a few rooms. Overall, this leads to further fragmentation in ownership with multiple owners of each house and in some cases, rooms. An elderly male tenant who had lived in the same house for nearly five decades gave an example of such a situation in the property in which he resides. He reported:

> One of their brothers [also an inheritor] has died, but he has children, the children are now grown-ups. They have even been introduced to us. When they shared the rooms, this room [pointing to his room and the one next to his] and the other room belongs to those children. (T01)

- **Absentee prospective inheritors**

This category is also similar to the absentee first-generation inheritors above; however, in this case, the original owner is not deceased. As discovered in the study site, inheritors collect rents from their tenants after the death of the original owner; but, with the prospective landlords, they are involved in the rental business while the original owner is still alive. Although no information was accessed directly from this group, a tenant who had prospective landlords provided an insight into their existence and the significance of this group to the housing improvement process. Tenant (T07) who had lived in the same property for over sixteen years confirmed having prospective inheritors but also reported the involvement of a caretaker in the rental operation, resulting in a complex situation where the tenancy arrangement is linked to three different categories of people who do not reside in the property (i.e. the original owner, the caretaker and the prospective landlords). Tenant T07 explained

> The owner is an old lady. She is ill. . . She does not live here. It is the children that come to collect rent. We also have a caretaker. . .

This quote points to the existence of a relationship between four actors and consequently demonstrates the complexity of the ownership structure and the challenges of identifying who is/is not the actual "landlord". As will be shown in a particular example cited in chapter six, while the original owner's children are also in charge of the rental business, the tenants are confused about who to pay rent to or who to hold responsible for the improvement of the property.

3. Informal developers

This category of people are often absent and can be described as the *de facto* landlords of the property but, while they have assisted others in developing the property, do not reside in it with the tenants. They are called abánikólé (which literarily means those who help to build a house) in the local dialect or simply "developers". In the study site, they act as builders or contractors who partly or wholly finance significant improvements or construction of houses and there has been a long-lasting[25] dependence on them which indicates their significance. When one of the tenants was asked if the landlord resides in the property, she responded:

> A developer is in charge of this house, the house has been with a developer for over 20 years, we grew up [in the neighbourhood] to meet it that way (T12)

Another extract from the group interview with the community leaders also describes the developers

> They might renovate the house or give it to a developer to turn it to a modern house (FDG)

---

[25] During the data collection some of the community leaders pointed at a few properties that were being built by developers.

Informal developers have remained an alternative finance support for substantial housing improvements in the community for two reasons. Firstly, because rental property owners rarely have access to formal or other forms of financial assistance for the improvement of their property. Thus, a developer is engaged by the property owner who lacks the financial resources required to undertake the necessary improvements. For example, a participant in the focus group commented:

> …some landlords may look at the house and say the house is old or inhabitable and decide to evict the tenants to renovate it and if there is no money, he can get a developer to develop the house. When there is no money and the government will not borrow [lend] people money to improve their house except they [the government] build low-cost houses and ask people to buy and pay in instalments. So, the house owner would have to find a solution to how he can improve so that the house will not collapse completely (FDG).

Secondly, participants perceive that the process of accessing finance from the informal developer is less complicated compared to taking a formal loan which may require the presentation of unavailable assets, such as tax clearance, a guarantor etc.

> . . .if you decide to borrow, for example, with a business loan, we were asked to collect a form which we did, then asked to bring a guarantor, I got my tax clearance and other things, yet I have not made any progress. You will be asked to pay back monthly when you are unable to recoup the money spent to improve every month, with developers, you will negotiate (L11)

While this source of financing for housing improvement has seldom been accounted for in the literature, the kind of financial recovery arrangement has also not been reported. As part of the recovery arrangement, which is the payment for the cost of construction and the service rendered, the developer becomes a *de facto* landlord based on agreed terms with the property owner. In this case, the developer runs the rental business and collects the house rent directly from the tenants over an agreed period.

> If he [the property owner] gets a developer, they negotiate, depending on the structure [length of years], they agree between themselves. Sometimes they agree between 15

to 20 years. The developer gives them something little to feed on until the years expire (L07).

. . .with developers, they will negotiate, and the developer will be giving them [house owner] something until the duration finishes (L11)

The community leaders also confirmed the sentiment behind this quote from an original resident owner which suggests that the developer's *de facto* landlordism is mostly temporary, and the number of years in this tenure varies depending on the terms agreed between the two parties. During this period, the developer provides some money to the house owner for food.

During the temporary contract period, which is the time the developer has to recover the cost of investment, the rental property owner ceases to function as a landlord. This was reflected in the responses of the two tenants (T04 and T12) who live in rented properties managed by developers. Tenants T04 and T12, who have resided in their rented property for thirteen and fifteen years respectively, reported that they accessed the rental property through the developer:

So, you know they now hand over the houses to developers. We did not rent from the house-owner; it was from the developer. We don't know the owner; we have to talk to the developer if we need any improvement to the property (T04).

We met the house with a developer (T12).

Based on the definition of landlord adopted for this study (see section 3.4.1), it can be argued that developers are landlords taking into consideration their exchange relation with the tenant and involvement in the day to day running of the rental business and its management.

Although Badia is an informal settlement, participants indicated a formal type of agreement between the developer and the property owner which entails the signing of a contract

document. In line with this, reports also suggest that the contract is binding as there have been instances where the misunderstanding between the two parties has led to a case being taken to court. Below are some comments made by landlords:

> There is a house down there a developer renovated it for them; the contract between them and the landlord was 15 years, but the building materials used are second hand, this is about six years now. The owner did not touch anything she just signed off the documents (L11)

> The construction started with a different developer; after a court case it was handed over to another developer (L07)

The comments express the opinion that when a misunderstanding arises between the property owner and the developer this, in turn, may affect the quality of housing improvement in buildings where the tenants are already in residence.

5.4.2   The tenants

As highlighted in chapter four, the tenants recruited for this study were existing tenants who have lived in the same property for a long period sufficient to have knowledge of the housing conditions and at the same time have experienced the conditions surrounding the slum upgrade. Based on the length of tenancy, most of the tenants had no form of rental contract signed with the landlord. As reported during the group interview, the issuing of a rental contract is a more recent practice in the community.

> Not everyone in the community had an initial signed agreement because many have been tenants in a particular house for so long that, at the time they moved in, there was nothing like an agreement [rental contract] in existence (FDG).

Notwithstanding the above, as tenant T10 notes, written agreements are not binding and have no detail about rent increase or housing improvements.

There was no agreement. Even the agreement people sign has nothing to do with housing improvement or damages. What it contains is more about rent and when rent is due. What they write is not binding; it never works. They do not even mention anything about how rent is increased. So why do people sign an agreement then? However, we did not sign any agreement (T10).

Thus, the relationships between the landlords and the tenants in this study are based on "word of mouth" (FGD). Matters such as rent increase are announced verbally during an ad hoc meeting and, as some tenants pointed out, this is not subject to negotiation. Tenant T07 added that "you do not necessarily have to agree, as long as it is mentioned, you are expected to pay, and if you are not comfortable with the decision you can leave". Nonetheless, some were of the view that their landlords are considerate and do not increase the rent arbitrarily (T08, T17).

Whilst tenants are largely defined in terms of the landlord's residency status, that is, tenants of resident and absentee landlords (see section 3.4.2); this research has identified five main categories of tenancy arrangements (see Table 5.7) which have been classified based on the landlords' residency status and the form of rental property ownership outlined in section 5.4.1. The proportion of tenants in each category is represented in figure 5.6.

Table 5-7 *Categories of Tenant and Codes*

S/N	Tenant Categories	Tenant coded
1	Tenants with resident landlords who built their property	T10, T13, T15, T16, T17, T20
2	Tenants with resident landlords who inherited their property	T01, T05, T06, T22
3	Tenants with absentee landlords who built their property	T08, T18, T21, T23, T24
4	Tenants with absentee landlords who inherited their property	T02, T03, T07, T09, T11, T14, T19, T25, T26, T27
5	Tenants with informal developers	T04, T12
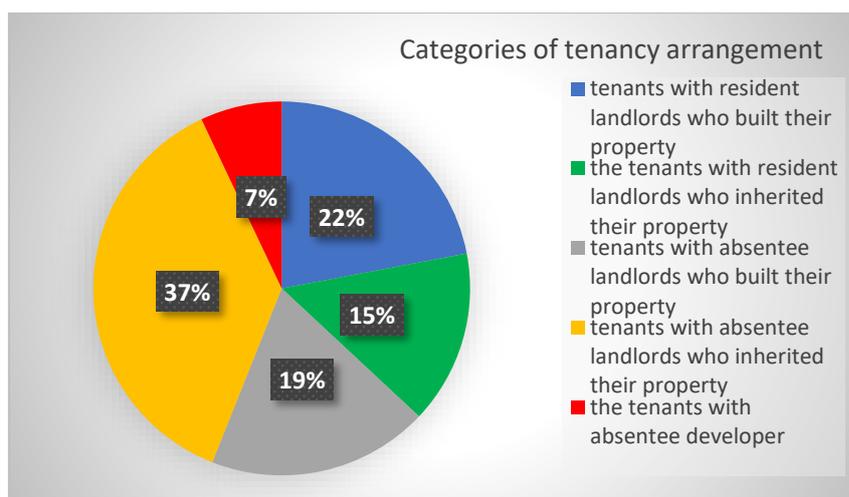
Figure 5.6 *The five main categories of tenancy arrangement in Badia.*
Source: The author

5.4.3 The caretakers

Caretakers act as an intermediary between the landlords and the tenants as reported mainly by tenants who had either an absentee landlord who built or inheritors as the owner of the property. As Table 5.8 shows, of the seven tenants who claimed to have a caretaker, one was with an absentee landlord who built the property, one had a resident inheritor living in the property, while five were tenants living in inherited properties with absentee inheritors.

Table 5-8 *Tenants that confirmed having caretakers*

S/N	Gender	Years in tenure	Landlords' tenure status
T03	Female	13	Inheritors Absentees
T06	Female	20+	1 resident, inheritor
T07	Male	16	Prospective inheritors
T09	Female	30+	Inheritors Absentees
T11	Female	17	"
T14	Male	13	"
T21	Male	13	Absentee owner

The following are the features of caretakers in the study site: firstly, they are mostly close relatives appointed by the landlord(s) to represent their interest. For example, a relative of the

original owner was introduced as the caretaker of the rental property where a tenant was interviewed. In addition to his property he was also helping to monitor his relatives' properties. Also, an absentee inheritor who lives in the community introduced herself as the caretaker acting on behalf of other co-inheritors and close relatives to look after the properties, saying:

I am the caretaker, others are not here, but I look after all the houses (L11)

Secondly, caretakers live in closer proximity to the property than the landlord. Nonetheless, some caretakers also live outside the settlement. This mainly occurs in instances where the absentee landlord has no relative within the community yet lives outside the city and travelling down is not sustainable. For instance, tenants T21 and T07 described information about their caretakers when the question about their landlord was raised:

> Ha! Our caretaker does not live in Badia o. I don't know where she stays, but she doesn't live here. . . The landlord lives somewhere in Ekiti; he can't be travelling all the time. .Ha! The expenses will be too much". (T21)

> The landlord does not reside in this area. We have a caretaker that lives around (T07).

Caretakers sometimes help to extract rent from the tenants. Although this is similar to the attribute of a landlord, the rent collected is for, and "transferred to, the landlord" (T21). Some of the tenants with caretakers also commented that caretakers do not decide the rent that tenants pay. For example, one tenant explained that the caretaker recently told them (the tenants) about the increase in rent; however, when they protested, he declined responsibility and said that the landlord would have to decide.

182

> So, the caretaker said well, he did not increase the rent, they [the inheritors] sent him too, and he will have to report back to them, but we [the tenants] have not heard from him (T27)

Caretakers keep the landlord informed about the situation concerning the building, and sometimes act as the initial point of call when there is an incident that requires the attention of the landlord, particularly about mandated improvements by the local council officials (this will be discussed in the subsequent section). For instance, two tenants reported that:

> The caretaker only comes around to help us plead with and pay the council on behalf of the landlord whenever they intend to lock the house (T07)

> The council comes here all the time, so the caretaker bails us out. The caretaker had to tell them to stop disturbing us. (T11)

It appears that the caretaker is often influential in dealing with the local council officials on behalf of the tenants. In both comments presented above, while the first caretaker was an elderly man who was commonly referred to as the "father of the compound", tenant T11 described the second as one of the traditional rulers in the community.

Caretakers also receive information from tenants about the required improvements and those that have been undertaken by the tenant. Tenants indicated that they inform the caretaker before they undertake any improvement or repairs to any part of the house, including their rooms. In some situations, having the caretaker to talk to about necessary improvements was significant. For instance, tenant T07 said because the landlord "cannot understand when you are talking to her, we [the tenants] are not able to discuss housing matters with the owner [the landlord]". The landlord, who is the owner of the property, is alive but unwell and is unable to understand and cater to the need of the tenants. Although the children come around to collect the rent, the tenant said that they were not concerned about the housing conditions. For these reasons, he said: "they just talk to the caretaker".

Tenants also report improvements to the caretaker because they anticipate that the carertaker will report the improvement to the landlord either so that the tenant gets reimbursed for the money spent on improvement or use it up in rent. For instance, Tenant T07 commented:

> Before we make any repair or improvement, we inform the caretaker. For instance, when I wanted to do the roof of my room, I told the caretaker it was because the roof was leaking. He permitted me, but he didn't pay me back and he didn't say anything about using it up in rent (T07).

Whether caretakers relay this information to the landlord or not is another concern. However, as will be illustrated in chapter six, the effectiveness of the caretaker with regards to the housing improvement process tends not to go beyond receiving the information about the necessary improvement.

5.4.4 The Health Officers

The "health officers" (sometimes called the council) referred to in this section are employees who work in the public health department, which is a part of the Local Council Department Area (LCDA). As part of the public health department's responsibilities, health officers carry out routine house to house inspection in Badia. This aspect is relevant to this research and corresponds with prior study in Mexico (Gilbert and Varley, 1991) which indicated that the municipal's Directorate of Public Works also inspect *vecindades*.

According to GO2, the idea behind the house to house inspection in Badia is to promote healthy and hygienic living standards due to the unsanitary conditions and housing inadequacies in the area. In order to achieve this purpose, the health officers ensure that the residents have "good infrastructure" meaning the provision of necessary facilities:

The purpose of health officers in the community that you call "wole-wole" is to enhance their health standard and prolong their life. Moreover, you know when we have good infrastructure definitely you will not fall sick. If you are aware that you need to have sanitary conveniences you will not fall sick, you will not be infected with cholera [eh], all these communicable diseases (GO2)

Therefore, the health officers oblige the landlords to provide the expected facilities and ensure that there are no housing defects, such as those listed below:

Some nuisances are solely for the landlord; these are the nuisances that you have to charge the landlord for. That is, a dilapidated wall of the premises, the absence of sanitary conveniences, [eeh] and some other things, the leaking roof, conversion of the set back to shop, conversion of sanitary conveniences to a room, cracked concrete floors, are the landlords. However, if the landlord has provided all those things, it is now for everybody in that house to maintain it. (GO2).

They are also liable to put into effect court orders, such as the Abatement[26] Order and the Closing[27] Order, when residents neglect the required standards. In theory, tenants are not charged for the landlord's negligence. However, under the public health "joinder of party law", all occupiers, including the landlord who lives in the house, can be held responsible for uncleanliness.

You see, by the public health law, there is what we call "joinders of party". Joinders of party is a nuisance constituted by all occupiers, both the landlord and the occupiers are liable. For instance, overfilled septic tanks, accumulated refuse, failure to maintain a clean and healthy environment; these are the nuisances constituted by all occupiers (GO2)

While the basis of the inspection is to promote healthy living in the community, as reported by residents and shown in chapter six, the health officer "wants the whole house improved and habitable for humans" (T05).

---

[26] The abatement order is an order from the court to compel the landlord to get the identified "nuisances" rectified.

[27] The closing order is an order to seal the premises due to the level of nuisances.

5.5   Summary of initial findings

This chapter has provided preliminary findings and new insights into the landlord-tenant relationships. In order to answer the research question for this study - how do landlord-tenant relationships influence the process of housing improvement in the context of a slum upgrade - the analysis in this chapter has focused mainly on the current state of housing stock in Badia and the actors in the housing improvement process.

It was found that, although some of the residents reported at least an improvement to their dwelling, generally the quality of housing is still low. Some of the housing issues existed before the slum upgrade and still persist even after the upgrade. In this context, the next chapter will provide an understanding of the factors that have facilitated and hindered housing improvements in Badia.

In addition, the research identified four categories of people who influence the process of housing improvement in Badia; these are landlords, tenants, caretakers and health officers. The main finding in the section relates to the landlords. From the three characteristics of landlords highlighted in chapter three (see section 3.4.1.1), in a number of cases, the residency status of the landlord, (that is, the resident and absentee classification) is often used to describe landlords' housing improvement performance in the literature (see chapter three). However, this study has identified that the resident and absentee landlords had three different forms of rental property ownership: 1) those who built their rental property, 2) those who inherited their rental property and 3) those who developed the rental property and became *de facto* owners). Therefore, as a result of the residency status and the ownership pattern of the rental housing, the research identified five main categories of landlords. These are:

    1   The resident landlords who built their property

2   The resident landlords who inherited their property

3   The absentee landlords who built their property

4   The absentee landlords who inherited their property

5   The absentee developer

After further analysis of the absentee landlords who inherited their property, the research identified three other categories of landlords, namely: (1) the first generation of inheritors, (2) the second generation of inheritors and (3) the prospective inheritors. In total, the research identified eight categories of landlords who influence the housing improvement process in the study site.

As regards the different forms of ownership of the rental property, this study also made further discoveries. Firstly, the extent of ownership of the rental property differs between the landlords. Not all cases involved the landlord owning or being in control of the entire property. For instance, the inheritance of rental property leads to a fragmentation in ownership, with multiple inheritors owning each house and, in some cases, rooms. Therefore, many of the inheritors have access to only a few rooms which they let out from a jointly owned property, and they are not entitled to collect rent from other tenants. Secondly, the duration of ownership of the rental property differs. In the absence of death, the landlords who built their rental property and those who inherited, may own the house as long as they desire, unless they decide to exchange the property in the housing market. However, the form of ownership of the developer is limited to an agreed time based on the terms of the contract between them and the main property owner.

Furthermore, beyond the residency status of the landlords (i.e. tenants who live with resident landlord and those who live with absentee landlords), often used to categorise tenants and the quality of their dwellings, this present research extends knowledge as it identifies five main tenancy arrangements defined by the five main categories of landlords listed above. These categories are:

1. Tenants with resident landlords who built their property

2. Tenants with resident landlords who inherited their property

3. Tenants with absentee landlords who built their property

4. Tenants with absentee landlords who inherited their property

5. Tenants with the absentee developer.

The chapter has now set the foundation for chapter six. The description of the study site, the discussion about the current state of housing and housing improvements, and the main actors in the housing improvement process, will facilitate an understanding of the factors that influence the housing improvement process in the context of a slum upgrade in Badia.

CHAPTER SIX

6 The factors influencing the process of rental housing improvement in the context of a slum upgrade

6.1 Introduction

This chapter builds on and integrates some of the empirical evidence outlined in chapter five, which includes the current state of housing (see section 5.3), and the categories of people influencing the housing improvement process (section 5.4). The chapter further draws upon the analysis of research findings obtained from the views and personal experiences of landlords, tenants, and senior government officials and the focus group discussion with the community leaders. The chapter corresponds to the third objective of this study - *to explore what factors in the relationship between landlord and tenant influence the process of housing improvement in the context of a slum upgrade in Lagos, Nigeria.* Where appropriate, the findings are located within the broader literature on low-income housing in the urban areas of the developing world cities, as outlined in chapters two and three.

To this end, the analysis in this chapter is structured in the following ways: section 6.2 presents the factors that enhanced the process of housing improvements within landlord-tenant relationship. This discusses the role landlord-tenant relations play in the improvement process. Section 6.3 provides an insight into the relevance of slum upgrade to tenure security. Section 6.4 discusses the factors constraining the process of improving

the continued housing issues identified in chapter five. Finally, the chapter concludes with a summary.

6.2   Factors that enhanced the housing improvement process

6.2.1   The Health Officers' Role

As discussed in section 5.4.4, house to house inspection is carried out by the health officers to ensure that residents conform to stipulated housing standards. The senior government official (GO2) who was interviewed indicated that the Waste and Environmental department, through which the health officers operate, has been in operation "since the creation of the 37 Local Council Department Areas (LCDA) in Lagos state" in 2003. However, from residents' responses, it appears that the practice has been intensified more recently due to the completion of one of the main roads into the community. This is exemplified by a resident landlord who commented that:

> What we think is that immediately they finished the road the government [health officers] will start coming to check [the houses] (L13)

However, as highlighted by GO2 (see section 5.3.2.1), landlords' compliance with the state elected authority is very low. The health officers' operation in Badia echoes the practice in Mexico (Gilbert and Varley, 1991) where although house to house inspection is carried out in the low-income settlements, it is ineffective. In this present study, of the seven landlords who reported improvements to their property after the upgrade, two (a resident and an absentee inheritor) noted that they were comfortable with the operation of the health officers in the study area and indicated that this resulted in their recent decision to make improvements, such as the replacement of the old toilet for a new one, and

upgrading flooring and roofing. The resident and absentee inheritors made the following

comments, respectively:

> A new toilet has been fixed; the floor has been plastered. Ha, the health officers were serious about it. The main reason for their disturbance is that the inhabitants of Badia are generally dirty. Some people don't even do environmental sanitation. It is for our good; they want us all to have good health. (L04)

> They come from time to time, we had to change the roof of the house, and the pit toilet was improved, there's now a plate on the pit. I love the way they [health officers] are doing this. If not, the tenants would have messed up. (L05)

However, further analysis showed that the operation of the health officers sometimes

instils a surge of anxiety which the landlord passes on to the tenants. For instance, an

elderly resident landlord (one of those who built his rental property), who owns a

dilapidated three-storey high (H3) rental building close to the main road, perceived that

the health officers would commence rounds of inspections since the main road on which

his property stands had been completed. Due to the state of his property which he thinks

is lower than the required standard, he is anxious that the property might be locked up;

consequently, he transfers his anxiety to the tenants saying:

> We think that the government would be checking the buildings that are not up to standard - because there is no way they will not check since these houses are along a local road […]. The house that is not up to the standard of the road, they will take action. So, now okay […] I think we need to do what is necessary to be done, and that is what has been going on […]. I told them [tenants], if the government collects this house, it will affect the tenants and the landlord. (L13)

Many of the tenants, particularly those living in inherited properties, also reported that

their current involvement in the housing improvement process was due to the health

officers' persistent house inspection exercise. The majority of these tenants perceive the

operation of the health officers as an unwanted interference since many described their

presence as a "disturbance". This is partly because, in addition to the improvements of the

dwellings, tenants sometimes have to pay additional charges such as fines and land use

charge/tenement rates which are really the landlord's responsibility. This experience is reflected in comments made by some of the tenants with absentee inheritors:

> They disturb us when it is time, they [health officers] will come, saying that our landlord did not improve the house, and the local council will say they [landlords] did not come to pay land use charge, so we [the tenants] have to pay (T24)

> They [inheritors] do not improve the house at all, we the tenants do it ourselves and the money they [the landlords] are meant to pay they do not pay it, we pay it. They do not stay with us; we are the ones staying there, so if the government comes to complain we are the ones they hold responsible, do you know these are the landlord's duty? (T18)

> Just as we have said before, not much is being done by the landlord. The council disturbs us most of the time. In a month, three different groups could come from the council, with threats to lock us outside (T05)

> People from the council frustrate us, if we say they do not, we are lying. We often beg the council people whenever they come. (T09)

Furthermore, tenants justified why they had to involve themselves in the housing improvement process in connection with the health officers' operations. They explained that: 1) inheritors do not readily agree between themselves to improve (this aspect will be discussed further in section 6. 4.1); 2) that absentee landlords fail to visit the property; therefore, it is challenging to engage the landlords; 3) even when an inheritor resides in the property with the tenants, they do not take responsibility when the health officers come around; 4) there is no form of agreement between them and the landlord; 5) there is no one to whom the landlords can be reported.

As a result of a single problem or a combination of these issues, the tenants noted that they had "no choice" other than to comply with the health officers. The following responses are representatives of some tenants'current decisions to improve their rental dwellings:

Because inheritors do not readily agree between themselves to improve, particularly the communal areas, and many of them do not live in the property, we have to improve ourselves. Some don't stay close by, so they don't come in physically to collect their rent; we send it to them. If you explain to such a person that something is wrong or something needs to be done in the house, they won't do it. Some promise and check […] and do nothing. If the council disturbs, we [the tenants] are the ones they will meet, so why don't we just do it? (T19)

We do not have a choice; there is no agreement; we do not have anyone to report to. We only inform them [the landlords] about the required improvements, but when the council disturbs us, we will be forced to improve ourselves (T03)

Even though one of the inheritors live in the house with us [tenants], nothing has been done by this landlord. They collect the rent without even contributing when the people from the council comes. she just keeps quite as if she is not here when they [health officers] come. Tell me, what choice do we have? (T05)

Along with the reasons stated above, many of the tenants are forced to engage in the housing improvement process to avoid the possibility of eviction. While GO2 also confirmed the possibility of an eviction as a form of a penalty imposed on the occupants of a property, he notes that "this depends on the offence committed, as penalties could also include monetary sanctions (which varies depending on the offence) or imprisonment or both". However, reports from some tenants revealed that the process of final eviction starts with a fine charged according to how bad the housing condition is; if the charges are not paid, the property is then locked up and, in theory, this could lead to final eviction. For instance, tenants T03 and T07 (tenants with absentee landlords (inheritors) narrated their ongoing experiences at the time of this research which also reflects that the condition of the dwelling is due to the landlords' neglect. The two tenants reported as follows:

The council official [health officers] brought the council charge of ₦22,000 for us to pay, we could not pay it, and the whole house was locked up. This was the bill we were asked to pay because of what the house looks like, they were supposed to charge the landlords for that, but we were the ones charged. Are we to fix the house […]? We had to bribe them with ₦1,500 before they opened up the house for us and they gave us an ultimatum of two weeks to pay the ₦22,000. It has passed, they will soon come back now, we have started arranging amongst ourselves on how to

pay it up if we don't pay they will lock up the house and nothing will happen, we don't have any power over their decision (T03)

The council fined us 50,000 naira. If he [one of the prospective inheritors] doesn't pay, it will affect all the tenants, and we the tenants cannot contribute the money required for improvement or pay the fine (T07).

One of the strategies employed by tenants when they are dissatisfied with the property or the landlord is to change accommodation (Cadstedt, 2006). However, it was found that tenants in this study were anxious about being evicted despite the poor condition of their dwelling. This is mainly because they do not have the financial means to rent other accommodation, as this will require paying advance rent and other charges as a new tenant. This is also exemplified in the account from tenants T03 and T07:

. . .because if we drag this with them [landlords] and we get evicted from the house, where would we get money to rent another place?" (T03)

I can't move out of this house because to get another one [accomodation] you have to spend over ₦150,000. This is too expensive for me. If I had this amount, I would have gone somewhere else (T07)[28].

Meanwhile, amidst this anxiety, the health officers' operations have also facilitated a collective approach among tenants towards housing improvement plans. As part of the housing improvement process, tenants unite to deliberate between themselves on the best possible ways to achieve the mandated improvements of the shared areas. For instance, tenants in some houses have decided to boycott the payment of rent to their respective landlords. In these instances, they plan to gather three months' worth of rent in advance from each tenant in order to undertake the necessary improvements meant to be achieved

---

[28] This comment from tenant T07 living in an inherited property controlled by absentee landlords (prospective inheritor) was before himself and other co-tenants received eviction notices (this will be discussed further in section 6.4.1)

by landlords (particularly the ones imposed by the health officers). This is reflected in tenant T09's report:

> Because the council [health officers] keeps disturbing us all the time, so, we have decided to gather the money among us the tenants. Because if we gave the landlords the money, they would not be able to account for it. So, the three-month rent that we have agreed to gather, we will call artisans and improve it ourselves. That is the agreement (T09)

The quote illustrates that the coordination among the tenants living in the properties is essential to their improvement. In the view of one of the community leaders, "this is the only option, and if the tenants do not work together to improve these things [the required improvements], they will continue to suffer" (L07). While the comment above suggests that the tenants want to undertake the improvement themselves, it also demonstrates that they do not trust that the necessary improvement will be made even if the bulk rent is handed over to the landlords.

6.2.2   Residency in the rental property

Three (L01, L09, L15) resident landlords who built their rental property also reported that they willingly improved their dwelling in the context of slum upgrade because they live in it and see it as their home. They commented as follows:

> I have to improve the house the way I have been doing it before [the upgrade] because I live here. I want it to look nice because I am living in it. (L15).
>
> This is where I live; you have to take care of the place you live in (L09)
>
> I just did it because I stay here, I don't have any other house anywhere. (L01)

The comments above tend to suggest that this category of resident landlord did not feel coercion to improve their property, and that their permanent residency (L01) in the rental property acts as an incentive to make improvement to their dwellings regardless of

whether there was an upgrade or not. The landlords' statement also shows that in such situations where the property doubles as the owner's residence (use-value) and a commodity (rental property), resident landlords improve it because of its use-value, and not because the property is a commodity. However, as will be shown in section 6.4.1, not all resident landlords were able to improve the condition of the rental property in which they reside due to other factors.

Similar to the comments of the resident landlords, tenant T19 living with absentee inheritors was also of the view that the improvement of the dwelling should be undertaken by tenants and not left for the house-owner. She felt that even though tenants do not own the property, the position of ownership is conferred on them once they live in it and have made it their home:

> Those of us living in the house are the owners of the house, and we are also not the owners; we are to do most of the repairs and improvements. We can't be waiting for the house-owner to do everything for us. (T19)

This comment suggests that tenants can also improve their rented dwellings if they perceive it as their home.

6.2.3 The financial relations as an enabler

In cases where landlords reported an improvement to the rental property, the research identified that funds from tenants were relevant. While Precht (2005) also finds that landlords in Dar es Salaam, Tanzania, improved their rental housing stock after an upgrade using the rental income from tenants, in this present study, tenants' financial commitments towards housing improvement entailed diverse arrangements between them and the landlords. The first financial arrangement identified was an instance where the

landlord requested the tenants to pay at least six months' rent in advance for the necessary improvement. This was reported by two resident landlords (L09 and L02) who built their property. Whilst this has also been an ongoing practice, one of the landlords further explained that only the long-term tenants volunteered to pay the six-month advance rent for the last major improvements. Although this landlord had thirteen tenants in total, he did not mention how many of them were included in the long-term tenants who paid for this improvement. He is quoted as saying:

> The tenant supported me because they paid the bulk of the six-month rent in advance, so I gave them the six-month receipt. I had to do this because there was no money. That was the help they rendered because some tenants were also asked to pay in advance, but they refused. Only those who have lived here for a long time did. I did not force them, but they paid, so that is how it is. Human beings are entirely different; some have mercy, while some do not, I was not upset (L09)

The extract above suggests two things: Firstly, the improvement could not have been achieved without the tenants agreeing to pay the bulk rent of six-months in advance. This corroborates study, which found that tenants voluntarily paid rent advances to support landlords with repairs and improvements (cited by Tipple *et al.* 1999: p. 277). Thus, it confirms that, as the resident landlord (L09) noted, the tenants were not forced by the landlord to pay the bulk rent in advance. Secondly, the quote suggests that the long-term residency of tenants is also important as those who may be willing to pay the bulk rent in advance are most likely to be tenants in long-term tenancies. It may be that this is due to long-lasting social relations because they have lived in the same property with the landlord for a long time. In addition, they may have come to terms with valuing the property in a similar way to the landlord.

The second financial arrangement identified was the situation where the landlord gives the tenants permission to negotiate the cost of the required improvement or repairs with

artisans, then the cost of the improvement is shared between both actors. For instance, this occurred between an absentee inheritor and the tenants. The former who reported the improvements to the toilet and roofing (see section 5.3.2, Table 5.2) noted that "the monetary contribution made by tenants was not part of the rent" (L05). The inheritor said that they (himself and co-inheritors) make an effort to bear about three-quarters of the cost while the tenants added the remaining quarter. He commented:

> When they told us that they wanted the improvement, we asked them to call the artisans. When they say the total amount, we tried to pay three-quarters, so the people in the house [the tenants] contributed the remaining one-quarter. This has always been the system. Depending on what we have as at then, if we have money available as at then [when improvement is required], but if we do not have money we will tell them to do it maybe two or three weeks we will pay them back, but if they want to do anything, they will notify us (L05)

The quote indicates that asking tenants to bear some of the cost had been the usual practice even before the upgrade and the strategy works because "all of them are working [have a source of income], and everybody in the house cooperates, and they have an understanding as well" (L05). This suggests that the tenants have accepted making extra contributions apart from the rent they pay because they all have a source of income, thus agreeing to make contributions will be less stressful. In summary, it appears that tenants in this instance must be ready to pay part of the required cost of the improvements should this situation arise.

The third financial arrangement identified was instances where the rent was increased after the landlord(s) improved the house. This was reported by landlord L06, a resident inheritor who reported the partial improvement to the roofing of his inherited property. He explained that this strategy was adopted because the tenants find it difficult to

contribute to the cost of necessary improvements directly; therefore, the cost was added to the rents:

> If the landlord buys everything, some of the tenants find it difficult to contribute when asked. This is what made us increase the rent. This increase in the cost of building materials is one of the reasons some landlords increase their rent; it is a way for the tenants also to contribute (L06)

Tenant (T15) who lives with a resident landlord (who built his property) also reported that the rent had been increased due to some improvements made by the landlord after the upgrade. However, the tenant's comment inferred that the 16.67 percent increase was convenient and was considered a justified strategy, as payment for a service rendered. She said:

> The landlord asked us not to do anything that he will do it himself, but he increased the rent. It is still okay; it is not like he [the landlord] increased it that much, you know, it should be seen as money used to renovate the house. (T15)

Tenant T17 shared a similar view

> . . .after they did the finishing of the house, he told us that he won't be taking the same amount for rent anymore and we accepted because we know what the worth and we are contented with it because we are enjoying what they did, our minds are at rest […] (T17)

6.3   Slum upgrading and tenure security

As discussed in chapter two (see section 2.1.2), one of the primary explanations for high rates of housing improvement after a slum upgrade was that it provides a greater sense of tenure security (see, for example, Taylor, 1987). Therefore, the researcher probed landlords to clarify the role of slum upgrade with regards to tenure security, to understand if this, in turn, shapes and/or influences the landlord-tenant relationship towards housing improvement. Responses showed that landlords' tenure security is not related to the slum upgrade. Rather, landlords in the community cited four different factors that have

sustained their sense of tenure security. The first and the most common was the leasehold receipt that many possess for the land on which their properties were built. Although none of the landlords in this study had a legal document of ownership for the land, they explained that having a leasehold receipt from the landowner – the Ojora chieftaincy family who lease the land in Badia - was sufficient to show that they have access to the land. Secondly, community leaders reported that they feel secure because they do not consider the settlement to be illegal. They explained that the government recognises their community because it has existed for more than two hundred years (see section 5.2) and has traditional ruling heads. Thirdly, some landlords view the yearly Land-Use charge they pay to the government as reflecting an acceptance of the community as part of the city. Fourthly, there was a sense that it will be impossible to evict the people in the community because of the high population, and that the government would otherwise have to consider where to relocate the displaced people. The following are representative of the landlords' comments:

> We have the receipt of purchase from Ojora. We pay land use to Lagos state and pay leasehold to Ojora every year. So, we are part of the city (L08)

> We have a […] Land Use Charge, and we also make payments annually to the landowner of this land which we collect receipts for […] We also pay for the Land Use Charge of Lagos State annually too. All receipts [are well kept]. (L01)

> No, but if the government says we should leave, there is nothing we can do about that, but we are too many to be evicted, where are they going to send us to? Like me, I'm the sixth generation in my lineage of those that started this community. So, we are at ease because there is nowhere to send us to. (L11).

The researcher also probed further to understand whether the slum upgrade in any way influenced landlords' housing improvement decisions. However, taken together, the analysis in this study suggests that slum upgrading did not increase landlords' tenure security or have any effect on their motivation to improve housing. Rather, two of the

landlords (L02 and L03, those who built their property) indicated an interest in obtaining

legal documents from the government with the hope of formally securing the land for

their children to enhance their interest in improving the property when it is inherited in

the future. Both landlords were of the view that their children, whom they considered

well-off, would not be willing to invest in the property when they inherit it because of the

risks associated with not having legal documentation, such as the Certificate of

Occupancy, for the property. For instance, landlord L02 commented:

> There is no C of O, for example, the C of O is what will hinder my children. You know that once you have the C of Ó you won't be paying to the landowner [Ojora chieftancy family]. He won't say you should. . . Yes, it's because he has the right to claim the land [.] do you understand, that's what I am saying. But if we have that C of O, he won't ever poke-nose into what does not concern him, no minister will come there […], such land becomes yours forever, and if anything will happen in the future, maybe a road construction, the government will compensate you, but without the C of O nothing will be given, there's nothing for us to gain in future if anything happens. The house I have is up to 40 years, it's my grandchildren that […] will own it later, so what happens then? (L02)

While slum upgrading is not considered relevant to enhance tenure security or housing

improvements, the comment above suggests that not having a Certificate of Occupancy

which is a *de jure* form of tenure security could possibly deter inheritors from making

proper investment on an inherited property. However, this was not explored further.

6.4 Factors constraining the rental housing improvement in the context of a slum upgrade

6.4.1 Ownership pattern of rental properties

6.4.1.1 The inheritance of rental properties

A recurrent theme reported by landlords and tenants during the interviews, and confirmed

by GO1 and the focus group participants, was that inheritors own many of the houses in

Badia. For instance, the response of a female resident landlord to the question of why landlords do not improve the quality of their property represents the views of many participants:

Most of the houses here [in Badia] are inherited, that is the reason (L12)

However, as suggested by participants, inheriting a property is not, by itself, the problem; the interaction of some factors hinders rental housing improvement. These are:

- The number of inheritors of a house

- Lack of consensus between inheritors

- The scale of absenteeism among inheritors

- Lack of value of the inherited property

- **The number of inheritors of a house**

In many cases, more than one individual owns the rental property, a situation where the rooms in a house are shared among the children or spouse of the original owner (see also chapter five). In order to contextualise the nature of property inheritance in the Badia slum, the following are representative of participants' comments:

The inherited house is sometimes like a 12-room house owned by four people (L09)

Inheritors could be as many as eight on the house (FGD)

The owner of the house is deceased; the children inherited the house. We can't count the number of landlords we have; they are uncountable (T03)

. . .they don't usually have one landlord, they usually have like 3 to 4 landlords, so it is usually difficult to renovate such houses, that's the cause in most cases (L12).

Previous studies (see, Gilbert and Varley, 1990; Hoffman *et al.* 1991) have also found that people let out the property they have inherited from their parents and suggest that the

property is owned and controlled by one individual and each tenant pays rent to one landlord. However, the situation in this present study is different. In many cases, the rental arrangement is such that each of the tenants living in the inherited property pays their rent to different inheritors (part of the feature that makes each inheritor a landlord in the first instance). For instance, L09 and T26 commented:

> . . .each [inheritor] collects rent from their tenants separately (L09)

> No, they only come around to collect the rent. The house is shared, so each tenant pays to different landlords, they come at different times (T26)

Added to this, each inheritor has sole use and ownership rights to the room they have inherited, and thus the use of the rents collected from their respective tenant(s) is exclusively decided by the inheritor. As soon as the property is shared, the inheritor assumes the right to use, control and maintain his or her part of the inheritance as they so wish. An inheritor indicated the ongoing practice in the study site, stating:

> When they divide the house, everyone can do whatever they please with their part. (L08)

Further, some inherited properties have more than one generation of inheritors, a situation where the second-generation of inheritors co-owns with the first-generation of inheritors (see section 5.4.1). As a result, residents are concerned that, since there are many first-generation inheritors, and the rent extracted from tenants is insufficient because it is shared among them, it is unlikely that there would be an improvement at all in cases where there is more than one generation of inheritors. For example, a resident landlord commented:

> six or seven people share the house. How would six or seven people be collecting the rents? How would they find the money for the improvement when the money is not even enough for them? Added to that, the children also have many children who inherit the room when they die, you see the problem? (L09)

Although at the time of this research the author did not observe many cases in which both first and second-generation of inheritors own the property, this situation will probably shape the future of the route into renting (see section 3.3.1.1) in Badia as it appears that inheriting is dominant because of the custom of the Yoruba people who have the highest population in the study site (this was confirmed through the LMDGP survey conducted in 2006).

- **Lack of consensus between inheritors**

The inability of inheritors to agree was also reported as an implication of the inheritance practices in Badia. While explaining about the phenomenon of property inheritance in the community, a resident landlord highlighted this problem:

> When the house is not in good condition, they [the inheritors] don't even know how to fix it or improve it because they are not even organised, there is no unity among them (L09).

Response from an absentee inheritor also highlighted the seriousness of this issue, stating that "inheritors will not improve, because they do not agree and this sometimes results in quarrels among them" (L05). Further questioning to clarify why inheritors disagree shows that this is mainly because not all of them are willing to contribute their part of the rent to improving their inheritance. In theory, because the property is jointly owned, the combined monetary contribution from all inheritors is expected when a communal area of the property requires repair or improvement. However, one or more of the inheritors may be unwilling to contribute towards the improvement, as explained by landlord L07:

> One of the landlords may want to take care of [i.e. improve] the house, but if the issue raised by the tenant falls within the house as a whole if the other children are not ready or willing to part with their rent nothing will be achieved (L07).

As the analysis in this study shows, disagreement between inheritors about the improvement of the property involves different categories of inheritors and exists in

different forms. For instance, tenant T05 reported frequent disagreement over housing improvement responsibilities between a resident and an absentee inheritor who inherited their husband's property. The disagreement recently escalated due to some financial setback experienced particularly by the resident inheritor. This was because part of the property sank some years before the upgrade. The majority of the rooms that sank belonged to the resident inheritor, which meant that she did not have rooms to let out for some years. As T05 pointed out, the majority of the rooms had only been rebuilt recently by the tenants who now occupy them:

> I think the two landlords need to agree to improve the house. They hardly agree. One is ready to improve while the other is not ready. You see, many parts of the property sank some years back, so the landlord decided to rebuild after the upgrade. Many of the parts that sank belong to this woman in the house [the resident landlord]. So, there was no much rent for a long time now. Most of the tenants here were given a portion of land to build their room. When they come, they were given the impression that there was room to let, but when shown the room, it will be a portion of land filled with garbage that you have to build on yourself. The cost of building the room will be summed up and will be used up for two years rent. Even the toilet and bathroom sank, they have not built any since then. This woman in the house will never agree to do anything [improve the house]. I think the two landlords need to unite to make an improvement in the house. (T05)

While the quote reveals an awkward situation due to an unexpected occurrence, it also demonstrates that the resident landlord was not ready to part with her portion of the rent even though she is the one who resides in the property and experiences the inconveniences. From the quote above, her attitude may continue due to the current housing issues. As noted, the adequate sanitary facility may be infeasible as a large portion of the property is on land reclaimed with garbage. Overall, the situation explained here contradicts the perception forwarded in the literature that the tenants with resident landlords have better housing conditions compared to those with absentee landlords (Aina, 1990; UN-Habitat, 2003; Gulyani, *et al.* 2012; Simiyu *et al.* 2019). The

finding in this research demonstrates that a landlord's residency in the rental property does not necessarily guarantee an improved housing condition or incentivise housing improvement in the context of a slum upgrade as other factors need to be considered.

Additionally, the lack of consensus between two prospective inheritors over rent collection was also reported. As tenant T07 revealed, both landlords do not necessarily agree on the order of collecting rent from the tenants. Even though the property has been shared between them, they each instructed the tenants not to pay rent to the other person as they both wanted to exercise authority to extract rents from all the tenants. For a long time, this affected the process of housing improvement because each landlord collected and pocketed the rent without disbursing it for housing improvement:

> Sometimes we get confused about whom to pay rent to. If one comes, he would warn that we should not pay to the other. Although the house belongs to two people, it has been shared, this row belongs to one person, and this row belongs to another one. But both of them collect rent from all the tenants without improving the house. I was expecting a total renovation of the house because, there was a time when the landlords said they were going to renovate it [house], that was about three years now, they have not done anything. You see, we don't even know who to hold responsible, we have a caretaker, when we inform him [about the necessary improvements], he needs to take permission from the house owner who is very ill. Her [original owner] children are supposed to be in charge, but they have not made any effort (T07).

The implication here was that, the tenants were not clear on who to hold accountable for the improvement of the property. Even though a caretaker (see chapter five) was also part of the rental operation, who, in theory is expected to mediate and manage the inheritors to enhance the operations regarding the property, from tenant T07's account above, the caretaker could not do anything other than to report to the original owner who was also not functional because she was ill. Unfortunately, during a subsequent visit,

tenant T07 reported that the local council had served all the residents with eviction

notices saying:

> We were expecting that after the provision of the road in particular, that everything will change and they [the inheritors] will think of how to sort things out. Not until the council has given us an eviction notice saying that the property is not fit for human habitation (T07)

In another instance, tenant T09 reported that the lack of unity among inheritors also

hindered the tenants' strategy to contribute their rents to undertake collectively the

necessary improvements themselves. This is because some of the inheritors did not

cooperate with the plan, they secretly came around to collect the rent from their

respective tenants, she said

> So, we had to conclude to do the renovation ourselves because the landlords are not ready to do anything. However, some landlords secretly came around to collect the rent from some of the tenants, and not allowing them to contribute with the rest of us. (T09).

From the various accounts above, the perception is that lack of consensus over the

improvement of the property is inevitable as long as more than one person inherits it, and

it does not matter whether or not the inheritors of the property have the same parental

lineage (patrilineal or matrilineal). The comment from a tenant with absentee inheritors

illustrated this point:

> The owner is late, but the house has been shared among the children, they are all from the same mother, yet, they always disagree. (T09)

However, there was an exception in which disunity was avoided. Landlord L06's account

illustrates that the inheritors' unanimous decision to improve depended on two important

strategies. Firstly, a lawyer had been involved in the family's rental activities for many

years. It appears that the role of a lawyer in this instance extends beyond mere mediation as in the case of caretakers, cited earlier. In this case, having a lawyer demonstrates a strategy to enhance trust between the inheritors as landlord L06 noted that, "the lawyer holds the document to the property". Secondly, while each landlord collects rent from their respective tenants, there was accumulated rent from a particular room set aside for improvement works. The total proceeds obtained from the accumulated rent was not asked for, but it appears that some initial improvements were possible even though some were still pending:

> It is not like everyone collects their rent and leaves, we have a lawyer that oversees the rental business, and the rent from a particular room is set aside for maintenance. Other houses do not do that (L06)

Although the action described in the second part of this tenant's comment was not a widespread practice in the community, it was also recommended by one of the elderly resident landlords as a strategy to adopt in order to enhance the improvement of the property when the original owner passes away. He said:

> Except for the owner/father that made proper preparation. Like before he dies, maybe he separates some amount to maintain the house yearly because a house requires improvements and repairs all the time. (L09)

Overall, the two quotes above suggest that the use of an intermediary, regardless of the level of legality, may not be sufficient to enable improvement without some existing financial resources agreed to by the parties involved.

- **The absenteeism of the inheritors**

Another implication of property inheritance in Badia is that many inheritors are absentee landlords. This aspect was highlighted in the number of tenants who indicated that none of the inheritors lived in the property (thirty-seven per cent, see figure 5.7). Even when

some tenants (fifteen per cent) reported having a resident inheritor that lived in the property, it was noted that the room in which they live and several other rooms in the property belong to absentee inheritors.

A feature of the absentee inheritors is that they are not motivated to improve the property because they do not live there and thus do not see the challenges that tenants experience. This is reflected in the comments made by landlords L12 and L09:

> Because the landlords [referring to inheritors] do not live there, they do not know what the tenants' challenges are, all they know is to collect the rent and leave (L12)

> Most of the houses are not looking nice; it is because they were inherited and those that inherited them are not available to see what the tenants are going through (L09)

Evidently, through observation made during the fieldwork, tenants with absentee inheritors had the worst housing conditions compared to tenants in other tenancy arrangements. As highlighted in section 5.3.3 of chapter five, fifty per cent of the tenants who reported that their dwelling requires total renovations lived in an inherited property with absentee inheritors.

- **Lack of value for inherited property**

Another theme related to inheriting is that inheritors do not improve their properties because they do not value what they own since they did not build it. For instance, tenant T12 commented:

> The real owner is dead, if only the children that inherited it know the value. If they knew the value, they would have improved it. Since they did not sweat for it, that is why they have not done anything. All they do is collect rents and leave (T12)

A resident inheritor (L07) was also of the perception that inheritors place less value on their inherited property because it is jointly owned with others. Therefore, he believed that an inherited property will be valued and safeguarded only if owned by one individual:

> If a house belongs to just one person, when tenants complain, that individual is ready to safeguard his father's or mother's house from collapsing, so he takes care of it. It is challenging to have the house improved when it is inherited by more than one person (L07)

The comment above was from a resident inheritor whose narratives during the interview suggested that he had no other siblings with whom he shares his father's properties; added to this, he was one of the traditional rulers. This combination seems a rare occurrence, therefore it was difficult to separate his status from his statement, suggesting that the value he placed on his inheritance is not only because he is the sole owner, but also because it is embedded in his lineage as one of the traditional rulers and a native of the community. Thus, being the sole inheritor makes him responsible for protecting his ancestors' "identity", and the way to uphold this is to secure his inheritance through constant improvement.

In contrast to landlord L07's view that the property is valued when a person inherits it, tenant T02, who reported having an inheritor in charge of her dwelling, and thinks that the property needs a complete renovation (see section 5.3.3) characterised the landlord as, "an irresponsible young man who was only interested in the rent and unwilling to improve the property", indicating that landlord L07's view cannot be generalised.

Clearly, many of the inheritors interviewed did not undervalue their inheritance, except for landlord L05, an absentee inheritor who indicated that he was not relying on his inheritance because he has his own property. He is quoted as saying:

> Interviewer: So how many of you own this house?
>
> Respondent: [hm] we are just eight in number, six girls. I am the second in the family while I have a senior sister
>
> Interviewer: So, you share this with your siblings?
>
> Respondent: Yes, but I do not even put my mind there because I have my own (L05)

It is important to bear in mind that despite sharing the property with seven other siblings, this landlord (L05) still visits the property and indicates that he improves it. A possible explanation for his comment might take two forms. First, he is not expecting returns from the inherited property because he shares the property with the other seven inheritors. Second, he would not want to reside in the property because he has built his own house. However, he may not want his parents' legacy to deteriorate despite sharing the property with other siblings, which demonstrates that the property is still significant in another context other than its use or exchange value.

6.4.1.2   The role of the informal developer as landlord

As discussed in section 5.4.1.2, in some instances, informal developers can be described as *de facto* landlords. While participants indicated a formal type of agreement between a developer and the property owner, there was no access to a sample of the signed agreement between the primary property owner and the informal developer during this research to establish the content of the contract. It appears that tenants living in properties that have long been in the care of a developer expected that the required housing improvement will be carried out by the latter. This is because developers have

relationships with the landlord and are in control of the rental cash flow, making them an important influence on the landlords' desire or plans for housing improvements. However, two important, and related views were expressed concerning how the role of the developer while also operating as a landlord constrains the necessary housing improvement. The first is that, despite being the *de facto* landlord of the property, informal developers remain unwilling to make repairs or improve the house because they are investors whose primary concern is to recoup the returns on the investment made on the property before considering subsequent improvements. Thus, if an improvement is required during the period of *de facto* landlordism, this is delayed until the expected returns have been made, which as described by some residents, is at the end of the contract between the developer and the actual property owner. For instance, one of the tenants who lives in a property controlled by a developer explained:

> They [informal developer] believe that if their money is complete, then if the house owner or the children of the owner like they can improve the house and if they want them [the informal developer] to improve anything, there must be a new agreement. If they must renovate the house during this period, they will ask the owner to sign additional years before they can return the house. So that is the issue they often have with house owners. (T12)

Part of this comment suggests that the developer as the landlord exercise some right during this period. Also, the comment indicates that the way in which the property is managed during the contract period is solely determined by the developer and the actual owner may have to conform to the former's new terms and conditions if additional work is required to be undertaken during the developer's period of landlordism.

Secondly, it was emphasised that developers decline to improve even though they initially built the property. For instance, tenant T12 explained that developers are unwilling to improve even when the required improvement is urgent, such as increasing

the size of a cesspool because of the additional number of people not initially considered when the house was built:

> . . . the house was originally a bungalow built for renting years back, but after some years, another floor was added to it by the developer who now controls the house. Due to the additional number of people, the house needs a bigger septic tank. Because the existing one is very small, we have to pay for it to be dislodged frequently, and when this is not done on time due to the delay in extracting the required amount from the other tenants, the tank sometimes overflows which constitute another problem for us. However, the developer has refused to do anything for years now (T12).

When participants were probed further about the process of housing improvement as it concerns informal developer, it was noted that "the terms of the contract are not always cooperatively observed to the extent that the decision to engage the service of a developer sometimes leads to a court case" (L07). In some instance, "it is difficult to even retrieve the house from the developer" (L11).

The focus group participants also suggest that involving informal developers in the housing development process could be challenging as their dealings with some property owners was associated with different issues such as the use of inferior building materials for construction, and a possible falsification of the contract agreement to extend their contract duration. These observations were noted by two different voices during the focus group interview which are included in the collective quotation below:

> The developer removed old building materials then bought second hand and substandard materials and said he was renovating. We are suffering because there is no money. (FGD)

> More so when some of them [developers] opt to do this [improve], they will propose long years, say twenty years within which it is possible the owner might not be alive for such a long time, before the children realise, they [developers]

would have changed the documents or even lie that the house has been sold to them (FGD).

Giving the house to a developer to improve is challenging. To get the house back is not easy, they wouldn't even do what you want to the house, they will further destroy the house instead of developing it (FGD).

Political affiliation was cited as a reason for some developers' attitudes. For instance, it was reported that some rental property owners were afraid to complain about a developer's unfair practices to the extent of avoiding community help because they think the developer has political connections.

The owners of the houses are frightened, they cannot complain, because they think that the developer is connected to the government office. Maybe he worked there before or so; he uses this to threaten them. Even when we wanted to open a case against him, the house owners were frightened and begged us to leave him because they said he is a dangerous man. The same developer is building the house over there, he did not finish it, and he would not give back the house (FGD)

Taken together, the reports from residents about developers suggest that their dealings with the property owner is all about recouping maximum returns from the investments, and so further housing improvements that would benefit the tenants not a prime concern. It is, perhaps, understandable that the developers would prefer to recoup the full return on their initial investment before additional expenses are incurred; however, further research is required to understand why the informal developers in Badia engage in an investment that involves such slow returns.

6.4.2   Financial relations as an issue

In the literature, the key assumption behind slum upgrading in relation to the rental market is that the provision of, and improvements to, services will stimulate property owners to improve the quality of their dwelling which, in turn, will result in higher rent

that could force existing tenants to move (e.g. Moitra and Samajdar, 1987). However, this is not the case in Badia. While many of the tenants reported that their landlords had increased the rent, one major reason was for proposed renovations which had not yet happened (T01, T02, T03, T05, T07, T23). Therefore, the researcher probed further to understand why the properties had not yet been improved despite the apparently poor condition of the property. Evidently, the idea to increase rent was an agreement between both actors for personal reasons which have not had a favourable effect on the quality of the rental property. For instance, tenant T23 (with absentee landlord) reports that it was evident that the house required major improvements that demands the tenants to move out. Instead of the tenants moving out as the landlord demanded, they begged to stay despite the poor and unsafe condition of the property. This gave the landlord an opportunity to increase the rent, ask for advance rent and impose unlawful charges in the form of an "agreement" (an administrative fee often requested from new and not old tenants in Lagos). As Tenant T23 reported:

> The house is weak and a lot of improvements need to be done, the landlords said everybody should leave, that they want to renovate the house. Since we do not have money to go and rent a house in other places, we started begging, and the man increased the rent and insisted that if we must live in his house, we have to pay one-year rent each, with the payment of another agreement. I have paid agreement three times in this particular house we have to pay one-year rent and agreement of which we did [...], but they have not renovated till now (T23).

While the practice of demanding advance rent has been justified by Arku *et al*. (2012), and viewed as not exploitative of the landlord because it is a response to lack of proper access to housing capital, as the above statement suggests, the demand for new charges in the form of "an agreement" which this tenant also stated had been collected three times, reinforces the perception of exploitation and deception.

Surprisingly, tenants had also suggested and agreed to a rent increase while they continued to live in an appalling housing condition. For instance, tenant T01 (with a resident and absentee inheritors) commented:

> Ending of 2014, they [inheritors] served all of us papers saying that they want to renovate this house […]. So that all of us should move out, I have the paper [letter] with me if you ask I can show you […] I can give you the copy […]then, everybody begins to beg, where are we going to go, we say okay if you want to add to the rent let us know, then tell us we are ready to pay. Later they increased the rent; we know that they are not going to demolish it [the dwelling] or renovate it. They raised the money up to let's say about 20 to 30 per cent [.] we continued to stay, but they have not done anything for three years now (T01)

In both cases described above, tenants agreed to and proposed a rent increase to avoid eviction because, as noted previously in this chapter six (see section 6.2.1), the cost of renting other accommodation demands more financial commitments which many are not able to afford. Both comments, therefore, tend to suggest that landlords use the fact that the property requires a complete renovation as an opportunity to threaten the tenants with eviction so they can increase the rent, yet, without making any commitment to improve the property.

From the viewpoint of the community leaders at the focus group interview, tenants are to be blamed for non-improvement of housing because rent is not extracted reliably from them:

> In many cases, the fault is from the tenants; they expect the landlord to use his money to improve the house when they owe the landlord months of rents. I have an example like that here; those who owe up to one and a half years, even two years. . . (FGD)

Eighty-one percent of the landlords acknowledged that, "some tenants still delay in paying their rent even after the upgrade" (L09). Both landlords and tenants also

confirmed that tenants were not only late but were in considerable arrears, with more than one person in a particular house owing as much as a year's rent and more which means they were virtually living as rent-free tenants during this period. Below are examples of comments noted by landlords and tenants:

> The rent is 24,000 naira per annum, but none pays on time. Some tenants owe as much as three years and even more. Like this house we know we are supposed to renovate it, you can hear when the other tenant said she has not paid and honestly, she is not the only one (L11)

> If they want us [the landlords] to improve the house, they should give us the money to do it. They should pay their house rent, and we'll improve things. (L04)

> Those of us staying in the house, we do not like it [the way the house is], but we have not been able to pay our house rent let alone pay for the house owner to renovate the house, we have accepted our fate (T03)

> Some of us owe him up to two years, and since he does not want to make things difficult for us, he just kept watching us (T22)

While many tenants miss rent payments due to different and genuine reasons, such as death in the family, illness, loss of or lack of employment, some intentionally stop paying rent for personal gain (L01, L08, L11, T11). For instance, Landlord L09, a resident landlord who built his property, reported that a tenant stopped paying rent immediately he notified the landlord of his intention to move out of the property. Thus, the tenant moved out without paying the eight-month rent owed.

> Someone just moved out; he was owing, he owed like eight months. Since the day he told me he had finished building his own house at Ikorodu, he stopped paying me rent. I even went to meet him; I asked him when he was leaving since he had stopped paying rent; he kept making promises that he would leave, and people had to speak to him on my behalf that I was not working, how can he be that stubborn? After all, he was a tenant here when he built his own house. I went to church one day; by the time I came back, he had left (L09)

This suggests three things; firstly, that this tenant, having had the resources to build a house, was most likely able to pay the rent owed, but chose not to. Secondly, this illustrates some of the challenges that landlords face over rent extraction which hinders their ability to make necessary improvements. Thirdly, tenants do default in rent payment regardless of the form of ownership of the property. Rent default also depends on the tenants' individual circumstances over which the landlord may have little or no control.

Even tenants who are not in substantial arrears rarely pay the bulk of a year's rent. Landlords reported that tenants pay by instalment, which is often irregular and cannot be counted as a monthly payment. In most cases, the rent is paid piecemeal and ends up being used by the landlord for immediate expenses such as food.

> Now in this our area, say you have five tenants, and we are charging per month and our rent per month is N1500 or N2000, highest N3500. Now Mr A walks up to you and gives you N2000; this N2000 is not up to a bag of cement, even the Malam that will transport it will collect N150, so look at the money, you will take the money and feed. That is the first scenario and how the money comes in is in piecemeal, it never comes in bulk, if they were paying yearly, then you can use the bulk money to achieve something. Even the monthly payment does not come in regularly. They bring N2000 this month; it takes about another three months before another N2000 is paid. You stay for another two to three months again before you receive another N2000, that is how all of them …and they will not say all right the month has ended so that five of them will bring their N2000 at the same time, no they do not, hope you understand? So, this money, because it is not in bulk, you use it to feed (FGD)

The extract above suggests that some improvements are possible if all the tenants in the house pay a year's worth of rent in full and at the same time. However, the effectiveness of this bulk payment, as highlighted in the latter part of the participant's comment, depends on the number of rent-paying tenants in the property vis-a-vis the cost of the improvements required. This is because a year's worth of rent for a room is low and may

not be sufficiently substantial to cover the cost of the necessary improvements unless the same amount is extracted from a number of tenants at the same time.

Interestingly, many of the landlords (regardless of their category) did not consider late rent payment or any of the reasons put forward by tenants to be unusual. They claimed familial situations presenting the notion that the continued lateness in rent payment is accepted and hinges on reasons such as their having the same ethnicity as the tenant, the tenants' long length of tenancy and the observed good character of the tenant. The following are representative of landlords' responses

> You do not expect to receive rent payment within a month after their previous payment, or when the rent is due, they pay whenever they are ready (L08).
>
> The reason why we have not evicted them is that they have lived here with us for a long time, so we know when they have and when they do not have sufficient funds. For example, some said they had not been paid their salary at work, and some said they had been sacked from a job. So, we considered the fact that we have been together. We do not quarrel with them, we just stylishly sweet talk them into paying in instalments. (L11)

The comment above demonstrates that landlords do not expect to receive the rent regularly even if the agreement is for it to be paid monthly. Therefore, tenants pay at their own convenience.

When landlords were probed further on what they do when tenants do not pay rent or delay, they claimed that previous attempts by landlords to coerce rent defaulters to pay has rarely enhanced the process of payment. Rather, tenants sometimes use the process as an opportunity to indict the landlord, making monetary claims which further deters the opportunity to invest in the quality of housing. For example, landlord L09 (a resident landlord) reported one of the incidents that happened in the community:

> For instance, an incident happened last year; a tenant did not pay on time, instead of the landlord to be patient, he removed the roofing sheets of the tenant's room. The tenant then reported the incident to the police. Eventually, the landlord was arrested because the tenant reported that ₦800,000 naira was missing from his house. So, the police asked the landlord to sign that he would pay the money. (L09, Male, 29)

Some of the narratives about the extraction of rent from tenants resonates with a recent study on landlord-tenant relations in the smaller towns of Kenya (Smith, 2017). Although the author did not contextualise slum upgrade as the focus of his study, the findings demonstrates that the challenge of extracting rent reliably from tenant exists in other slums. This present study shows that rent extraction is still a challenge after an upgrade which, in turn, impedes the improvements of the rental properties.

6.4.3   Operations of the health officers and the associated problems

As highlighted in chapter five, part of the operation of the health officers includes ensuring that the residents in Badia conform to some housing standards to promote healthy living. However, as GO2 reported (see section 5.3.2.1), the compliance of landlords and tenants to mandated housing improvement is low, partly because the health officers' operations have not been impactful in the community as they are riddled with internal and external challenges. The internal challenges are limitations within the health officers' operation, while the external challenges are factors within the community, such as lack of space, ethnic differences and over-familiarity with the health officers.

In terms of the internal challenge, GO2 notes that "the department is incapacitated from functioning effectively". Even though there is a law to charge those who do not fix or

improve the quality of their property to the required standard, the problem of executing it remains. GO2 adds that while the cases relating to housing in the community is meant to be treated in the customary court, "the criminal jurisdiction of the customary court that functions at the local level had been removed and centralised at the state level". Therefore, cases are no longer treated under the local government council. Thus, it becomes difficult for health officers to charge offenders because they feel wary of following due process of the law as cases become a long process when they are referred to the state level (some distance away from Badia). He explained:

> These laws are there but how do you execute the law is the problem, you discover that to follow your case to a logical conclusion in this kind of environment is always very difficult, that is one. Two, the [eeh] criminal jurisdiction of the customary court that we rely on has been removed. So, this incapacitated the health officers in the local government, so we now rely on the state court. Now let's say for instance we have 20 local government and 37 Local Council Development Area (LCDAs), if somebody constitutes a nuisance in my local government here, do you think it is going to be easier for me to take him to Alausa [central state level]? That is where the bottleneck is or let's say to Epe [state level in a different location]. That thing will work if they enable us. However, more concentration is in the state, more power is centralised at the state and let me tell you, they respect people at the state more compared to those of us in the local government. Why, because they have the apparatus, the facilities to work (GO2)

Whilst it appears that health officers are not motivated to charge offenders to go to court because of the cumbersome process involved, by implication, slum housing in the community may remain unimproved for a long time.

One of the external impediments to the progress of the health officers' operation is the inability to compel residents to provide some mandatory facilities. This is because some landlords have converted spaces meant for housing facilities into rooms, and have already built on the land space available to them, therefore, when the health officers mandate the

availability of such facilities in the property, there are no spaces for the landlords to

accommodate them, as GO2 commented:

> Apart from overbuilt of the [eh] space, the land, the total land, the compound itself is overcrowded; it is a nuisance. You discover that where they are expected to use as a sanitary convenience, they have converted to rooms. So when you ask them to provide such conveniences, they cannot because there is no space (GO2)

Tenant T07, living in a property controlled by prospective inheritors, confirmed GO2's

comments, noting that one of the improvements mandated by the council officials could

not be achieved due to lack of space. Part of the mandated improvement for his dwelling

was a kitchen. In confirmation of GO2's report, tenant T07 also indicated that the

previous kitchen had long been converted to a room which is occupied by a tenant. The

implication of this is two-fold; firstly, the need to ask the tenant to vacate the room for

reconversion, and secondly to build an extension to create a new kitchen. Both options

require the attention of the landlords, but as noted by the tenant, none of landlords had

taken responsibility. The latter option was said to be impossible because the house

already occupied the entire land space available to the owner. Therefore, even if the

tenants were willing, they could not make their housing conditions better. Due to these

challenges and other associated improvement charges, the tenants were served four

months' notice to vacate the premises:

> We have been given up to four months to move out. I think this is the action taken by the council. They have asked that the house be locked if we do not provide a kitchen and repair some broken floors and storage for our stuff. The provision of a kitchen is not our responsibility as tenants. This is the responsibility of the landlord. They have listed six things that require improvements, and all of these things are not our responsibility. We have asked the caretaker to report this to the landlord. We the tenants want to contribute among ourselves to improve the bathroom and the toilet, but the kitchen and other things cannot be done. The kitchen cannot be done because we need to build it, and there is no space to build it. We used to have a kitchen, but it was let out as a room a long time ago. (T07).

Secondly, disagreement between tenants due to ethnic differences inhibits the progress of the health officers' operations. As observed, the ongoing practice in responding to the health officers necessary improvement, particularly in inherited properties, is the joint contribution between tenants. However, tenant T11 living with absentee inheritors said that the strategy has not been effective in her dwelling because there was no agreement between the tenants due to differences in ethnicity. Notably, the majority of tenants in the study site were from the western part of the country with few Northerners and Easterners amidst them. With the majority being Yorubas (westerner), the tenant complained that the 'Hausas' (the Northerners), though they were the minority, had a different attitude towards housing improvement. It was perceived that this group care less about the condition of the houses they reside in. Thus, retrieving any contribution from them was difficult:

> You know, when you are living in a house where there is an agreement, where there is an understanding, we can communicate effectively, and things will work out. However, we are living with Hausas, a set of "carefree" people. They do not listen to instructions; they always want to do what pleases them. You cannot just have a conversation with them, except when they are ready to make a move to improve. (T11)

This issue was further compounded because the landlords are absentee inheritors and none lived in the house. Even if the landlords were informed, the tenant also stated that "there is nothing anyone can do because the Hausas had been living in the property for a long time", suggesting that they were immune to being evicted by the inheritors.

Lastly, some tenants show disregard for the health officers' operation because they are overfamiliar with them. The consistency of the health officers' checks is perceived as "an opportunity they use to fight for their pocket" (Tenant T04). Tenants reported that

occasionally they have to bribe health officers with collective monetary contributions from the tenants. This case of corrupt practices were mainly associated with the health officers' operation among tenants living in inherited properties. They employed this strategy to defer the consequences of non-compliance with the required building standards. As mentioned previously in section 6.2.1, the occupants are fined when the property does not meet the required standard, then more stringent action follows, such as locking up the house, which could result in the eviction of the tenants. To avoid these sanctions which often affect the tenants adversely, especially when the landlords are absentees, tenants bribe the health officers while trying to get the landlord to respond to the stipulated improvement or sanction imposed. Often, landlords are neither willing to pay the fine nor ready to improve since they do not live in the house. While tenants wait for the landlord to respond, the inspectors continue random checks which should be consistent to ensure that the improvement has been undertaken. The consistency of the checks, which sometimes result in having to give bribes, intermittently made some tenants assume that the health officers are more focused on the money than the safety of the residents. This may be considered valid as many of the tenants living in houses with absentee inheritors reported similar cases of bribery and none reported that the officials rejected the bribe. The following are some of the responses made by tenants:

> Look at the front of the house; the council disturbed us repeatedly, and we paid to settle them severally before it was eventually fixed sometime last year (T06)

> The council disturbs us most of the time. In a month, three different groups could come from the council, with threats to lock us outside, we have to contribute among ourselves to bribe each group. They want the whole house improved and habitable for humans (T05)

> Whenever they [health officers] come around, they sometimes collect ₦5,000 (T19)

> We had to bribe them with ₦1,500 before they opened up the house for us and they gave us an ultimatum of two weeks to pay the ₦22,000. It has passed, they

> will soon come back now, we have started arranging amongst ourselves on how to pay it up (T03)

The quotation above highlights two things; firstly, what tenants do to continue to live in appalling and hazardous housing conditions, and secondly, it demonstrates the extent of corrupt practices that take place in the slum with regards to housing improvement. This indicates that the health officers are not doing a proper job; instead of holding landlords responsible, money is being made from tenants who are already facing the challenge of living in appalling conditions due to the form of ownership that pertains to the property.

6.4.4 Inadequacies in government provision.

As discussed in chapter five, one of the major housing issues highlighted by Badia residents was the inaccessibility to water connections in the house which was largely blamed on the government. Whilst the Lagos state government's implementation completion report shows that nine boreholes were provided during the upgrade to cater for the issue of water supply in the Badia slum, residents (FGD, T08, T03, L11, L12, L08) complained that the water boreholes were either inadequate, minimal or not functional. It was revealed that many of the boreholes provided were either spoilt, or the water supply cannot be used because it was contaminated with dirt and mud. A traditional head added that the generators supplied to keep the boreholes running had stopped working because of incessant power failures and were yet to be repaired. Even though the money generated from the sale of the water was meant to be used for the maintenance of the generators, this was impossible for a number of different reasons, as explained during the focus group interview:

Like this one here [pointing at the borehole close by], we provided the space for the government to mount this borehole, but the water is coloured with thick mud, it cannot even be used to wash clothes. The borehole they mount for us, we want them to provide full equipment with it, whereby they can treat the water so that when one uses it to cook, you will not be mindful of water-borne diseases. If we had treatment tanks there and provide the money for the treatment, the water will not have colour. The generator they provided has stopped working and no money to fix them (FGD)

Yes, but the money generated from the sales of the water is too small for the maintenance. For instance, on occasion, when there is no electricity, they will need to fuel the generator to operate it, the battery for the generator is rented. They flush the tank every three weeks, when the water becomes overly coloured, they flush it away so that the water will appear fresh, this is not working. So, the money generated from the sales is just too small compared to the maintenance expenses (FGD)

Therefore, the researcher probed further to better understand the situation with regard to the water supply in the community since this is one of the indicators for defining a slum. One of the main issues repeated with regards to the upgrade during the discussions was that the water connection to houses is still a significant problem in the community because there is no water network. Due to this challenge, housing improvements, such as the provision of flush toilets, cannot be achieved because there is no direct water supply into the buildings. The following are representative of comments made by participants:

We have been buying water since. I will like the government to provide water because when there is no electricity in this area, there is always a scarcity of water. When there is electricity, water is cheaper, so electricity is water, but when there is water in the community we won't need to spend so much on water and house owners can run water pipes into the house, so that we can have other amenities like toilets (T08).

So, we will need them [the government] to provide water, so that there will be significant progress in this community. People can only have proper toilets when they can connect to water in their houses (FGD).

This tend to suggest that without the connection of water into the houses some residents might not be willing to provide adequate sanitary facilities themselves.

Some of the complaints above highlight some of the past criticism of slum upgrading efforts as short-lived project that did not seem to transform slum conditions meaningfully (Gulyani and Talukdar 2008).

6.5   Summary

The chapter has demonstrated that a number of factors influence the process of rental housing improvement. Having established in chapter five that some residents improved their dwelling, one prominent finding in relation to this, is that the operation of the health officers in the Badia slum adds another layer to the discussion on the nature of the relationship between landlords and tenants which, in turn, influences the process of housing improvement in the context of a slum upgrade. The chapter also finds that diverse financial relationship between landlords and tenants enhanced the process of housing improvement.

The discussion in chapter five also shows that many residents did not report any improvement, instead they highlighted several continuing housing issues. As a result, this chapter also discussed the factors constraining the rental housing improvement process. The finding in this study suggests that the different patterns of ownership of rental properties are important in shaping the housing improvement process in the context of slum upgrade. The inheritance of a rental property and the role of the informal developer

227

as the landlord are fundamental problems. While property inheritance is not an issue in itself, this study found that several factors were associated with inheriting rental properties in the study site which influence the relationship between landlords and tenants and also constitute an impediment to the improvement of the rental properties. These factors are: 1) the number of inheritors to a house; 2) lack of consensus between inheritors towards the improvement of the rental property; 3) the scale of absenteeism among inheritors; 4) lack of value for the inherited property. In terms of the number of inheritors to a house, this study has shown that in many instances, more than one person owns different rooms in the inherited property and collects rent from their respective tenants. Rather than disburse the rent collected from respective tenants on improving the property, each pockets their share. Because there are multiple inheritors, often it is difficult to agree on how to improve the property and challenging for tenants to know who to hold accountable. This issue is also exacerbated because many of the inheritors are absentees who fail to come around to check and discover the condition of the property. There is also the notion that inheritors fail to improve because they do not value their inherited property.

Furthermore, the role of the informal developer was found to have hindered the rental housing improvement in Badia. While it was suggested that informal developers have a contract with the primary property owner, there is an assumption that they are more concerned about recouping the returns on the investment made on the property before considering subsequent improvements which has an impact on tenants' housing condition.

Another crucial issue was found to be that, while rent increased during and after the slum upgrade in some rental properties with the original intention being to improve the rental dwellings, tenants have continued to live in apparently appalling housing conditions. In this context, the study indicates that both landlord and tenant suggest and agree to rent increase for personal reasons, however, this has not had a favourable result on the quality of housing. While tenants suggest rent increase to avoid the financial consequences of moving out to find another accommodation, finding suggests that landlords used the rent increase as an opportunity to make more money from the tenants. This conclusion can be made because after some years, such landlords have not yet made any commitment to improve the property.

Lastly, the findings in this study also indicate that one of the major housing issue in the community which is access to water is due to the inadequacies in the government's provision. Whilst the community desire a water network to enhance individual water connections to the houses and encourage the improvement of sanitary facilities, the government has only provided water boreholes which are already faulty.

The following chapter will discuss the key findings and conclude the aim of the study.

CHAPTER SEVEN

7 Concluding Discussion

7.1 Summary of the project

The primary aim of this research is to explore and understand how the nature of the relationships between landlords and tenants influence the process of housing improvement in the context of a slum upgrade in Lagos state, Nigeria. To achieve this aim, an in-depth case study of the settlement of Ijora Badia, 24km from Ikeja, the capital of Lagos, was undertaken. Taking a qualitative approach, the research investigated the influence of the relationships between the key parties involved in the process of housing improvements from the sometimes contradictory views and experiences of participants in the study area. Two methods of data collection were deployed in Badia, Lagos. The first method of data collection conducted was semi-structured interviews with twenty-seven existing tenants, sixteen existing landlords and two senior government officials associated with the slum area, between July and September 2017. The second method was a focus group discussion with five traditional rulers who act as community leaders in the Badia slum.

This chapter summarises the main findings arising from this study following which the implications are explored to consider what knowledge and understanding have been gained about how the nature of the relationships between landlords and tenants influences the process of housing improvement in the particular context of a slum upgrade in Lagos

state, Nigeria. The chapter then presents some recommendations for practice, reflects on the research limitations and concludes with a plan for future research.

7.2 Summary of key findings

This research primarily focuses on the relationships between landlords and tenants, the findings from which have provided a better understanding of the factors that influence the process of rental housing improvement, including: the actors (landlords, tenants, caretakers and health officers); the complexity of the ownership structure; the intricacies in the nature of the relationships between landlords and tenants not addressed by previous studies (for example, Gulyani and Talukdar, 2008; Smith, 2017); and other factors that influence the rental housing improvement process.

To examine the main findings and answer the research question, the chapter reflects upon the following three objectives:

- To identify those who influence the rental housing improvement process in the context of a slum upgrade in Lagos, Nigeria
- To identify the ownership pattern of rental properties in Lagos, Nigeria
- To explore what factors in the relationship between landlord and tenant influence the process of housing improvement in Lagos, Nigeria.

7.2.1 The categories of actors involved in the process of rental housing improvement

Analysis of responses from the semi-structured interviews, together with the outcomes of the focus group discussions, elicited in-depth insights. For example, two additional

categories of people (caretakers and health officers) were identified as being associated with the housing improvement process in the context of the Badia slum in Lagos, Nigeria. Thus, as presented in section 5.4, the four categories of actors were identified as landlords, tenants, caretakers and local Council officials/Health Officers.

1. *Landlords*

A number of similarities and differences were found with previous research regarding the nature of landlords discussed in chapter three (see section 3.3.1.1), these are discussed below:

Scale of operation

The study found that many of the landlords who participated in this study were small-scale landlords identified as those who have right to a property and have an exchange relationship with a tenant who pays rent, but do not own more than two houses (see section 3.3.1.1). However, there is a differentiation within this group in that, while several of the landlords own the entire unit and rent rooms from it, others only own part and rent rooms from within a unit.

Residency Status

This study supports previous research (Aina, 1990; Lee-Smith, 1990; Pennant, 1990) which identified that the residency status of landlords is an important characteristic of the housing improvement process. Thus, the resident and absentee status in the context of the developing world has been utilised for the purposes of the present research (see chapter three).

Routes into renting

Similar to previous studies, this study also identified three routes into renting comprising: those who built their rental property; those who inherited the rental property from either

parents or spouse; and informal developers who become *de facto* landlords by an agreed arrangement with the property owner (see section 5.1.1.3). Whilst the first two categories are also evident in the literature (Gilbert and Varley, 1990; Hoffman, *et al.* 1991), the informal developers were an unanticipated addition to the routes into renting identified in this present research. In contrast to the conventional position whereby private developers acquire valuable land and build houses to be sold for private ownership, the informal developers in Badia were involved in the building and financing of rental property, either through a significant partial improvement or an entire construction. To recoup the investment made on the property development, in some cases the informal developer runs the rental business and collects the house rent directly from the tenants (as in the case of T04 and T12) over a period agreed with the property owner, while the developer provides some money to the owner for food (L07, L11, see section 5.4.1). Insofar as the category of informal developer is concerned, this type of housing development arrangement has not been previously accounted for in the literature; furthermore, the rent recovery arrangement seems to have received little or no attention.

7.2.1.1   Categories of landlords

However, the term "landlord" does not refer to a homogenous group. As discussed in chapter five, this research has identified broader categories of landlords compared to those found in the literature. In contrast to the resident and absentee landlord divide often used in the literature to describe the quality of rental housing and the nature of informal landlords as regards housing improvements (Aina, 1990; Gulyani and Talukdar, 2008; Cadstedt, 2010; Naik, 2015; Simiyu *et al.* 2019), this research identified a total of eight different categories of landlords in the Badia slum. The categorisation of the initial five was based on a combination of the landlords' permanent residency status and the routes

into renting because both characteristics play significant role in the housing improvement process. Therefore, the first five main categories of landlords in Badia are:

1. *Resident landlords who built their property*
2. *Resident landlords who inherited their property*
3. *Absentee landlords who built their property*
4. *Absentee landlords who inherited their property*
5. *Developers who developed the property (often absent)*

Following further analysis of the categories of landlords who inherited their property, three further categories of landlord were identified:

6. *The first-generation of inheritors*
7. *The second-generation of inheritors (classified based on the successive inheritance structure in the study site)*
8. *The prospective inheritors (classified based on whether the original owner of the property was still alive).*

Thus, in total, eight categories of landlords were identified within the Badia slum in Lagos state, Nigeria.

7.2.1.2 Tenants

Similarly, the term "tenant" does not refer to a homogenous group in this study. While tenants are categorised by the landlords' residency status (for example, Aina, 1990; Gilbert and Varley, 1991; Gulyani *et al.* 2012; Simiyu *et al.* 2019), often referred to as tenants of absentee or resident landlords, this research has identified five different types of landlord-tenant arrangement (see section 5.4.2) in relation to the landlords' residency status and the routes into renting. These are:

1. *Tenants with resident landlords who built their property*

2. *Tenants with resident landlords who inherited their property*
3. *Tenants with absentee landlords who built their property*
4. *Tenants with absentee landlords who inherited their property*
5. *Tenants with developers.*

7.2.1.3   Caretakers

The caretaker, usually a close relative of the landlord(s), act as an intermediary between the landlords and the tenants. They often live in closer proximity to the property than the property owner(s) they act in a similar way to the landlord by collecting rent from the tenants and receiving information about the condition of the property but these are passed on to the landlord(s) for their attention without being actively involved in the improvement itself.

7.2.1.4   Health Officers

The health officers, also referred to as local council officers in this research, are the state elected authorities who represent the interests of the government in promoting minimum housing standards and hygiene with respect to the study site. Previous studies (Gilbert and Varley, 1991) have similarly indicated that state elected authorities influence the rental housing improvement process; however, this present research extends that knowledge with regard to the views of tenants about how health officers create a dynamic relationship between landlords and tenants in the context of housing improvement in Badia slum.

7.2.2 How the landlord-tenant relationship influences the process of housing improvement?

In relation to the housing improvement process, the most significant findings that emerged from this research is that the landlord-tenant relationship in the study site is defined by the ownership of the rental properties, the operation of the health officers and the financial relationship between these actors. This extends knowledge that the relationship between landlords and tenants is not limited to the extraction of rent or extra-economic relationship as previous studies (for example, Smith, 2017) have shown. Each of the factors identified will be discussed in turn.

7.2.2.1 Ownership of rental properties

As previously stated, one of the prevailing factors influencing the process of housing improvement in the Badia slum is the pattern of ownership of the rental properties (see chapter six).

The inheritance of rental properties influences the housing improvement process

Evidence shows that landlordism through inheritance is problematic for a number of reasons. Firstly, many rental houses in Badia are inherited, a finding which corresponds with the results of previous studies (Gilbert and Varley, 1990; Hoffman *et al.* 1991; Smith, 2017) that one route into landlordism is through inheritance. This present study expands the current body of knowledge on the dynamics of the pattern of ownership of inherited properties and the complexities it creates within the tenancy arrangements between inheritors and tenants.

Secondly, in a number of cases, the inherited property is owned by more than one individual, (FGD, L09, T03, L12, also see section 6.4.1) as was evident in the number of tenants in this category (see section 5.4.2 Table 5.7 for the number of tenants). Of the fourteen tenants of inheritors that participated in this study, only one had a landlord who was a sole inheritor (T02). This arrangement appears similar to the family housing ownership structure whereby the property is jointly owned and comprises a rich mixture of tenure that includes the owners, family house members and tenants (see section 3.4.1). However, in Badia, the majority of the inherited properties have more tenants than the original owner's family members in occupation. In this study, of all the inherited properties considered, only one inheritor household was found in each, a fact confirmed by all the participants in that category.

Thirdly, in most cases, the ownership structures of inherited properties are fragmented such that tenants in a particular property pay rent to different landlords (inheritors). In some cases, the fragmentation also involves layers of primary (first generation) and secondary (second-generation) inheritors. It is assumed that this fragmentation will come to shape the future of property inheritance in Badia considering that the main culture practised by most original owners in the community encourages the fragmentation of properties through subdivision of the rooms between the children and/or co-wives (in cases where the original owner was polygamous).

A further significant feature of rental property inheritance in Badia is the high number of absentee landlords linked to such properties as highlighted by the number of tenants who indicated that none of the inheritors lived in their property (thirty-seven per cent, see figure 5.7). Even when some tenants (fifteen per cent) reported that a resident inheritor

lived in the property, it was noted that the room in which the tenants lived, and several other rooms in the same property, belonged to absentee inheritors.

One of the issues emerging from this fragmented ownership pattern is that the majority of inherited properties remain unimproved from the point of view of the tenants (a condition which the resident inheritors also share), including the existing tenants who have occupied the property for several years. One explanation for the continuing non-improvement is the inability of inheritors to agree between themselves on the improvement requirements of the rental property (T05, T07, T19) since many were unwilling to invest part of their rental income to effect such improvements (T05). Furthermore, many absentee inheritors, given the likely number involved in a single property, were not motivated to improve the quality of their inherited property because they did not live in it and, therefore, did not see the challenges that their tenants experienced (L12, L09). This finding concurs with previous study (Gulyani and Talukdar, 2008), which observed that houses in a Nairobi (Kenya) slum failed to be improved because the majority of landlords were absentee, meaning they did not personally suffer from the appalling conditions experienced by their tenants. In this present study, a further explanation for non-improvement of many inherited rental properties is that the majority of inheritors do not know the value of what they own since they were not involved in the construction. Although not conclusive, the fragmentation in the ownership structure may explain why inheritors in Badia appear not to value their inherited property (L07). Despite the fragmentation and the associated implications, some inheritors improved their property in the context of the slum upgrade through the interventions of the health officers (L04, L05), and the cooperation of the tenants (L05).   Moreover, the ongoing use of a lawyer within the rental business was found to be beneficial in an exceptional case

where accumulated rent from a particular room was utilised to initiate required improvements (L06).

A further issue related to this complex ownership structure is that tenants lack the knowledge to identify who is/ is not the landlord and thus who is responsible for housing improvements (e.g. see section 6.2.1 and 6.4.1 relating to T03 and T07). Some tenants reside in the property with a landlord (an inheritor), yet in reality, the latter is not the owner of their accommodation and, as such, cannot be solely held responsible for improving the quality of the dwelling. This aspect was exemplified in the case of tenant T05 who had a resident and an absentee inheritor owning different sections of the property (see section 6.4.1.1). Further, the improvement of the property is often hampered because each landlord collects the rent from the tenants and does not reimburse them for the improvements required, leading to further deterioration of the property (as in the case of tenant, T07).

The role of the informal developer as landlord influences the housing improvement process

Informal developers are not the actual owner of the properties, but evidence suggests that a tentative ownership and the power to control both the rental business and the improvement process is conferred on them for a period in order to recoup the return on their (informal developer) investment (see section 5.4.1) in the partial improvement or reconstruction of the property. The study identified that this ownership structure creates an issue for the further improvement of rental properties that have been under the care of an informal developer for a long period of time. An explanation may be that the informal developers in this category first seek to recoup a return on their initial investment before considering subsequent improvements to the property, and the latter may be subject to

new agreements with the property owner (T12, FGD). One implication of this phenomenon is that while tenants deal directly with the informal developer, the improvement to their housing condition depends on the contract agreements between the property owner (who is also absent during this period, see section 5.4.1), and the informal developer which is unknown to the tenants (T04).

7.2.2.2   The operation of the Heath Officers

The operation of Health Officers in the study site added another influential layer to the landlord-tenant relationship which, in turn, affects the process of housing improvement. Firstly, ss noted in chapter six, this operation which had existed since 2003 had been intensified since after the completion of one of the main roads into the study site. The operation of the health officers echoes Gilbert and Varley's (1991) report about the operation of a state elected authority (municipal's Directorate of Public Works), especially with regards to housing inspection. However, the present study extends knowledge about how such an operation adds another layer to the discussion on the nature of the relationship between landlords and tenants within the specific context of a slum upgrade.

Secondly, as discussed in chapter six, some residents admitted that they improved, or wanted to improve, their dwellings because of pressure from the health officers (L04, L05). This level of official pressure in the study site created a state of anxiety in some landlords (L13) which was likewise communicated to the tenants. Also, existing tenants living in inherited properties (the highest proportion of participants in the sample size), faced particular pressure to improve their dwelling as a direct consequence of the health

officers' intervention. As reported by GO2 (see section 5.4.4), the responsibilities of landlords are different from that of tenants; however, in most cases, tenants with inheritors were left entirely alone in dealing with the health officers, even when there was an inheritor in the property (see, for example, T05 in section 6.2.1). This situation also lingered because inheritors delayed implementation of the required improvements. According to some tenants of inheritors (for example, T19, T05), this delay was because inheritors did not readily agree between themselves to improve and most absentee landlords failed to visit their property (see section 6.4.1.1). Hence, in response to the health officers' operation, tenants became *de facto* responsible for making arrangements to improve the quality of their dwelling mainly to avoid the outright eviction threats that were associated with poor quality housing. As a solution, some tenants planned to boycott paying several months' rent to their respective landlords in order to raise a substantial amount of money in order to carry out the necessary improvements themselves (T09).

Whilst the health officers' approach sometimes lead to some housing improvements (L04, L05), the official operation illustrates two things. Firstly, the inheritors identified in this study did not necessarily demonstrate a superior position in their exchange relations with tenants. Nevertheless, their behaviour towards housing improvement illustrated an exploitative scenario in which they took advantage of their ownership pattern to absolve themselves of responsibility while they continued to extract rent from their respective tenants. Secondly, tenants became more vulnerable to the state authority who should have protected them. This situation further confirms the observation in the literature that the landlord-tenant relationship is ungoverned; and shrouded in insecurity, hence, the advocacy for further research relating to security rights between landlords and tenants (Kumar, 2011).

In many cases, tenants averted the consequences of poor housing conditions, such as abatement[29] orders, closing[30] orders and the complete payment of other monetary sanctions, by bribing the health officers through collective contributions when the need arose (T03, T05, T19 in section 6.4.3). Furthermore, in some instances, an influential caretaker was called upon to speak with the health officer if the tenants were sufficiently fortunate to have one (T07 and T11in section 5.4.3). One important implication of these practices was that residents reacted by disregarding the health officers' initiatives in the community. The following insight from tenant T04 (see section 6.4.3) reflects that she viewed the operation of the health officers as "an opportunity for them to fight for their pocket" and not necessarily for the interests of the community. Taken together, the practice of bribing health officers seems to be an iterative process that has sustained many tenants' long length of residency in their extremely poor housing conditions. This shows that apart from the provision of infrastructure the housing condition of some tenants has not necessarily improved due to the state of affairs within the community.

7.2.2.3   Financial relationship between landlords and tenants

This research found that the financial relationship between landlords and tenants also influenced the process of rental housing improvement. On the one hand, the relationship enhanced and expanded the existing body of knowledge (Precht 2005) whereby tenants also participate in the process of housing improvement as their rent forms part of the financial resource for improving the rental property. As discussed in chapter six, tenants'

---

[29] Abatement order is an order from the court to compel the landlord to get the identified "nuisances" (see chapter 6 for what we described as nuisances) rectified.

[30] Closing order is an order to seal the premises due to the level of nuisances.

financial commitments involved different rent extraction arrangements willingly agreed to by both parties; that is, the payment of rent in advance to the landlord (Korboe, (1993) cited by Tipple *et al.* 1999 p. 277), and the increase in rent by the landlord following improvement. Outside the remit of rent payments, it was also found that tenants engage in joint contribution with the landlord in order to improve the property (L05).

On the other hand, rent extraction which also defines the relationship between landlords and tenants (Kumar, 1996), constituted a challenge to the housing improvement process. In this study, this subject is extended to include situations in the context of a slum upgrade. The findings from this study suggest that the delay in rent payment by the tenants persists even after slum upgrading has been completed. This aspect was reported by most of the landlords in the study (see section 6.4.2), confirmed by some tenants (T03, T22) and also highlighted by the community leaders at the focus group. Reports also showed that more than one tenant owed several months of rent at any one time (T11), and even when tenants did pay rent, it was mostly paid piecemeal and often used by the landlord for other immediate needs rather than for improving the property. This outcome supports Cadstedt's (2010) and Smith's (2017) views that the relationship between landlords and tenants with regard to rent is symbiotic and shaped by poverty rather than being a case of exploitation between a rich landlord and a poor tenant. However, in this study, it was also found that, whilst landlords depend on the rent as their income and as a source of funding for the improvement of the property, some tenants delay paying rent regardless of their economic situation (L09).

One of the common assumptions regarding the relationship between landlords and tenants is that the provision of, and improvements to, services will stimulate property owners to

improve the quality of their dwelling which will, in turn, result in higher rent that could force existing tenants to move (e.g. Moitra and Samajdar, 1987). Contrary to this notion, in this research, it was found that in several cases (T01, T02, T03, T05, T07), mostly in situations where the property had been inherited, and with an absentee landlord who built his property (in the case of tenant T23), rent had been increased as proposed by the landlords without any improvement to the property. Further narratives by tenants T01 and T23 showed that a rent increase had been agreed between landlords and tenants for personal interests (see section 6.4.2). As highlighted in chapter five, a number of the properties would require the eviction of the present tenants in order to achieve adequate housing standards. However, tenants' reluctance to move, which is associated with the additional cost involved in renting alternative accommodation, makes them more amenable to accept a rent increase paid to the landlords while they continue to live in extremely poor housing conditions. Conversely, landlords also capitalise on the tenants not wanting to move, using it as an opportunity to increase rent, demand rent in advance and impose other unlawful charges in the form of an "agreement" (T23) which, in Lagos state, should only be paid by a first-time tenant. The practice of demanding advance rent has been justified by Arku *et al.* (2012), and viewed as not exploitative by the landlord because it is a response to lack of proper access to housing capital (see section 3.4.3.1). However, increasing rent while tenants continue to stay in appalling housing conditions (T01, T02, T03, T05, T07), coupled with the demand for new charges in the form of "an agreement" (which, in the case of tenant T23, had been paid three times) (see section 6.4.2), reinforces the perception of exploitation and deception.

7.3 Theoretical Reflections

This study focused on the theory of slum upgrading and the housing improvement process and, on this basis, a conceptual framework was developed. Together with the in-depth insights from the literature review, this study explored how the relationships between landlord and tenant influence the process of housing improvement in the context of a slum upgrade. One of the findings (inadequacies in government provision) from this research is external to the relationship between landlords and tenants; however, it also has important implication for the theory surrounding the link between slum upgrading (which forms the background to this present study) and housing improvement, thereby contributing to the ongoing discussions about efforts to improve the living conditions of existing tenants (UN-Habitat, 2003a, 2011) in particular, and slum dwellers in general (Fox, 2014; Kim *et al.* 2019). Thus, the implications of the study on the subject of rental housing and the link between slum upgrading and rental housing improvement are presented as follows:

Residency in the property

Reference to rental housing quality in the literature tends, by and large, to employ the residency status (resident and absentee) of the landlord to delineate the housing management side of rental properties. In this context, it is a widely held view that tenants with resident landlords have better housing conditions (Aina, 1990; UN-Habitat, 2003a; Gulyani and Talukdar, 2008; Gulyani *et al.* 2012; Simiyu *et al.* 2019) because the landlord's residence in the property is seemingly an incentive to improvement in quality. However, some of the evidence emerging from this study raises a note of caution, namely that the landlord's residency status does not necessarily act as an incentive for him/her

towards improvement of the dwelling because the ownership pattern of the rental property exerts a strong influence on the improvement process. For example, as highlighted in chapters five and six, responses from tenant T05 showed that even when an inheritor was resident in the property, no improvement took place due to lack of mutual agreement between the inheritors. In this case, the absentee landlord was willing to improve while the resident landlord was not.

Slum upgrading and rental housing improvement.

Slum upgrading programmes aim to incentivise beneficiaries to improve their existing housing conditions (Jimenez, 1983; Werlin, 1999). In practice, a growing body of studies (Strassmann, 1984; Gonzalez-Navarro and Quintana-Domeque, 2010; Parikh *et al.* 2015) has indicated that slum upgrading projects encourage diverse housing improvements regardless of the scope, scale, components or the slum housing conditions that pertain (see chapter two). Likewise, as discussed in chapter five, a number of residents undertook improvements following the slum upgrade but many did not do so instead reported the various housing issues that persist. Therefore, it was necessary to identify the nature of these housing issues and the reasons for their continuation. One major housing issue highlighted by residents was the inaccessibility to water connections in the house (see section 5.3.3). It was observed that part of the services delivered to the community during the upgrade were boreholes at nine locations (Idoko-pope, 2013). However, residents complained about the inadequacies of these provisions, that instead of providing a water network to facilitate the connection of water into dwellings as per the community's original request (Olanrewaju, 2001), the government have provided bore holes. Even then, as evident in the report from both community leaders (FGD) and

residents (e.g. T08), the majority of the boreholes were no longer effective. There were also complaints that the water supply from the pumps was contaminated with dirt and mud, and therefore unsuitable for domestic use (see 6.4.4), a failure which leads to the implication that facilities such as adequate toilets cannot be provided. This shows that even when the infrastructure delivered conforms to that demanded by the community, housing improvement also depends on the adequacies of the available services and/or infrastructure. It could be argued, therefore, that part of the slum upgrading efforts were short-lived and did not seem to transform slum housing conditions meaningfully (Gulyani and Talukdar, 2008) and have failed to conserve the limited resources available for upgrading in Badia slum.

In additon, according to Taylor (1987), one of the primary explanations for housing improvement after a slum upgrade was that it provides a greater sense of tenure security againt future demolition of the property. However, responses from landlords in this study showed that slum upgrading did not necessarily increase tenure security or have any direct effect on tenants and landlords' motivation to improve their housing condition (see section 6.3). An explanation for landlords is that they already had both perception and *de facto* tenure security prior to the upgrade (see chapter two). These findings also suggest that the form of tenure security that the landlords currently possess does not influence their relationship with the tenants with respect to housing improvement.

7.4   Contribution to knowledge

7.4.1   The developing world - Housing Theory

In addition to some of the contributions to knowledge that have been mentioned earlier in this chapter, this research makes several other noteworthy contributions to the literature. Firstly, and primarily, it provides findings that are relevant to the existing housing theory in the developing world context. Chapter two, described the development of a conceptual framework to justify the need for the current study (reproduced here as Figure 7.1) by tracing existing theories with regard to the link between slum upgrading and housing improvement which, to the researcher's knowledge, has not been previously undertaken.
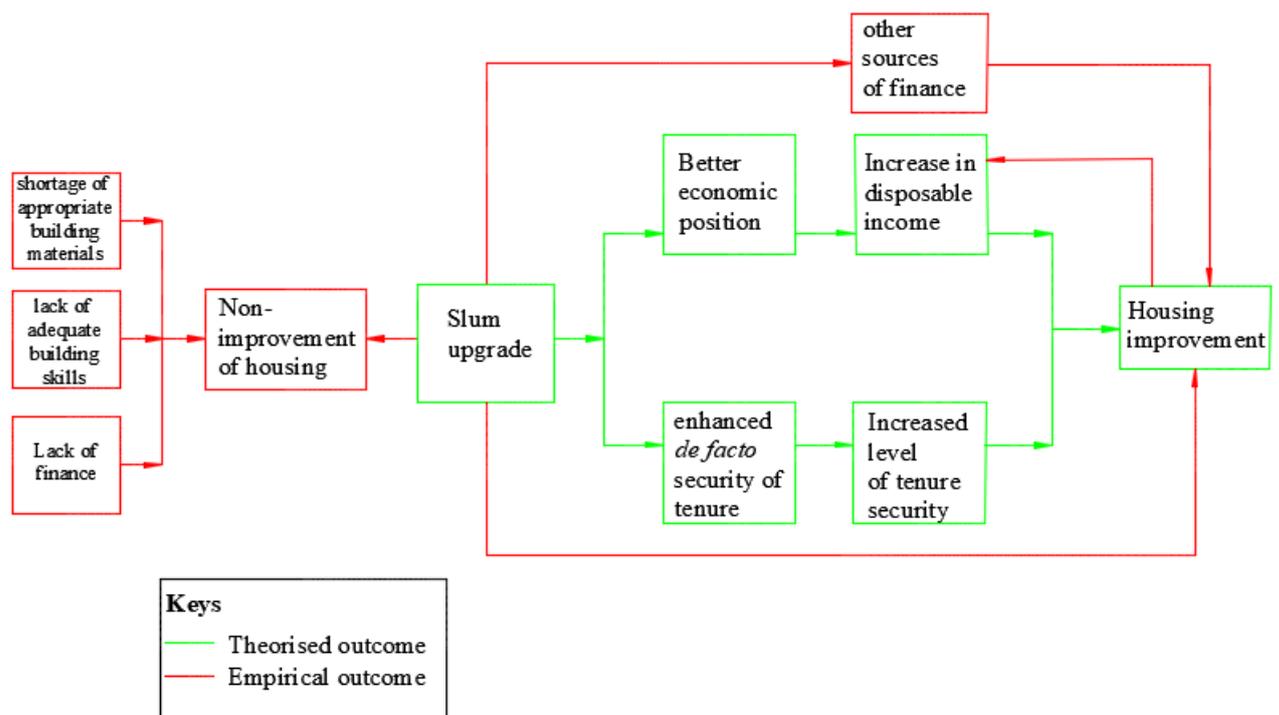
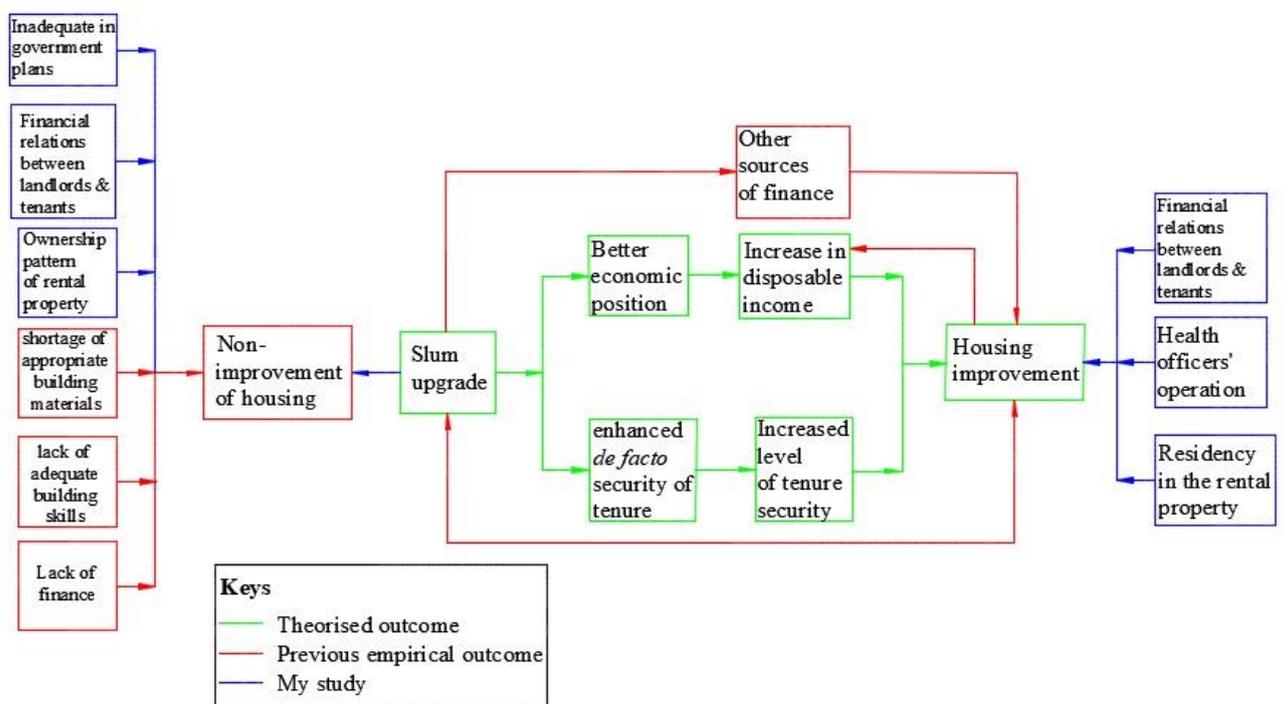

Figure 7.1 An association between a slum upgrading and housing improvement with empirical studies
Source: Author's creation.

The research established that international agencies and governments in the developing world often concentrate on the provision of basic services and infrastructure with the expectation that the residents will improve the quality and quantity of their dwellings; in

this context, owner-occupiers have predominated as the focus of many studies (Taylor, 1987; Kaitilla, 1991; Parikh *et al.* 2015, McIntosh *et al.* 2018) (see chapter two). In reality, however, other housing tenure models exists. Although tenants were also identified in a small number of studies (Burns and Shoup, 1981; Robben, 1987), their relationships with the landlords to whom they pay rent has been given little consideration. Therefore, this study constitutes exploratory research on how landlord-tenant relations influence the process of housing improvement in the context of a slum upgrade in Lagos state, Nigeria, with a view to contributing towards the discussion and understanding of slum persistence and growth (see chapter one). Thus, the conceptual framework developed in chapter two was expanded to include factors within the landlord-tenant relationships that influence the process of housing improvement. In turn, this demonstrates why rental housing in a slum may/may not necessarily be improved following a slum upgrade (see figure 7.2).

Figure 7.2 An expanded association between slum upgrading and housing improvement with both theory and empirical studies
Source: Author's creation.

7.4.2   Informal landlords and tenants

This research has also made an original contribution to the growing body of literature on informal landlords and tenants (for example, UN-Habitat, 2003c; Rakodi, 1995; Gulyani and Talukdar, 2008; Cadstedt, 2010; Smith, 2017). The thesis offers further categorisation of landlords as a product of the residency status and the ownership patterns of rental housing (see section 5.4.1) which can be applied in other slum settlements. This categorisation further informed the author's understanding about the different aspects of landlordism and tenancy arrangements that are possible in a slum.

Firstly, the study extends knowledge on the nature of landlordism in a slum. The study revealed that small-scale supply does not necessarily mean that the landlord owns the entire rental unit as exemplified by the definitions of small-scale landlordism highlighted by previous authors in section 3.4.1.1. If small-scale landlordism was only applied to the unit rather than the rooms in the unit, the implication is that, while some properties serve as rental housing, the actual operations will not be accounted for. Furthermore, there is a likelihood that such rental property would be wrongly subsumed under the category of family housing because they are "occupied partly by persons whose rights of residence derive from a common ancestry with the producer" (Amole et al., 1993). Therefore, the ownership pattern and the landlord-tenant arrangements may potentially be overlooked in future attempts to resolve the issue of slum housing.

Secondly, in contrast to findings in previous studies, the researcher observed that small-scale absentee landlordism is extensive in Badia compared to those categorised as resident landlords. In the Nairobi slums that has been a classic example, large-scale absentee landlordism is extensive and driven mostly by the involvement of politicians

who acquire unauthorised land through political mechanisms, build on it and charge rent but live outside the slum (Rakodi, 1995). Conversely, it can be argued that, in Badia, the room system of letting practised by inheritors who do not live in the settlement fuelled the predominance of extensive absentee landlordism.

Thirdly, the ownership arrangement and the duration of ownership (that is, control of the rental business) of the rental property by the landlord also differs. For instance, informal developers who enter into an agreement with the original property owners to control the rental property only do so for an agreed period.

7.4.3   The relationship between landlords and tenants

The research has expanded knowledge on the social relationship between landlords and tenants (Rakodi, 1995;Kumar, 2011) as it further reveals the complex arrangements and the power dynamics within this relationship. Studying the process of rental housing improvement and interviewing the existing tenant population, in particular, has extended the understanding of the ongoing vulnerability of the existing tenant population beyond that of rent extraction (Datta, 1995; Cadstedt, 2010; Smith, 2017). This is an unanticipated finding which reveals the array of tenure arrangements in the slum, and how some tenants negotiate their social and political environment (Kumar, 2011). In other words, the study demonstrates how the presence of state elected authorities influences the power imbalance between landlords and the tenants regarding housing improvement in the context of a slum upgrade. This shows that a number of tenants' insecurity of tenure is not only dependent on the landlord's action, it is also linked to the health officers' operations in the community. It is accepted that the rental housing sector is shrouded in insecurity (Kumar, 2001); however, findings in this study suggest that

tenants, particularly those living in inherited properties, are in the weakest position as they bear the brunt of the landlords' responsibility. Although this outcome is not conclusive because the researcher did not speak to many tenants living in property belonging to informal developers, it suggests that the ownership of the rental property contributes to tenants' security of tenure in the study site.

7.5 Guidelines for Policymakers and Planning Authorities

The research sets out to explore how the relationships between landlords and tenants influence the process of housing improvement. Despite the exploratory nature of this research, it offers some interesting and useful insights which have been used to develop guidelines for policymakers in the developing world (see Table 7.1). Furthermore, they have been drafted to assist and direct authorities on the possibilities for slum housing improvement initiatives, in particular, and better handling of slum settlements, in general.

With the rapid increase in the population migrating to urban areas, and the continuous insufficiency of resources and infrastructure to support housing, particularly for the poor in urban areas, a massive increase in slum population is inevitable in developing economies. Following up on the attempt to address slum housing issues, this study has established that, if slum dwellers are expected to improve the quality or quantity of their dwellings following the provision of infrastructure, it is essential to recognise the role that landlord-tenant relationships play in the housing improvement process. Given the specific focus on Lagos, Nigeria, these guidelines must be treated with caution. Nonetheless, it is likely that similar landlord-tenant arrangements will be found in other Sub-Saharan countries, particularly the West African countries. Thus, the guidelines developed in this

regard can be used when considering any housing policy in order to improve the living conditions of slum dwellers.

Table 7-1 *Recommendations*

	Theme	Possible factors to consider	Level of Implementation	Guidelines
1	**Patterns of Ownerships of rental housing**	Context-based, age of the slum, sociocultural attributes, custom law, socioeconomic attributes of the landlord.	International	Identify and understand the pattern of ownership of the rental housing and the actors in the slum. This will enable an understanding of the extent of right and the duration of ownership of the property. Although the nature of landlordism in the informal sector has been characterised in a number of ways (see section 3.3.1.1), there is less reference to the diverse forms of ownership of the rental property (see Chapter 6); as a result, some of the sub-categories, and their dynamics and complex relationship with tenants, may go unrecognised. As became apparent during this research, to label rental providers as simply 'landlord' fails to acknowledge the diversity in the pattern of ownership.
2	**Slum Upgrade Implementation**	Institutional and political influence, scope of upgrade, adequacies of upgrade, upgrade cost, upgrade stages.	International	Implement a complete slum upgrading plan and adequately provide the infrastructural preferences of the residents to enhance the improvement of some household utilities such as toilets. While there are issues around landlord-tenant relationships which, in turn, influence the process of housing improvement, this study has shown that the infrastructure provided was inadequate. Houses in the community lack access to water connection and the boreholes provided during the upgrade have either stopped working or the water from them cannot be used for domestic purposes. As a result, the majority have not bothered to upgrade from the use of pit latrines which may even be unsanitary and pose physical and health risks.
3	**The Empowerment of Health Officers**		State-level	The most effective way to actually create better conditions and more permanency/stability for tenants would be to increase the powers of the agents operating between the landlords and tenants. Therefore, the government needs to return the criminal jurisdiction

				to the customary court so that offenders may be prosecuted at the local level. This will also empower the local council officials (i.e. health officers) to follow due process to prosecute offenders. As GO2 noted during his interview, the non-existence of the criminal jurisdiction of the customary court at the local level inhibits health officers from effectively carrying out their duties to charge offenders (see 6.4.3).
4	**Granting Tenants' Rights by Authorities**	Sociocultural attributes, number of tenants, socioeconomic attributes,	State-level	The government will need to strengthen tenants' right to improve the rental property themselves, mainly in situations where the property is inherited, and the majority of the inheritors are absentee landlords. One possibility is to allow tenants to divert rents into the improvement of their dwellings. This may have to be supervised by an external body to ensure that other factors such as ethnic differences among tenants do not constitute another barrier (see 6.4.3). In addition, policy needs to ensure that tenants' rights to remain in the properties in which they reside is assured and absentee landlords are accountable for fines, legal orders etc passed by the relevant authorities, given that tenants with absentee inheritors are often the ones that bear the brunt of fines from inspections or are locked out of the properties when the required improvements are not undertaken.
5	**Absentee Landlords' Accountability and Liability**	Sociocultural attributes, civil law, occupation of the landlord, number of tenants, number of houses owned by the landlord, socioeconomic attributes, property built-up area, age of slum, cost of building materials.	State-level	To ensure that the inheritors are made accountable, absentee landlords in particular, the Lagos state government needs to make this category of landlords aware of their obligations.

6	**Raising Awareness among Landlord about ownership best practises**	Context-based, civil law, number of tenants, socioeconomic attributes of landlords and tenants	Local Level	Indeed, poor landlords offer rental housing for poor tenants. Based on an existing practice highlighted by some respondents (as noted by L06 and L09), landlords should be encouraged to set aside rents from one or more rooms in the property to help make a start with necessary improvements. Furthermore, in cases where the rental property is owned by one or more inheritors, a professional intermediary (for example, a lawyer) should be engaged to be in charge of the rental business in order to minimise disagreement and delay when a monetary contribution among inheritors is required for the improvement of the property.
7	**The operation of the informal developers**	Context-based, socioeconomic attributes, contract agreements.		The operation of the informal developers in the community, and their dealings with property owners in the community, should be monitored by the government so that this does not affect the liveability of tenants in the short or long term.
8	**Slum definitions and characteristics**	Social characteristics of slums	All levels	Institutions and scholars who are involved with informal settlements and slums need to update their data on slum housing and the social context. This is currently lacking, perhaps because the definition of slum adopted by financial institutions that support slum upgrading is limited to the physical and legal characteristics (see chapter one); hence, there is little focus on the social aspect which tends to influence the physical characteristics.

7.6   Limitations of the current study

The main limitations of this research pertain to what was not achieved by the study rather than being able to expand on the more positive aspects that require further research. There was limited access to the recruitment of absentee landlords, including the inability to be able to conduct interviews. Given the time constraints, interviewing this category of landlord would have posed an ongoing challenge in studies pertaining to the rental sector; on a positive note, it should be noted that a number of tenants whose landlords were absentees participated in the study. In particular, responses from both tenants in inherited properties and the community leaders enabled the researcher to capture the diverse views on the complexities within the different categories of landlord-tenant arrangements operating within the community.

Furthermore, the researcher was unable to interview any developer in order to capture their motives, scale of operation, views and experiences of their rental practices within the community. One of the particular strengths of the study lies in the ability to cross-check and verify the position of the developer among the participants in the study.

7.7   Direction for future research

To a large extent, the aim of this research has been achieved. Given the method deployed in this research and using the available resources, a clear picture of how landlord-tenant relationships influence the process of housing improvement has been achieved. The research has shown that the ownership pattern of rental properties is an important factor that influences the improvement of rental properties in the Badia slum. Therefore, future research should investigate the extent to wish these ownership structures and the relationship with

tenants are apparent in other slums and whether or not they have an impact on a slum

upgrade.

Bibliography

Abbott, J., 2002. An analysis of informal settlement upgrading and critique of existing methodological approaches. *Habitat International*, 26(3), pp.303–315.

Abrams, C., 1964a. *Housing in the modern world*. Faber & Faber.

Abrams, C., 1964b. *Man's struggle for shelter in an urbanizing world*. Cambridge: MIT Press.

Abrams, C., 1966. *Squatter settlements The Problem and the Opportunity. Department of Housiing and Urban Development, Ideas and Methods Exchange No 63*. Washington DC.

Addo, I.A., 2016. Assessing residential satisfaction among low income households in multi-habited dwellings in selected low income communities in Accra. *Urban Studies*, 53(4), pp.631–650.

Adebayo, A.F. and Malik, N.A., 2014. Effects of Urban Renewal Programmes on The Slum Residents of Lagos Metropolis, Nigeria. *Journal of Sustainable Development in Africa*, 16(8), pp.30–43.

Adu-Gyamfi, A., Poku-Boansi, M. and Cobbinah, P.B., 2019. Homeownership aspirations: drawing on the experiences of renters and landlords in a deregulated private rental sector. *International Journal of Housing Policy*, [online] 0(0), pp.1–30. Available at: <https://doi.org/10.1080/19491247.2019.1669424>.

Afolabi, O.J., Oluwaji, O.A. and Fashola, O.K., 2017. Socio-Economic Impact of Road Traffic congestion on Urban Mobility : A Case Study of Ikeja Local Government Area of Lagos State , Nigeria Socio-Economic Impact of Road Traffic congestion on Urban Mobility : A Case Study of Ikeja Local Government Area of L. *The Pacific Journal of Science and Technology*, 18(246–255), pp.246–255.

Agunbiade, M.E., Olajide, O.A. and Bishi, H., 2015. The limit of land regularisation as povert alleviation strategy in informal settlements: Empirical evidence from Lagos, Nigeria. *Journal of Construction Project Management and Innovation*, 5(1), pp.1045–1063.

Aiga, H. and Umenai, T., 2002. Impact of improvement of water supply on household economy in a squatter area of Manila. *Social Science and Medicine*, 55(4), pp.627–641.

Aina, T.A., 1990. Petty landlords and poor tenants in a low-income settlement in metropolitan Lagos, Nigeria. In: P. Amis and P. Lloyd, eds. *Housing Africa's Urban Poor*. Abingdon: Routledge.pp.87–101.

Ajibade, I., 2013. *Climate Change and Housing Rights : A Case Study of Vulnerability and Adaptation in Coastal Communities in Lagos, Nigeria*. [online] The University of Western Ontario. Available at: <https://ir.lib.uwo.ca/etd/1559/>.

Ajibade, I. and McBean, G., 2014. Climate extremes and housing rights: A political ecology of impacts, early warning and adaptation constraints in Lagos slum communities. *Geoforum*, [online] 55(20), pp.76–86. Available at: <http://linkinghub.elsevier.com/retrieve/pii/S0016718514001298>.

Alemayehu, Y.E., 2008. *Revisiting 'Slums', Revealing Responses*. Norwegian University of

Science and Technology.

Aliu, I.R. and Ajala, A.O., 2014. Intra-city polarization, residential type and attribute importance: A discrete choice study of Lagos. *Habitat International*, 42, pp.11–20.

Amis, P., 1984. Squatters or tenants: the commercialization of unauthorized housing in Nairobi. *World Development*, 12(1), pp.87–96.

Amis, P., 1988. Commercialized rental housing in Nairobi, Kenya. In: *Spontaneous shelter: international perspectives and prospects*. Philadelphia: Temple University Press.pp.235–257.

Amis, P., 1996. Long-run trends in Nairobi's informal housing market. *Third World Planning Review*, 18(3), p.271.

Amole, B., Korboe, D. and Tipple, G., 1993. The family house in West Africa: a forgotten resource for policy makers? *Third World Planning Review*, 15(4), pp.355–372.

Andavarapu, D. and Edelman, D.J., 2013. Evolution of Slum Redevelopment Policy. *Current Urban Studies*, 1(4), pp.185–192.

Andreasen, J., 1996. Urban tenants and community involvement. *Habitat International*, 20(3), pp.359–365.

Anheier, H.K. and Isar, Y.R., 2012. *Cultures and globalization: Cities, Cultural Policy and Governance*. London: Sage Publications Ltd.

Anyigor, K.T., 2012. *Social capital, local economic development and environmental quality in deprived communities:* University of Northumbria.

Arimah, B.C., 2010. *The Face of Urban Poverty Explaining the Prevalence of Slums in Developing Countries*. World Institute for Development Economics.

Arimah, B.C., 2011. *Slums as expressions of social exclusion: explaining the prevalence of slums in African countries. In International Conference on Social Cohesion and Development, Paris, France.*

Arku, G., Luginaah, I. and Mkandawire, P., 2012. 'You Either Pay More Advance Rent or You Move Out': Landlords/Ladies' and Tenants' Dilemmas in the Low-income Housing Market in Accra, Ghana. *Urban Studies*, [online] 49(14), pp.3177–3193. Available at: <https://doi.org/10.1177/0042098012437748>.

Badmos, O.S., Rienow, A., Callo-Concha, D., Greve, K. and Jürgens, C., 2018. Urban development in West Africa-monitoring and intensity analysis of slum growth in Lagos: Linking pattern and process. *Remote Sensing*, 10(7), pp.1–22.

Bah, E.H.M., Faye, I. and Geh, Z.F., 2018. Slum Upgrading and Housing Alternatives for the Poor. In: E.H.M. Bah, I. Faye and Z.F. Geh, eds. *Housing Market Dynamics in Africa*. London: Palgrave Macmillan.pp.215–253.

Baker, J.L., 2000. *Evaluating the Impact of Development Projects on Poverty: A Handbook of Practitioners*. Washington, D.C.: The International Bank for Reconstruction and Development/The World Bank.

Baker, J.L., 2006. *Integrated Urban Upgrading for the Poor: The Experience of Ribeira Azul, Salvador, Brazil*. The Policy Research Working Paper Series.

Bassett, E.M., Gulyani, S., Farvarque-Vitkovik, C. and Debomy, S., 2003. *Informal*

Settlement Upgrading in Sub-Saharan Africa: Retrospective and Lessons Learned. [online] Washington DC. Available at: <https://www.semanticscholar.org/paper/Informal-Settlement-Upgrading-in-Sub-Saharan-and/f8b13592b350b2ca74b50bbcb48c3cb7213dbe7c>.

BBC News, 2017. *The city that won't stop growing. How can Lagos cope with its spiralling population*. [online] Available at: <https://www.bbc.co.uk/news/resources/idt-sh/lagos> [Accessed 18 Dec. 2019].

Bello, M.A., 2015. *Principles and practices of succession under customary law*.

Bertaux, D., 1981. From the life-history approach to the transformation of sociological practice. In: D. Bertaux, ed. *Biography and society: The life history approach in the social sciences*. London: Sage.pp.29–45.

Bierschenk, T. and Olivier de Sardan, J.-P., 2014. *States at work: dynamics of African bureaucracies*. Leiden: Brill.

Birbili, M., 2000. Translating from one language to another. *Social research update*, 31(1), pp.1–7.

Bird, J., Montebruno, P. and Regan, T., 2017. Life in a slum: Understanding living conditions in Nairobi's slums across time and space. *Oxford Review of Economic Policy*, 33(3), pp.496–520.

Bloomberg, L. and Volpe, M., 2008. *Completing Your Qualitative Dissertation: A Roadmap from Beginning to End*. [online] Thousand Oaks, California: SAGE Publications, Inc. Available at: <https://methods.sagepub.com/book/completing-your-qualitative-dissertation>.

Braun, V. and Clarke, V., 2006. Using thematic analysis in psychology. *Qualitative Research in Psychology*, 3(2), pp.77–101.

Brislin, R.W., 1980. Cross-cultural research methods. In: I. Altman, A. Rapoport and J.. Wohlwill, eds. *Environment and culture. Human Behavior and Environment (Advances in Theory and Research)*. Boston, MA: Springer.pp.47–82.

Bromley, D.W., 2009. Formalising property relations in the developing world: The wrong prescription for the wrong malady. *Land use policy*, 26(1), pp.20–27.

Bryman, A., 2015. *Social research methods*. Oxford University Press.

Buckley, R.M. and Kalarickal, J., 2005. Housing policy in developing countries: Conjectures and refutations. *The World Bank Research Observer*, 20(2), pp.233–257.

Burgess, R., 1977. Self-help housing: A new imperialist strategy? A critique of the Turner school. *Antipode*, 9(2), pp.50–59.

Burgess, R., 1982. Self-help Housing Advocacy: A Curious Form of Radicalism. A critique of the work of John F.C. Turner. In: P. Ward, ed. *Self-help housing: A critique*. London: Mansell.pp.55–97.

Burns, L.S. and Shoup, D.C., 1981. Effects of resident control and ownership in self-help housing. *Land Economics*, 57(1), pp.106–114.

Cadstedt, J., 2006. *Influence and invisibility: Tenants in housing provision in Mwanza City, Tanzania*. [online] Stockholm University. Available at: <http://www.diva-portal.org/smash/get/diva2:189161/FULLTEXT01.pdf>.

Cadstedt, J., 2010. Private rental housing in Tanzania—a private matter? *Habitat International*, 34(1), pp.46–52.

Campbell, J., 1990. World Bank urban shelter projects in East Africa: matching needs with appropriate responses. In: P. Amis and P. Lloyd, eds. *Housing Africa's Urban Poor*. Abingdon: Routledge.pp.190–204.

Campbell, P.F., 2014. *'The shack becomes the house, the slum becomes the suburb and the slum dweller becomes the citizen': experiencing abandon and seeking legitimacy in Dar es Salaam*. [online] University of Glasgow. Available at: <http://theses.gla.ac.uk/5612/>.

Carl, M.N. and Ravitch, S.M., 2018. The SAGE Encyclopedia of Educational Research, Measurement, and Evaluation. In: B.B. Frey, ed. *The SAGE Encyclopedia of Educational Research, Measurement, and Evaluation*. Thousand Oaks, California: SAGE Publications, Inc.pp.873–877.

Carmon, N., 1999. Three generations of urban renewal policies: analysis and policy implications. *Geoforum*, 30(2), pp.145–158.

Cavalheiro, D. de C. and Abiko, A., 2015. Evaluating slum (favela) resettlements: The case of the Serra do Mar Project, São Paulo, Brazil. *Habitat International*, [online] 49, pp.340–348. Available at: <http://www.sciencedirect.com/science/article/pii/S0197397515000958>.

Cedric Pugh, 2000. Squatter settlements: Their sustainability, architectural contributions, and socio-economic roles. *Cities*, [online] 17(5), pp.325–337. Available at: <http://digirep.rhul.ac.uk/items/a14bc3f3-0c7d-96a7-2207-bfbaf259103a/2/>.

Cockburn, J.C., 2014. Lessons from the Ground Up: Approaches to Squatter Settlements.

COHRE, 2008. *Nigeria: The myth of the Abuja master plan*. [online] Available at: <https://reliefweb.int/report/nigeria/nigeria-myth-abuja-master-plan>.

Coulomb, R., 1989. Rental housing and the dynamics of urban growth in Mexico City. In: *Housing and Land in Urban Mexico, Monograph Series*. pp.39–50.

Cousins, B., 2005. Tenure reform in South Africa: titling versus social embeddedness. In: *Forum for Development Studies*. Taylor & Francis.pp.415–442.

Crankshaw, O., Gilbert, A. and Morris, A., 2000. Backyard Soweto. *International Journal of Urban and Regional Research*, [online] 24(4), pp.841–857. Available at: <http://discovery.ucl.ac.uk/157061/>.

Cronin, V., 2012. Sustainable Slum Upgrading. *Practical Action*, 44(871954), pp.1–6.

Curless, G., 2016. ' Better housing conditions are of vital importance to the ordinary man ': slum clearance in post-war. *Urban History*, 43(4), pp.83–97.

Dafe, F., 2009. *No Business Like Slum Business? The Political Economy of the Continued Existence of Slums: A Case Study of Nairobi*. ISSN 1470-2320. [online] London. Available at: <www.lse.ac.uk/depts/destin>.

Dasgupta, B. and Lall, S. V., 2006. *Assessing Benefits of Slum Upgrading Programs in Second Best Settings. Development Research Group, The World Bank*. Washington DC 20433, USA.

Datta, K., 1995. Strategies for Urban Survival? Women\rLandlords in Gaborone, Botswana. *Habitat International*, 1995, 19,(1), pp.1–12.

Desai, V. and Loftus, A., 2013. Speculating on slums: Infrastructural fixes in informal housing in the global South. *Antipode*, 45(4), pp.789–808.

Dev, S., 2006. *Rent control laws in India: a critical analysis*. [online] New Dehli. Available at: <https://papers.ssrn.com/sol3/papers.cfm?abstract_id=926512.>.

Doebele, W.A., 1987. The Evolution of Concepts of Urban Land Tenure in Developing Countries. *Habitat International*, 11(1), pp.7–22.

Durand-lasserve, A., Fernandes, E., Payne, G. and Rakodi, C., 2007. Social and economic impacts of land titling programmes in urban and peri-urban areas : A review of the literature. *World Bank Urban Research Symposium 2005*, [online] (March). Available at: <http://www.researchgate.net/profile/Alain_Durand-Lasserve/publication/228699667_Social_and_economic_impacts_of_land_titling_programmes_in_urban_and_peri-urban_areas_A_review_of_the_literature/links/54db4c5a0cf2ba88a68fb659.pdf>.

Durand-Lasserve, A. and Selod, H., 2009. The Formalization of Urban Land Tenure in Developing Countries. In: S. V Lall, M. Freire, B. Yuen, R. Rajack and J.J. Helluin, eds. *Urban Land Markets. Springer*. Dordrecht: Springer.pp.1–47.

Durst, N.J. and Wegmann, J., 2017. Informal housing in the United States. *International Journal of Urban and Regional Research*, 41(2), pp.282–297.

Earle, L., 2014. Stepping out of the twilight? Assessing the governance implications of land titling and regularization programmes. *International Journal of Urban and Regional Research*, 38(2), pp.628–645.

Eckstein, S., 1990. Urbanization Revisited: Inner-city slum of hope and squatter settlement of despair. *World Development*, 18(2), pp.165–181.

Edwards, M., 1982. Cities of tenants: renting among the urban poor in Latin America. In: A. Gilbert, J. Hardoy and R. Ramirez, eds. *Urbanization in contemporary Latin America: Critical Approaches to the analysis of urban issues*. London: John Wiley.pp.129–158.

Edwards, M., 1990. Rental housing and the urban poor: Africa and Latin America compared. In: P. Amis and P. Lloyd, eds. *Housing Africa's Urban Poor*. Abingdon: Routledge.pp.253–272.

Field, E., 2005. Property rights and investment incentives. *Journal of the European Economic Association*, [online] 3(2–3), pp.279–290. Available at: <http://eprints.lse.ac.uk/1921/>.

Field, E. and Kremer, M., 2006. *Impact Evaluation for Slum Upgrading Interventions*. [online] *Poverty Reduction and Economic Management, Thematic Group on Poverty Analysis, Monitoring and Impact Evaluation.* World Bank. Available at: <http://siteresources.worldbank.org/INTISPMA/Resources/383704-1146752240884/Doing_ie_series_03.pdf>.

Fielding, N. and Thomas, H., 2008. Researching social life. In: N. Gilbert, ed. *Researching social life*. Sage Publications Ltd.

Filani, M.O., 2012. The Changing Face of Lagos: From Vision to Reform and Transformation. pp.8–11.

Finley, S., 2012. Community-Based Research. In: L.M. Given, ed. *The Sage Encyclopedia of Qualitative Research Methods*. [online] Thousand Oaks, California: SAGE Publications,

Inc.pp.98–100. Available at: <https://methods.sagepub.com/reference/sage-encyc-qualitative-research-methods>.

Fourchard, L., 2003. *Urban slums reports: The case of Ibadan. Understanding slums:Case studies for the global report on human settlements 2003.*

Fox, S., 2014. The Political Economy of Slums: Theory and Evidence from Sub-Saharan Africa. *World Development*, [online] 54, pp.191–203. Available at: <http://dx.doi.org/10.1016/j.worlddev.2013.08.005>.

Friedman, J., Jimenez, E. and Mayo, S.K., 1988. The demand for tenure security in developing countries. *Journal of development Economics*, 29(2), pp.185–198.

Galiani, S. and Schargrodsky, E., 2010. Property rights for the poor: Effects of land titling. *Journal of Public Economics*, [online] 94(9–10), pp.700–729. Available at: <http://dx.doi.org/10.1016/j.jpubeco.2010.06.002>.

Gans, H., 1967. The Failure of Urban Renewal: A Critique and Some Proposals. In: M. Hausknecht and J. Bellush, eds. *Urban Renewal: People, Politics, and Planning*. New York: Doubleday, Anchor Books.pp.465–484.

Garschagen, M., 2010. Urban upgrading and resettlement of slum dwellers in the Mekong Delta – Long-term sustainability or vulnerability pitfall? In: *International Workshop on Socio-Economically Sustainable Development in Vietnam*. [online] Hanoi. Available at: <https://collections.unu.edu/view/UNU:2181>.

van Gelder, J.L., 2007. Feeling and thinking: Quantifying the relationship between perceived tenure security and housing improvement in an informal neighbourhood in Buenos Aires. *Habitat International*, 31(2), pp.219–231.

Gilbert, A., 1983. The tenants of self-help housing: choice and constraint in the housing markets of less developed countries. *Development and change*, 14(3), pp.449–477.

Gilbert, A., 1987. Latin America's urban poor: shanty dwellers or renters of rooms? *Cities*, 4(1), pp.43–51.

Gilbert, A., 1990. The costs and benefits of illegality and irregularity in the supply of land. In: P. Baross and J. van der Linden, eds. *The Transformation of Land Supply Systems in Third World Cities*. Aldershot: Avebury Press.pp.17–36.

Gilbert, A., 1992. Third World Cities: Housing, Infrastructure and Servicing. *Urban Studies*, [online] 29(3–4), pp.435–460. Available at: <http://journals.sagepub.com/doi/10.1080/00420989220080521>.

Gilbert, A., 1993. *In search of a home: Rental and shared housing in Latin America*. London: Taylor & Francis Ltd.

Gilbert, A., 2002. On the mystery of capital and the myths of Hernando de Soto - What difference does legal title make? *International Development Planning Review*, [online] 24(1), pp.1–19. Available at: <http://discovery.ucl.ac.uk/11063/>.

Gilbert, A., 2008. Viewpoint: slums, tenants and home-ownership: on blindness to the obvious. *International Development Planning Review*, 30(2), pp.i–x.

Gilbert, A. and Gugler, J., 1982. *Cities Poverty and Development: Urbanization in the Third World*. 2nd ed. Oxford: Oxford University Press.

Gilbert, A. and Varley, A., 1990a. Renting a home in a third world city: choice or constraint? *International Journal of Urban and Regional Research*, 14(1), pp.89–108.

Gilbert, A. and Varley, A., 1990b. The Mexican Landlord: Rental Housing in Guadalajara and Puebla. *Urban Studies*, 27(1), pp.23–44.

Gilbert, A. and Varley, A., 1991. *Landlord and tenant: Housing the poor in urban Mexico*. Routledge.

Gonzalez-Navarro, M. and Quintana-Domeque, C., 2010a. Roads to Development: Experimental Evidence from Urban Road Pavement. *SSRN Electronic Journal*. [online] Available at: <http://papers.ssrn.com/abstract=1558631 10.2139/ssrn.1558631>.

Gonzalez-Navarro, M. and Quintana-Domeque, C., 2010b. *Urban Infrastructure and Economic Development: Experimental Evidence from Street Pavement*. Discussion Paper No. 5346: 0–51. [online] *Institute for the Study of Labor (IZA):Discussion Paper No. 5346: 0–51*. Available at: <http://ftp.iza.org/dp5346.pdf>.

Goodfellow, T. and Owen, O., 2020. Thick claims and thin rights: Taxation and the construction of analogue property rights in Lagos. *Economy and Society*, [online] 49(3), pp.406–432. Available at: <https://doi.org/10.1080/03085147.2020.1730587>.

Gordon, C., 2003. Blighting the Way : Urban Renewal , Economic Development , and the Elusive Definition of Blight. *Fordham Urban Law Journal*, 31(2), pp.305–337.

Gotham, K.F., 2001. Urban redevelopment, past and present. In: K.F. Gotham, ed. *Critical Perspectives on Urban Redevelopment*. Bingley: Emerald Group Publishing Limited.pp.1–31.

Greer, S.A., 1965. *Urban Renewal and American Cities; The Dilemma of Democratic Intervention*. Bobbs-Merrill, Indianapolis.

Guest, G., Bunce, A. and Johnson, L., 2006. How many interviews are enough? An experiment with data saturation and variability. *Field methods*, 18(1), pp.59–82.

Gulyani, S. and Bassett, E.M., 2007. Retrieving the baby from the bathwater: Slum upgrading in Sub-Saharan Africa. *Environment and Planning C: Government and Policy*, 25(4), pp.486–515.

Gulyani, S. and Bassett, E.M., 2010. The living conditions diamond: An analytical and theoretical framework for understanding slums. *Environment and Planning A*, 42(9), pp.2201–2219.

Gulyani, S., Bassett, E.M. and Talukdar, D., 2012. Living Conditions, Rents, and Their Determinants in the Slums of Nairobi and Dakar. *Land Economics*, 88(2), pp.251–274.

Gulyani, S., Bassett, E.M. and Talukdar, D., 2014. A tale of two cities: A multi-dimensional portrait of poverty and living conditions in the slums of Dakar and Nairobi. *Habitat International*, [online] 43, pp.98–107. Available at: <http://dx.doi.org/10.1016/j.habitatint.2014.01.001>.

Gulyani, S. and Talukdar, D., 2008. Slum real estate: the low-quality high-price puzzle in Nairobi's slum rental market and its implications for theory and practice. *World Development*, 36(10), pp.1916–1937.

Gulyani, S., Talukdar, D. and Potter, C., 2006. *Inside Informality: Poverty, jobs, housing and services in Nairobi's slums*. New York.

Gunter, A., 2014. Renting shacks: Landlords and tenants in the informal housing sector in Johannesburg South Africa. *Urbani Izziv*, 25(Special Issue), pp.S96–S107.

Gunter, A. and Massey, R., 2017. Renting Shacks : Tenancy in the informal housing sector. *Bulletin of Geography. Socio-economic Series*, 37, pp.25–34.

Gupta, M. and Gupta, R., 2017. Demand for Rental Housing: Evidence from Slum Settlements in Delhi. *Urbanisation*, [online] 2(1), pp.9–27. Available at: <https://doi.org/10.1177/2455747117700942>.

Hammam, S., 2014. *Housing Matters*. 6876. [online] Available at: <https://ssrn.com/abstract=2439989>.

Hardoy, J.E. and Satterthwaite, D., 1989. *Squatter Citizen: Life in the Urban Third World*. London: Routledge.

Harms, H., 1982. Historical Perspectives on the Practice and Purpose of Self-Help Housing. In: P.M. Ward, ed. *Self-help housing: a critique.* London: Mansell Publishing Limited.pp.17–55.

Harris, R., 2014. International policy for urban housing markets in the global south since 1945. In: F. Miraftab and N. Kudva, eds. *Cities of the Global South Reader*. New York: Routledge.pp.122–133.

Hendrix, S.E., 1995. Myths of property rights. *Arizona Journal of Int'ernational and Comparative Law.*, 12(1), pp.79–95.

Hoffman, M.L., Walker, C., Struyk, R.J. and Nelson, K., 1991. Rental housing in urban Indonesia. *Habitat International*, 15(1–2), pp.181–206.

Van den Hoonaard, Deborah K. and Van den Hoonaard, W.C., 2008. Data Analysis. In: M. Given, Lisa, ed. *The Sage Encyclopedia of Qualitative Research Methods*. Thousand Oaks, California: SAGE Publications, Inc.pp.187–188.

Huchzermeyer, M., 2007. Tenement city: The emergence of multi-storey districts through large-scale private landlordism in Nairobi. *International Journal of Urban and Regional Research*, 31(4), pp.714–732.

Huchzermeyer, M., 2008. Slum Upgrading in Nairobi within the Housing and Basic Services Market: A Housing Rights Concern. *Journal of Asian and African Studies*, 43(1), pp.19–39.

Idoko-pope, V., 2013. *Borrower Implementation Completion Report*. Lagos.

Ige, K. and Nekhwevha, F., 2014. Economic Deprivation and Willingness to Relocate among Urban Slum Dwellers in Lagos. *Journal of Human Ecology*, [online] 45(1), pp.25–39. Available at: <http://www.krepublishers.com/02-Journals/JHE/JHE-45-0-000-14-Web/JHE-45-1-000-14-Abst-PDF/JHE-45-1-025-14-2501-Ige-K-E/JHE-45-1-025-14-2501-Ige-K-E-Tx[4].pmd.pdf>.

Iweka, A.C.O. and Adebayo, A. k, 2010. Improving housing durability in deprived settlements of Lagos megacity through ingenuous use of sustainable indigenous materials. *International Journal of Sustainable Construction Engineering & Technology*, 1(1), pp.99–111.

Jackman, M.R. and Jackman, R.W., 1973. An interpretation of the relation between objective and subjective social status. *American sociological review*, 38, pp.569–582.

Jimenez, E., 1983. The Magnitude and Determinants of Home Improvement in Self-Help Housing: Manila's Tondo Project. *Land Economics*, 59(1), pp.70–83.

Jimoh, H.O., Omole, F.K. and Omosulu, S.B., 2013. An examination of urban renewal exercise of Badia East of Lagos State, Nigeria. *International Journal of Education and Research*, 1(5), pp.1–14.

Joshi, R., 2002. Integrated Slum Development: Case of Pravinnagar-Guptanagar. In: K. Amitabh and M. Darshini, eds. *Poverty and Vulnerability in a Globalising Metropolis: Ahmedabad*. Dehli: Manak Publishers.pp.268–308.

Kaitilla, S., 1991. The Upgrading of Squatter Settlements in Tanzania: The Role of Security of Land Tenure and the Provision of Amenities in Housing Improvement. *Journal of Asian and African Studies*, 26(3–4), pp.220–236.

Kaitilla, S., 1994. Urban residence and housing improvement in a Lae squatter settlement, Papua New Guinea. *Environment and Behavior*, 26(5), pp.640–668.

Kalim, S.I., 1990. Rent-control legislation and its impacts in Karachi. In: UNCHS, ed. *Rental housing: Proceedings of an expert group meeting, Nairobi*. pp.186–196.

Keare, D.H. and Parris, S., 1982. *Evaluation of Shelter Programs for the Urban Poor: Principal Findings*. World Bank Staff Working Paper. [online] *World Bank Working Paper*. Washington DC. Available at: <http://documents.worldbank.org/curated/en/951611468759907426/Evaluation-of-shelter-programs-for-the-urban-poor-principal-findings>.

Kellett, P. and Napier, M., 1995. Squatter architecture? A critical examination of vernacular theory and spontaneous settlement with reference to South America and South Africa. *Traditional Dwellings and Settlements Review*, 6(2), pp.7–24.

Khalifa, M. a., 2011. Redefining slums in Egypt: Unplanned versus unsafe areas. *Habitat International*, [online] 35(1), pp.40–49. Available at: <http://dx.doi.org/10.1016/j.habitatint.2010.03.004>.

Kim, H.-S., Yoon, Y. and Mutinda, M., 2019. Secure land tenure for urban slum-dwellers: A conjoint experiment in Kenya. *Habitat International*, [online] 93(November 2018), p.102048. Available at: <https://doi.org/10.1016/j.habitatint.2019.102048>.

Kitchin, R. and Tate, N., 2013. *Conducting research in human geography: theory, methodology and practice*. Routledge.

Kluegel, J.R., Singleton Jr, R. and Starnes, C.E., 1977. Subjective class identification: A multiple indicator approach. *American Sociological Review*, 42(4), pp.599–611.

Korboe, D., 1992. Family-houses in Ghanaian cities: To be or not to be? *Urban Studies*, 29(7), pp.1159–1171.

Kumar, A., 2016. India's residential rental housing. *Economic and Political Weekly*, 51(24), pp.112–120.

Kumar, S., 1996a. Landlordism in Third World Urban Low-income Settlements: A Case for Further Research. *Urban Studies*, 33(4–5), pp.753–782.

Kumar, S., 1996b. Subsistence and petty capitalist landlords: A theoretical framework for the analysis of landlordism in Third World urban low income settlements. *International Journal*

of Urban and Regional Research, 20(2), pp.317–329.

Kumar, S., 2001a. Embedded tenures: Private renting and housing policy in Surat, India. *Housing Studies*, 16(4), pp.425–442.

Kumar, S., 2001b. *Social Relations Rental Housing Markets and the Poor in Urban India*. [online] London: Department for International Development. Available at: <http://r4d.dfid.gov.uk/pdf/outputs/R6856.pdf>.

Kumar, S., 2003. Room for Manoeuvre: Tenure and the Urban Poor in India. In: *Urban Futures*. pp.109–124.

Kumar, S., 2011. The research–policy dialectic. *City*, [online] 15(6), pp.662–673. Available at: <http://www.tandfonline.com/doi/abs/10.1080/13604813.2011.609009>.

Kvale, S., 1996. *Interviews: an introduction to qualitative research interviewing*. Thousand Oaks, Calif. : Sage Pub.

Lagos State Government, 2013. *Lagos State Development Plan 2012-2025*. [online] Lagos. Available at: <https://www.scribd.com/document/271150413/LAGOS-STATE-DEVELOPMENT-PLAN-2012-2025>.

Langford, J. and McDonagh, D., 2002. *Focus groups: Supporting effective product development*. London: CRC press.

Lanjouw, J.O. and Levy, P.I., 2002. Untitled: A study of formal and informal property rights in urban Ecuador. *The Economic Journal*, 112(482), pp.986–1019.

Laquian, A.A., 1983. Sites, services and shelter — an evaluation. *Habitat International*, [online] 7(5–6), pp.211–225. Available at: <http://www.sciencedirect.com/science/article/pii/0197397583900723> [Accessed 22 Feb. 2016].

Larsson, A., 1996. Housing conflicts and women's strategies in Lesotho. *A place to live: gender research on housing in Africa*, pp.64–76.

Larsson, A.E., 1989. *Women householders and housing strategies: The case of Gaborone, Botswana*. Gävle.

Lee-Smith, D., 1990. Squatter landlords in Nairobi: a case study of Korogocho. In: P. Amis and P. Lloyd, eds. *Housing Africa's Urban Poor*. Abingdon: Routledge.pp.175–187.

Luginaah, I., Arku, G. and Baiden, P., 2010. Housing and health in Ghana: The psychosocial impacts of renting a home. *International Journal of Environmental Research and public health*, 7(2), pp.528–545.

Lune, H. and Berg, B.L., 2016. *Qualitative research methods for the social sciences*. Pearson Higher Ed.

Macoloo, G.C., 1994. The changing nature of financing low-income urban housing development in Kenya. *Housing Studies*, 9(2), pp.281–299.

MacPherson, L., 2013. Participatory Approaches to Slum Upgrading and Poverty Reduction in African Cities. *Interdisciplinary Journal of Social Sciences*, 1(1), pp.85–95.

Mahadevia, D. and Gogoi, T., 2011. *Rental Housing in Informal Settlements - A Case-Study of Rajkot*. [online] Available at:

<https://www.researchgate.net/publication/257136870_Rental_Housing_in_Informal_Settle ments_-_A_Case-Study_of_Rajkot> [Accessed 15 Oct. 2019].

Malpezzi, S. and Mayo, S.K., 1987. User cost and housing tenure in developing countries. *Journal of Development Economics*, 25(1), pp.197–220.

Mangin, W., 1967. Latin American squatter settlements: a problem and a solution. *Latin American research review*, 2(3), pp.65–98.

Marris, P., 1979. The meaning of slums and patterns of change. *International Journal of Urban and Regional Research*, 3(1-4), pp.419–441.

Martin, R.J., 1983. Upgrading. In: R.J. Skinner and M.J. Rodell, eds. *People, Poverty and Shelter: Problems of Self-Help Housing in the Third World*. London: Methuen & Co. Ltd.pp.53–79.

Marx, B., Stoker, T. and Suri, T., 2013. The Economics of Slums in the Developing World The Economics of Slums in the Developing World. *Journal of Economic Perspectives*, 27(4), pp.187–210.

Marx, C., 2009. Conceptualising the potential of informal land markets to reduce urban poverty. *International Development Planning Review*, 31(4), pp.335–354.

Mayo, S.K., Malpezzi, S. and Gross, D.J., 1986. Shelter Strategies for the Urban Poor in Developing Countries. *The international Bank for Reconstruction and Development/The World Bank*, 1(2), pp.183–203.

McIntosh, C., Alegría, T., Ordóñez, G. and Zenteno, R., 2018. The neighborhood impacts of local infrastructure investment: Evidence from urban Mexico. *American Economic Journal: Applied Economics*, 10(3), pp.263–286.

Mehta, M. and Mehta, D., 1991. Housing finance system and urban poor. *Economic and Political Weekly*, pp.1107–1114.

Milone, P.D., 1993. Kampung improvement in the small and medium sized cities of central Java. *Review of Urban & Regional Development Studies*, 5(1), pp.74–94.

Ministry of Economics planning and Budget, 2013. *Lagos State Development Plan 2012-2025*.

Mitlin, D., 1997. Tenants : addressing needs, increasing options. *Environment and Urbanization*, 9(2), pp.3–16.

Mitlin, D., 2001. Housing and urban poverty: A consideration of the criteria of affordability, diversity and inclusion. *Housing Studies*, 16(4), pp.509–522.

Moitra, M.K. and Samajdar, S., 1987. Evaluation of the slum improvement programme of Calcutta bustees. In: R.J. Skinner, J.L. Taylor and E.A. Wegelin, eds. *Shelter Upgrading for the Urban Poor: Evaluation of Third World Experience.* Manila: Island Publishing House.

Monkkonen, P., 2013. Urban land-use regulations and housing markets in developing countries: Evidence from Indonesia on the importance of enforcement. *Land Use Policy*, 34, pp.255–264.

Monkkonen, P. and Ronconi, L., 2016. *Comparative evidence on urban land-use regulation bureaucracy in developing countries*. *Slums: How Informal Real Estate Markets Work*, .

Morka, F.C., 2007. *A place to live: a case study of the Ijora-Badia community in Lagos, Nigeria*. Available at: <https://mirror.unhabitat.org/downloads/docs/GRHS.2007.CaseStudy.Tenure.Nigeria.pdf>.

Morse, J.M., 1994a. *Critical issues in qualitative research methods*. Thousand Oaks, California: Sage.

Morse, J.M., 1994b. Designing funded qualitative research. In: N. Denzin and Y. Lincoln, eds. *Handbook for qualitative research*. Thousand Oaks, California: Sage Publications, Inc.

Mukhija, V., 2001a. Enabling slum redevelopment in Mumbai: Policy paradox in practice. *Housing Studies*, 16(6), pp.791–806.

Mukhija, V., 2001b. Upgrading housing settlements in developing countries: The impact of existing physical conditions. *Cities*, 18(4), pp.213–222.

Mukhija, V., 2012. Cities with Slums. In: R. Crane and R. Weber, eds. *The Oxford Handbook of Urban Planning*. Oxford: Oxford University Press.pp.524–538.

Musembi, C.N., 2007. De Soto and land relations in rural Africa: breathing life into dead theories about property rights. *Third World Quarterly*, 28(8), pp.1457–1478.

Naik, M., 2015. Informal Rental Housing Typologies and Experiences of Low-income Migrant Renters in Gurgaon, India. *Environment and Urbanization ASIA*, 6(2), pp.154–175.

Nientied, P. and van der Linden, J., 1987. Evaluation of squatter settlement upgrading in Baldia, Karachi. In: R.J. Skinner, J.L. Taylor and E.A. Wegelin, eds. *Shelter Upgrading for the Urban Poor: Evaluation of Third World Experience*. Manila: Island Publishing House.pp.107–126.

Njoh, A.J., 2015. An OLS analysis of the impact of colonialism on inter-country differentials in slum incidence in Africa. *Cities*, [online] 44(2015), pp.104–111. Available at: <http://dx.doi.org/10.1016/j.cities.2015.01.004>.

O'Hare, G., Abbott, D. and Barke, M., 1998. A review of slum housing policies in Mumbai. *Cities*, [online] 15(4), pp.269–283. Available at: <http://www.sciencedirect.com/science/article/pii/S0264275198000183> [Accessed 21 Mar. 2016].

Okpala, D.C.I., 1980. Rent control reconsidered: the Nigerian situation. *Habitat International*, 5(5–6), pp.709–719.

Okpala, D.C.I., 1992. Housing production systems and technologies in developing countries: A review of the experiences and possible future trends/prospects. *Habitat International*, 16(3), pp.9–32.

Okpala, D.C.I., 1999. Upgrading slum and squatter settlements in developing countries: is there a cost-effective alternative? *Third World Planning Review*, 21(1), pp.1–17.

Olanrewaju, D.O., 2001. Urban infrastructure: a critique of urban renewal process in Ijora Badia, Lagos. *Habitat International*, [online] 25(3), pp.373–384. Available at: <http://www.sciencedirect.com/science/article/pii/S0197397500000424>.

Olojede, O.A., 2019. The Hell-Bound Bandwagon: Train Rooftop Riding in Lagos Metropolis, Nigeria. *Urban Rail Transit*, [online] 5(1), pp.29–38. Available at: <https://doi.org/10.1007/s40864-018-0097-1>.

Olthuis, K., Benni, J., Eichwede, K. and Zevenbergen, C., 2015. Slum Upgrading: Assesing the importance of location and a plea for a spatial approach. *Habitat International*, [online] 50(2015), pp.270–288. Available at: <http://linkinghub.elsevier.com/retrieve/pii/S0197397515001812>.

Oruwari, Y., 1990. Conditions of low-income housing, with special reference to rental stock and rental-housing strategies in Nigeria. In: UNCHS, ed. *Rental housing: Proceedings of an expert group meeting, Nairobi*. pp.32–43.

Otegbulu, A. and Adewunmi, Y., 2009. Evaluating the sustainability of urban housing development in Nigeria through innovative infrastructure management. *International Journal of Housing Markets and Analysis*, [online] 2(4), pp.334–346. Available at: <http://www.emeraldinsight.com/10.1108/17538270910992782>.

Oyefara, J.L. and Alabi, B.O., 2016. Socio-economic consequences of development-induced internal displacement and the coping strategies of female victims in Lagos Nigeria: An ethno-demographic study. *African Population Studies*, 30(2), pp.2520–2533.

Ozo, A.O., 1990. The private rented housing sector and public policies in developing countries: the example of Nigeria. *Third World Planning Review*, 12(3), p.261.

Parikh, P., Fu, K., Parikh, H., McRobie, A. and George, G., 2015. Infrastructure Provision, Gender, and Poverty in Indian Slums. *World Development*, [online] 66, pp.468–486. Available at: <http://linkinghub.elsevier.com/retrieve/pii/S0305750X14002794>.

Parikh, P., Parikh, H. and Mcrobie, A., 2013. The role of infrastructure in improving human settlements. *Proceedings of the Institution of Civil Engineers: Urban Design and Planning*, [online] 166(2), pp.101–118. Available at: <http://dx.doi.org/10.1680/udap.10.00038>.

Patel, A., Koizumi, N. and Crooks, A., 2014. Measuring slum severity in Mumbai and Kolkata: A household-based approach. *Habitat International*, [online] 41, pp.300–306. Available at: <http://dx.doi.org/10.1016/j.habitatint.2013.09.002>.

Patel, B., Joshi, R., Ballaney, S. and Nohn, M., 2011. Slum Planning Schemes: A Statutory Framework for Establishing Secure Tenure and Improving Living Conditions in Indian Slums. *Environment and Urbanization Asia*, 2(1), pp.45–75.

Patton, M.Q., 2002. *Qualitative evaluation and research methods*. 3rd ed. *New York: Sage Publications*. Thousand Oaks, Calif. ; London: Sage Publication.

Payne, G., 2001. Urban land tenure policy options: titles or rights? *Habitat International*, [online] 25(3), pp.415–429. Available at: <http://www.sciencedirect.com/science/article/pii/S0197397501000145> [Accessed 8 Apr. 2016].

Payne, G., Durand-Lasserve, A. and Rakodi, C., 2009. The limits of land titling and home ownership. *Environment and urbanization*, 21(2), pp.443–462.

Peattie, L.R., 1982. Some second thoughts on sites-and-services. *Habitat International*, 6(1), pp.131–139.

Pennant, T., 1990. The growth of small-scale renting in low-income urban housing in Malawi. In: P. Amis and P. Lloyd, eds. *Housing Africa's urban poor*. Manchester University Press.pp.189–201.

Perlman, Janice, E., 2005. The Myth of Marginality Revisited: The Case of Favelas in Rio De

Janeiro, 1969–2003. In: L.M. Hanley, B.A. Ruble and J.S. Tulchin, eds. *Becoming Global and The New Poverty of Cities*. Washington, DC: Woodrow Wilson International Center for Scholars.pp.9–54.

Perlman, J.E., 2005. The Myth of Marginality: Urban Poverty and Politics in Rio de Janeiro. In: L.M. Hanley, B.A. Ruble and J.S. Tulchin, eds. *Becoming Global and The New Poverty of Cities*. Comparative Urban Studies Project Woodrow Wilson International Center for Scholars.

Popoola, A.A., Olatunde, M.O., Magidimisha, H.H., Amuda, A., Adeleye, B.M. and Chipungu, L., 2020. Urban forced eviction: Experiences in the metropolitan city of Lagos, Nigeria. *Indonesian Journal of Geography*, 52(1), pp.112–127.

Precht, R., 2005. Informal settlement upgrading and low-income rental housing: Impact and untapped potentials of a community-based upgrading project in Dar es Salaam, Tanzania. In: *Third World Bank Urban Research Symposium on Land Development, Urban Policy and Poverty Reduction*. Brasilia: French Institute for Research in Africa.

Pugh, C., 1994. Housing policy development in developing countries: The World Bank and internationalization, 1972–1993. *Cities*, 11(3), pp.159–180.

Rakodi, C., 1995. Rental Tenure in the Cities of Developing Countries. *Urban Studies*, 32(5), pp.791–811.

Razzaz, O.M., 1993. Examining Property Flights and Investment in Informal Settlements: The Case of Jordan. *Land Economics*, 69(4), pp.341–355.

Reinharz, S., 2011. *Observing the observer: Understanding our selves in field research*. Oxford University Press.

Rigon, A., 2014. Building local governance: Participation and elite capture in slum-upgrading in Kenya. *Development and Change*, 45(2), pp.257–283.

Robben, P.J.M., 1987. Measurement of population dynamics following squatter settlement improvement in Ashok Nagar, Madras. In: R.J. Skinner, J.L. Taylor and E.A. Wegelin, eds. *Shelter Upgrading for the Urban Poor: Evaluation of Third World Experience.* Manila: Island Publishing House.pp.87–100.

Rodell, M.J., 1983. Sites and Services and low-income housing. In: R.J. Skinner and M.J. Rodell, eds. *People, poverty and shelter: Problems of self-help housing in the third world*. London: Methuen & Co. Ltd.pp.21–52.

Satterthwaite, D., 2012. Upgrading informal settlements. *International Institute for Environment and Development*, 7, pp.206–211.

Schlyter, A., 1988. *Women Householders and Housing Strategies-The Case of George, Zambia*. Gävle.

Schlyter, A., 2002. *Empowered with ownership: The privatisation of housing in Lusaka, Zambia*. Lesotho: Institute of Southern African Studies.

Scott, P., 2013. *Dealing with land tenure and tenancy challenges in water and sanitation services delivery*. [online] Water & Sanitation for the Urban Poor. Available at: <https://www.wsup.com/content/uploads/2017/08/TB006-ENGLISH-Tenure-Tenancy.pdf> [Accessed 11 Oct. 2019].

Shirgaokar, M. and Rumbach, A., 2018. Investigating housing tenures beyond homeownership: a study of informal settlements in Kolkata, India. *Housing Studies*, [online] 33(1), pp.117–139. Available at: <http://doi.org/10.1080/02673037.2017.1344955>.

Sietchiping, R. and Yoon, H.-J., 2010. What drives slum persistence and growth? Empirical evidence from sub-Saharan Africa. *International Journal of Advanced Studies and Research in Africa*, 1(1), pp.1–22.

Simiyu, S., Cairncross, S. and Swilling, M., 2019. Understanding Living Conditions and Deprivation in Informal Settlements of Kisumu, Kenya. *Urban Forum*, 30(2), pp.223–241.

Skinner, R.J. and Rodell, M.J., 1983. Introduction: contemporary self-help programmes. In: R.J. Skinner and M.J. Rodell, eds. *People, Poverty and Shelter: Problems of Self-Help Housing in the Third World*. London, UK: Methuen & Co. Ltd.pp.1–20.

Skinner, R.J., Taylor, J.L. and Wegelin, E.A., 1987. *Shelter Upgrading for the Urban Poor: Evaluation of Third World Experience*. Manila: Island Publishing House.

Smets, P., 1997. Private housing finance in India: Reaching down-market? *Habitat International*, 21(1), pp.1–15.

Smith, S., 2017. Landlordism and landlord–tenant relations in Kisumu and Kitale's low-income settlements. *International Journal of Urban Sustainable Development*, [online] 9(1), pp.46–63. Available at: <https://www.tandfonline.com/doi/full/10.1080/19463138.2016.1264403>.

Soares, F. and Soares, Y., 2005. *The Socio-Economic Impact of Favela-Bairro: What do the Data Say?* [online] *Working Paper, Inter-American Development Bank, Office of Evaluation and Oversight (OVE)*. Washington, DC. Available at: <http://idbdocs.iadb.org/WSDocs/getdocument.aspx?docnum=600835&Cache=True>.

De Soto, H., 1989. *The other path: The invisible revolution in the third world*. *Harper and Row*. New York.

De Soto, H., 2000. *The mystery of capital: Why capitalism triumphs in the West and fails everywhere else*. Basic books.

Strassmann, P.W., 1984. The timing of urban infrastructure and housing improvements by owner occupants. *World Development*, 12(7), pp.743–753.

Stren, R.E., 1990. Urban Housing in Africa: the changing role of government policy. In: P. Amis and P. Lloyd, eds. *Housing Africa's urban poor*. Abingdon: Routledge.pp.35–53.

Struyk, R.J. and Lynn, R., 1983. Determinants of housing investment in slum areas: Tondo and other locations in metro Manila. *Land Economics*, 59(4), pp.444–454.

Syagga, P., Mitullah, W. and Karirah-Gitau, S., 2002a. A rapid economic appraisal of rents in slums and informal settlements. *Prepared for Government of Kenya and UN-HABITAT Collaborative Nairobi Slum Upgrading Initiative*.

Syagga, P., Mitullah, W. and Karirah-Gitau, S., 2002b. Draft Nairobi Situation Analysis Supplementary Study: A Rapid Economic Appraisal of Rents in Slums and Informal Settlements. In: *Report prepared for the Government of Kenya and United Nations Human Settlements Programme*. [online] Institute For Development Studies. Available at: <http://erepository.uonbi.ac.ke:8080/xmlui/handle/123456789/54322>.

Talukdar, D., 2018. Cost of being a slum dweller in Nairobi: Living under dismal conditions but still paying a housing rent premium. *World Development*, [online] 109, pp.42–56. Available at: <https://doi.org/10.1016/j.worlddev.2018.04.002>.

Taylor, J.L., 1987. Evaluation of the Jakarta Kampung improvement program. In: R.J. Skinner, J.L. Taylor and E.A. Wegelin, eds. *Shelter Upgrading for the Urban Poor: Evaluation of Third World Experience.* Abingdon: Routledge.pp.39–67.

Thomas Gary, 2016. *How to do your case study.* 2nd ed. London: Sage Publications Sage UK: London, England.

Tipple, A.G., Korboe, D., Garrod, G. and Willis, K., 1999. Housing supply in Ghana: a study of Accra, Kumasi and Berekum. *Progress in Planning*, 51(4), pp.255–324.

Toulmin, C., 2009. Securing land and property rights in sub-Saharan Africa: the role of local institutions. *Land use policy*, 26(1), pp.10–19.

Turley, R., Saith, R., Bhan, N., Rehfuess, E. and Carter, B., 2013. Slum Upgrading Strategies Involving Physical Environment and Infrastructure Interventions and Their Effects on Health and Socio-Economic Outcomes. *Journal of Evidence Based Medicine*, 6(1), pp.1–142.

Turner, J., 1965. Lima's barriadas and corralones: Suburbs versus slums. *Ekistics*, 19(112), pp.152–155.

Turner, J.C., 1967. Barriers and channels for housing development in modernizing countries. *Journal of the American Institute of Planners*, 33(3), pp.167–181.

Turner, J.C., 1968a. Housing priorities, settlement patterns, and urban development in modernizing countries. *Journal of the American Institute of Planners*, 34(6), pp.354–363.

Turner, J.F.C., 1968b. *Uncontrolled urban settlement: problems and policies.* Review No 1.

Turner, J.F.C., 1972. Housing as a verb. In: J.F.C. Turner and R. Fichter, eds. *Freedom to build: dweller control of the housing process.* New York: Macmillan.pp.148–175.

Turner, J.F.C., 1976. *Housing by people: Towards Autonomy in Building Environment.* [online] London: Marion Boyars Publishers Ltd. Available at: <http://www.urbanlab.org/articles/John FC T>.

Turner, J.F.C. and Fichter, R., 1972. *Freedom to build: dweller control of the housing process.* New York: The Macmillan Company.

UN-Habitat, 1993. *Support Measures to Promote Rental Housing for Low-income Groups.* [online] Nairobi: United Nations Centre for Human Settlements (Habitat). Available at: <http://scholar.google.com/scholar?hl=en&btnG=Search&q=intitle:Support+Measures+to+Pr omote+Rental+Housing+for+Low?Income+Groups#6%5Cnhttp://scholar.google.com/scholar ?hl=en&btnG=Search&q=intitle:Support+Measures+to+Promote+Rental+Housing+for+Low -income+Gro>.

UN-Habitat, 2002. *Expert Group Meeting on Urban Indicators Secure Tenure, Slums and Global Sample of Cities.* Nairobi: United Nations Statistic Division and the Cities Alliances.

UN-Habitat, 2003a. *Rental Housing, an essential option for the urban poor in developing countries.* Nairobi, Kenya.

UN-Habitat, 2003b. *Slums of the World. The face of urban poverty in the new millennium?* [online] *UN-Habitat.* Nairobi. Available at:

<http://www.unhabitat.org/pmss/listItemDetails.aspx?publicationID=1124>.

UN-Habitat, 2003c. *The Challenge of Slums - Global Report on Human Settlements*. [online] London Earthscan. Available at:
<http://www.unhabitat.org/pmss/listItemDetails.aspx?publicationID=1156%5Cnhttp://www.loc.gov/catdir/toc/ecip045/2003013446.html>.

UN-Habitat, 2005. *Financing Urban Shelter Global Report on Human Settlements*. London: Earthscan.

UN-Habitat, 2007. *Enhancing urban safety and security: Global report on human settlements 2007*. London: Routledge.

UN-Habitat, 2008. *State of the World's Cities 2008/2009 Harmonious Cities*. London: Earthscan.

UN-Habitat, 2011. *A Policy Guide to Rental Housing in Developing Countries*. *United Nations Human Settlements Programme (UN-HABITAT)*, Nairobi.

UN-Habitat, 2012. *Streets as tools for urban transformation in slums: a street-led approach to citywide slum upgrading*. Nairobi: United Nations Human Settlements Programme (UN-Habitat).

United Nations, 1979. *Review of Rent Control in Developing Countries*. New York: United Nations Department of International Economic and Social Affairs.

United Nations, 2015. *The Millennium Development Goals Report*. New York: United Nations.

United Nations, 2017. *World population projected to reach 9.8 billion in 2050, and 11.2 billion in 2100*. [online] Department of Economic and Social Affairs. Available at:
<https://www.un.org/development/desa/en/news/population/world-population-prospects-2017.html> [Accessed 21 Aug. 2019].

Varley, A., 1987. The relationship between tenure legalization and housing improvements: evidence from Mexico City. *Development and Change*, 18(3), pp.463–481.

Varley, A.N.N., 2007. Gender and Property Formalization : Conventional and Alternative Approaches. 35(10), pp.1739–1753.

Viloria, J.G. and Williams, D., 1987. Evaluation of Community Upgrading Programs in Metro Manila. In: R.J. Skinner, J.L. Taylor and E.A. Wegelin, eds. *Shelter Upgrading for the Urban Poor: Evaluation of Third World Experience. Evaluation of Third World Experiences.* Island Publishing House.pp.11–37.

Wakely, P., 1988. The development of housing through the withdrawal from construction: changes in Third World housing policies and programmes. *Habitat International*, 12(3), pp.121–131.

Ward, P. and Chant, S., 1987. Community leadership and self-help housing. *Progress in Planning*, 27(2), pp.71–135.

Ward, P.M., 1982. *Self-help housing: A critique*. Hw Wilson Co.

Ward, P.M. and Smith, C.B., 2015. Housing rehab for consolidated informal settlements: A new policy agenda for 2016 UN-Habitat III. *Habitat International*, 50, pp.373–384.

Wegmann, J., 2015. Research notes: The hidden cityscapes of informal housing in suburban Los Angeles and the paradox of horizontal density. *Buildings & Landscapes: Journal of the Vernacular Architecture Forum*, 22(2), pp.89–110.

Wekesa, B.W., Steyn, G.S. and Otieno, F. a O., 2011. A review of physical and socio-economic characteristics and intervention approaches of informal settlements. *Habitat International*, [online] 35(2), pp.238–245. Available at: <http://dx.doi.org/10.1016/j.habitatint.2010.09.006>.

Wells, J., Sinda, S.H. and Haddar, F., 1998. Housing and building materials in low-income settlements in Dar es Salaam. *Habitat International*, 22(4), pp.397–409.

Werlin, H., 1999. The Slum Upgrading Myth. *Urban Studies*, 36(9), pp.1523–1534.

William, C.J. and Shester, K.L., 2011. *Slum Clearance and Urban Renewal in the United States*. 17458. *NBER Working Paper Series*, .

World Bank, 2006. *Project Appraisal Document for LMDGP. Report No: 36433-NG*. [online] Available at: <http://documents.worldbank.org/curated/en/142611468096552955/pdf/36433.pdf>.

World Bank, 2014. *Implementation Completion and Results Report for the LMDGP. Report No: ICR00002968*. [online] Available at: <http://documents.worldbank.org/curated/en/872021468290442515/pdf/ICR29680P071340IC0disclosed04040140.pdf>.

Yahya, S.S., 2002. The certificate of rights story in Botswana. *Land, Rights and Innovation: Improving Tenure Security for the Poor, London: ITDG Publishing*, pp.193–208.

Yin, R.K., 2009. Case study research: Design and methods. 4 uppl. *Thousand Oaks, CA*.

Yussuf, L., Bako, A.I., Omole, F.K., Nwokoro, I.I. and Olajuyigbe, A.E., 2014. Spatio-Temporal Implications of Inadequate Water and Sanitation on Residents of Ijora-Badia Area of Lagos State , Nigeria. *Energy and Environment Research*, 4(3), pp.119–125.

Zhang, Y., 2018. The credibility of slums: Informal housing and urban governance in India. *Land Use Policy*, 79(2018), pp.876–890.

Appendix 1: Participants' information and consent forms

Project title**: SLUM UPGRADING AND THE RENTAL HOUSING SECTOR**

'A study of landlord-tenant relations in Lagos slums'

Background

My name is Cresencia Uleme. I am a research student in the Faculty of Arts, Science and Technology at the University of Northampton, UK. I am inviting you to participate in an Interview which is part of my research degree.

Orukọ mi ni Cresencia Uleme. Mo jẹ ọmọ ile-iwe iwadi ni Olukọ ti Arts, Imọ ati Imọ-ẹrọ ni University ti Northampton, UK. Mo n bẹ yin lati kopa ninu Ifọrọwanilẹnuwo eyiti o jẹ apakan ti alefa iwadi mi.

This study is an attempt to explore how the nature of the relationship between landlords and tenants influence the housing improvement process in the context of a slum upgrade. As part of the research, I will be interviewing landlords, tenants, stakeholders and community leaders who are linked with the housing improvement process for a better understanding of factors that influence housing improvement, as there has been little academic research looking at this subject.

Iwadi yii jẹ igbiyanju lati ṣawari bi iru iṣe ibatan laarin awọn onile ati awọn ayalegbe ṣe ni ipa lori ile titunse leyin igbati a pese awon ohun ameyedurun ni agbegbeyi. Gẹgẹ bi apakan ti iwadii naa, emi yoo ṣe ijomitoro awọn onile, ayalegbe, awọn alabaṣepọ ati awọn oludari agbegbe ti o ni asopọ pẹlu ile titunse fun oye ti o dara julọ awọn nkan ti o ni ipa lori imudarasi ile, bi o ti jẹ pe iwadi ijinlẹ kekere ni n wo koko- ọrọ yii.

It is anticipated that an understanding of the nature of the relationship between landlords and tenants in relation to the housing improvement process could contribute to the development of policies to improve the quality and quantity of the existing rental housing stock.

Ireti ni pe oye ti irufẹ ibatan laarin awọn onile ati ayalegbe pelu ilana ilọsiwaju ile le ṣe alabapin si idagbasoke ti awọn eto imulo lati mu didara ati opoiye si ile yiyalo ti o wa.

Please let me know if you are interested in participating in this research. You are not under any obligation to participate in any aspect of this research if you are not interested.

Jọwọ jẹ ki n mọ boya o nifẹ lati kopa ninu iwadi yii. Iwọ ko wa labẹ ọranyan eyikeyi lati kopa ninu eyikeyi abala ti iwadi yii ti o ko ba ni ifẹ.

Why should you participate?

By participating in this research, you are able to anonymously inform the general public, including academics and stakeholders of how the relationships between landlords and tenants affect the housing improvement process in your community, which may help to design programmes that will help to improve landlord and tenant relations in the area of housing improvements.

Nipa ikopa ninu iwadi yii, o ni anfani lati sọ fun gbogbo eniyan lailewu, pẹlu awọn ọmọ ile-iwe giga ati awọn alabaṣepọ ti bii awọn ibatan laarin awọn onile ati ayalegbe ṣe ni ipa lori ilosiwaju ile ni agbegbe rẹ eyiti o le ṣe iranlọwọ lati ṣe apẹrẹ awọn eto ti yoo ṣe iranlọwọ lati mu ajose onile ati ibatan ayalegbe dara lori ọro ilọsiwaju ile.

Interview Information

You have been chosen as you have been identified as a ………………

If you agree to participate, there will be an audio recorded interview that will last approximately 30mins. The meeting will take place at a mutually agreed upon place and time. The study is confidential, and you do not have to answer questions that you don't want to. You can also end the interview at any time by telling the interviewer to stop. I will then turn off the tape recorder. It will not be possible to identify you throughout this study. After the interview, you can withdraw your responses within 14 days. Your responses will then be securely stored in the lock up drawers provided at my university and will not be shared with anyone else. Your responses will be destroyed when studies are completed.

A ti yan ọ fun iwadi yii bi o ti jẹ idanimọ rẹ bi …………

Ti o ba gba lati kopa, ifọrọwanilẹyin ti o gbasilẹ ohun yoo wa to ogbon iseju. Ipade yoo waye gẹgẹ bi adehun lori aye ati akoko. Iwadi na jẹ igbekele, ati pe o ko ni lati dahun awọn ibeere ti o ko fẹ. O tun le pari ibere ijomitoro ni eyikeyi akoko nipa sisọ fun oluwadi lati da iwadi duro. Emi yoo pa olugbohun. Kii yoo ṣeeṣe lati ṣe idanimọ rẹ jakejado iwadi yii. Lẹhin ijomitoro, o le yọ awọn idahun rẹ kuro laarin ọjọmrinla. Awọn idahun rẹ lẹhin na yoo wa ni apamọ ni aabo ni titi pa awọn iyaworan ti a pese ni ile-ẹkọ giga mi ati kii yoo si alabapin pẹlu ẹnikẹni miiran. Awọn idahun rẹ yoo pa run nigbati awọn iṣẹ-ṣiṣe ba pari.

Thank you for agreeing to take part in this study. If you have any question or complaint about the conduct of the study, please you can contact me or my supervisors by email on the following email address.

Ẹ ṣeun fun gbigba lati kopa ninu iwadi yii. Ti ẹ ba ni ibeere eyikeyi tabi awawi nipa iwa ti iwadii, ẹ jọwọ ẹ le kan si mi tabi awọn alabojuto mi nipasẹ imeeli lori adirẹsi imeeli ti o tẹle yii.

Student: Cresencia Uleme   Cresencia.Uleme@northampton.ac.uk ,

Supervisors: Masoud Malekzadeh   Masoud.Malekzadeh@northampton.ac.uk

              Kevin Deane   Kevin.Deane@northampton.ac.uk,

              Janet Wilson   Janet.Wilson@northampton.ac.uk

Cresencia Uleme

The University of Northampton

Park Campus

Boughton Green Road

Northampton

NN2 7AL. United Kingdom.

Consent Form

I, the undersigned acknowledge that I have read and understood the information sheet provided.

Emi, ti mo fo wo si iwe, gba wipe mo ti ka mo si loye iwe alaye ti a pese.

I acknowledge that I was given the opportunity to ask questions about the study.

Mo jẹwọ pe a fun mi ni anfani lati beere awọn ibeere nipa iwadii naa.

I understand that my participation is voluntary and that my consent may be withdrawn within 14 days after the interview.

Mo loye pe ikopa mi jẹ atinuwa ati pe adehun mi le yọkuro laarin ọjọ merinla lẹhin ijomitoro naa.

I give consent to the interview and being audio recorded.

Mo fi aṣẹ si ibere ijomitoro ati gbigbasilẹ ohun.

I understand that the interview will be confidential, and no personal details will be disclosed.

Mo loye pe ibere ijomitoro naa yoo jẹ igbekele, ati pe ko si awọn alaye ti ara ẹni ti yoo di mimo s iolo miran.

I understand that my answers may be quoted in publications, reports, web pages and other research outputs but my name will not be mentioned.

Mo loye pe awọn idahun mi le di sisọ ninu awọn iwe, awọn ijabọ, awọn oju opo wẹẹbu ati awọn abajade iwadi miiran ṣugbọn ako ni darukọ.mi.

I agree for my views to be used in publications by the researcher.

Mo gba fun awọn oro mi lati ṣee lo ninu awọn atẹjade nipasẹ oluwadi.

I understand that I can withdraw from the study within 14 days after the interview and I will not be questioned about why I no longer want to take part.

Mo loye pe mo le yọkuro ninu iwadii naa laarin awọn ọjọ merinla lẹhin ijomitoro naa ati pe ako ni bi mi nipa idi ti emi ko tun fẹ ṣe kopa.

Your participation is entirely voluntary. I understand if you do not want to take part.

Ikopa rẹ jẹ atinuwa patapata. Mo loye ti o ko ba fẹ kopa.

Do you agree to participate in group discussion?

Ṣe o gba lati kopa ninu ijiroro ẹgbẹ?

Yes ☐

No ☐

Do you agree to any quotes you make being published (confidentially)?

Ṣe o gba si eyikeyi awọn agbasọ ti o ṣe ni gbigbejade (lai igboya)?

Yes ☐

No ☐

_____   _____

Signature   Date

Professor Janet Wilson

Professor of English and Postcolonial Studies

Faculty of Education and Humanities

University of Northampton

Northampton NN2 6JD, UK

19 July 2017

Dear Sir/Madam

Re: Introduction letter for Cresencia Uleme

I am writing to introduce Cresencia Uleme. Cresencia is currently a postgraduate student enrolled on the PhD programme at the University of Northampton, UK. Cresencia is working on a research project titled 'Slum Upgrading and the rental housing sector: a study of landlord-tenant relations in Lagos slums'.

The aim of her study is to evaluate the impact of slum upgrading projects on landlord-tenant relationship in the area of housing improvement. This is to understand whether the character and responsibilities of landlord and tenant changes or remains after the provision of infrastructure and basic facilities.

The findings from this study will contribute to the enhancement of future upgrading strategies in Lagos State, as well as assist policy makers concerned with housing improvements in slum settings.

Cresencia is currently conducting primary research for this project in several slum areas in Lagos that have been upgraded, and several slum areas that have not. The research will include a number of structured interviews with tenants and landlords in selected slums.

This project is being supervised by Professor Janet Wilson (Director of Studies), Dr. Masoud Malekzadeh (first supervisor) and Dr Kevin Deane (second supervisor).

Cresencia has received appropriate methodological and ethical training, and the study has received ethical clearance from the University of Northampton ethics committee.

We hope that you will be able to assist and support Cresencia with her work. Should you have any concerns about this project or the research activities that Cresencia is undertaking, please do not hesitate to contact me on this e-mail address: Janet.Wilson@northampton.ac.uk or the second supervisor, Kevin Deane: Kevin.Deane@northampton.ac.uk

Yours sincerely,

Professor Janet Wilson

Appendix 2: Interview guides for participants

Interview guide for landlords

Demographic information	
House Identification	
Resident or Absentee Landlord	
Age	
Sex	
Education	
Employed	
Occupation	
When was the house built?	Ni igbawo ni e koi le yi?
How long have you been the landlord of this house? When did you start letting out this property?	Lati igbawo ni eti di onile ile yi? Lati igbawo ni eti nfi ile fun ayalegebe?
Why did you decide to let property?	Kini idi re ti e fi nfi ile yi fun awon ayalegbe?
How many rental houses do you have?	Awọn ile yiyalo melo ni o ni?
How many tenants do you have in this house?	Melo ni ayalegbe ni o ni ninu ile yi?
Do all your tenants pay rent?	Njẹ gbogbo awọn ayalegbe yin ni nṣan wo ile?
Tenure security	
What form of document do you have for the land or property?	Iru iwe wo ni e ni lori ile tabi ile (dukia) lehin ki won to pese awon nkan amayederun si agbegbe yi?
Have you had to change this document or obtain full documentation from the government because of the upgrade?	Njẹ o ni lati yi iwe aṣẹ yii pada tabi gba awọn iwe kikun lati ọwọ ijọba?
Can you tell me when and why?	Ṣe o le sọ fun mi nigbati ati kilode?
Have you ever been threatened with eviction by anyone? When was this? What happened?	Nje won ti fe fi Igba kankan le yin kuro lori ile yi ri? Awon wo niyen? Nigbawo ni?,kini o fa?.
Rent	
Did you have any form of agreement with your tenants concerning rent when they move in?	Nje iwo ati ayalegbe re jo ni adehun lori owo ile nigba ti won ko wole?
What difference has the provision of infrastructure made to your decision about the rent your tenants pay?	Iyato wo ni ipese amayederun ti mu ba ipinu yin lori owo ile ti awọn ayalegbe yin nsan?
How would you describe rent extraction from your tenants before the upgrade? Would you say that rent extraction is easier after the upgrade compared to the situation before the upgrade?	Bawo ni iwọ yoo ṣe apejuwe ati gba owo ile lowo awon ayalegbe yin? Se ati gba owo ile lowo awon ayalegbe leyin ipese ohun amayederun rorun ju ki a to pese ohun amayederun?
How do you deal with problems of rent arrears now after the upgrade?	Bawo ni e se ngba owo ile ti ayalegbe ko san lakoko? Se bayi na lese nyaju re nigbati ko si ohun amayederun
Housing improvement	

How would you describe the condition of your rental property?	Bawo ni iwọ yoo ṣe apejuwe ipo ti ohun-ini yiyalo rẹ wa?
Can you tell me about the improvements that have been made to your house since the upgrade in your community began?	Njẹ o le sọ fun mi nipa ilọsiwaju tabi atunse ti o ti ṣe si ile rẹ niwon igbesoke ti agbegbe rẹ bẹrẹ?
Can you explain to me what made you take the decision to make this improvement?	Ṣe o le ṣalaye fun mi ohun ti o mu yin ṣe atunse yii?
Probe: Has the provision of infrastructure in the community made you decide to make any improvement to your property?	Iwadi: Njẹ iṣagbega/ohun ameye derun kankan mu ki eyin tabi àwọn aya legbe yin pinu lati ṣe atunse tabi ilọsiwaju kankan si ile yii ?
What improvement do you think the house will require immediately? When did you identify this?	Iru ilọsiwaju tabi atunse wo ni o ro pe ile yoo nilo nisisiyi? Nigbawo ni o ṣe idanimọ eyi?
How do you intend to carry out this improvement?	Bawo ni o ṣe pinnu lati ṣe awọn ilọsiwaju yii?
Why do you think many houses have not been improved in this community?	Kini idi ti o ro pe ọpọlọpọ awọn ile ko ti ni ilọsiwaju ni agbegbe yii?
What do you think could be done to enhance housing improvement in this settlement? **Thank you for your time**	Kini o ro pe o je sise lati jẹki ilọsiwaju baa won ile ni agbegbe yii? Ẹ ṣeun fun akoko yin

Interview guide for tenants

Demographic information	
House Identification	
Age	
Sex	
Education	
Employed	
Occupation	
How long have you lived in this area?	Lati Igba wo ni ẹ ti ngbe adugbo yi?
How long have you lived in this house as a tenant?	O ti to odun melo ti ẹ ti ngbe ile yi gẹgẹ bi ayalegbe?
How many rooms have you rented?	Iyara melo ni ẹ gba ninu ile yi?
Does your landlord reside in the house with you? Landlord's sex, Landlord's age range	Nje àwọn láńlọọ̀dù yin ngbe pẹlu yin ninu ile yi?
Tenure security	
Did you sign any form of agreement with the landlord when you moved in? What does this entail?	Nje o fowo si iwe adehun pelu onile re nigba ti o ko wole bi? Kini o wa ninu re?
Have you ever been threatened with eviction by anyone? When was this? Why?	Nje won ti fe fi Igba kankan le yin kuro lori ile yi ri? Awon wo niyen? Nigbawo ni?,kini o fa?.
Rent	
Has the rent you pay changed since you moved in? When? Why do you think this change occurred or did not occur? or did not occur?	Njẹ owo ile ti ẹ nsan ti yipada niwon ti ẹ ti ngbe nibi? Nigbawo? kini idi ti ẹ lero pe iyipada yi fi waye abi ti ko waye?
Housing improvement	
How would you describe the condition of your dwelling?	Bawo ni iwọ yoo ṣe se apejuwe ipo ile ti ẹ ngbe?
Can you tell me about the improvement that has been made to your house since the upgrade in your community began?	Njẹ o le sọ fun mi nipa ilọsiwaju ti o ti ṣe si ile rẹ niwon igbesoke ti agbegbe rẹ bẹrẹ?
Can you explain to me what made you take the decision to make this improvement?	Ṣe o le ṣalaye fun mi ohun ti o mu yin ṣe ilọsiwaju yii?
Probe: Has the provision of infrastructure in the community made you or the landlord decide to make any improvement to your property?	Iwadi: Njẹ iṣagbega/ohun ameye derun kankan mu ki eyin tabi àwọn láńlọọ̀dù yin pinu lati ṣe atunse tabi ilọsiwaju Kankan si ile yii ?
What improvement do you think the house will require immediately? When did you identify this?	Iru ilọsiwaju tabi atunse wo ni o ro pe ile yoo nilo nisisiyin? Nigbawo ni o ṣe idanimọ eyi?
How do you intend to carry out this improvement?	Bawo ni o ṣe pinnu lati ṣe atunṣe yii?

Why do you think many houses have not been improved in this community?	Kini idi ti o ro pe ọpọlọpọ awọn ile ko ti ni ilọsiwaju ni agbegbe yii?
What do you think could be done to enhance housing improvement in this settlement?	Kini o ro pe o je sise lati jẹki ilọsiwaju baa won ile ni agbegbe yii?
Thank you for your time	Ẹ ṣeun fun akoko yin

Focus group interview guide

- When did this community come into existence?

  Nigbawo ni agbegbe yii wa di aye?

- Is there anything that suggests that you could be forced out of this place at any time?

  Ṣe ohunkohun wa ti o daba pe a le fi agbara mu yin kuro ni ibi yii nigbakugba?

- What do you think will add value to the properties in this community? Tell me the important ones.
  Kini o ro pe yoo ṣafikun iye si awọn ohun-ini ni agbegbe yii? Sọ fun mi awọn to ṣe pataki

- How has the provision of infrastructure influenced housing improvement?
  Bawo ni ipese awọn amayederun ṣe ni ipa lori ilọsiwaju ile?

- Why do you think many houses have not been improved in this community?
  Kini idi ti o ro pe ọpọlọpọ awọn ile ko ti ni ilọsiwaju ni agbegbe yii?

The senior health officer's interview guide

- Can you tell me about your department? Tell me about your operations of your department in

  Badia?

- Can you talk about the improvements in the quality of housing in relation to your operation

  since the upgrade began?

- How do you keep track of the housing improvements in the community?

- How do you expect landlords and tenants to improve the dwellings?

- Are there any penalties for non-improvement?

Appendix 3: Participants' Profiles and Codes

S/N	Gender	Landlord's Tenure status	Age Range	Landlords' ownership status	Years in tenure	No of tenants	Other houses		occupation
				Landlords' Profile					
L01	Male	Resident	70-79	Owner	47	7			Pensioner
L02	Male	Resident	70-79	Owner	22	8			Pensioner
L03	Male	Resident	60-69	Owner	20+	12			Mechanic
L04	Female	Resident	60-69	Inheritor	40+	16			-
L05	Male	Absentee	40-49	Inheritor	30+	14			Accountant
L06	Male	Resident	40-49	Inheritor	14	20			Petty Trader
L07	Male	Resident	60-69	Inheritor	30+	many			Traditional head
L08	Male	Resident	50-59	Inheritor	21	many			Trader
L09	Male	Resident	70-79	Owner	29	13			Retiree
L10	Male	Resident	50-59	Inheritor	10+	12			Driver
L11	Female	Absentee	60-69	Inheritor	25+	15			Petty Trader/ traditional head
L12	Female	Resident	40-49	Owner	13	10			Trader
L13	Male	Resident	80-89	Owner	20+	12	2 outside		Retiree/main source of income is rent
L14	Male	Resident	70-79	Owner	30+				Pensioner

S/N	Gender	Landlord's Tenure status	Age Range	Landlord Category	Years in tenure			No of rooms rented	Occupation
L15	Male	Resident	70-79	Owner	20+	10			Pensioner
L16	Male	Absentee	70-79	Owner	33				

<table>
<tr><td colspan="10" align="center">Tenants' Profile</td></tr>
</table>

S/N	Gender	Landlord's Tenure status	Age Range	Landlord Category	Years in tenure			No of rooms rented	Occupation
T01	Male	2 Residents & Absentee	70-79	Inheritors	47			1	craftsman
T02	Female	Resident	40-49	One Inheritor	12			1	Trader
T03	Female	Absentee	30-39	Inheritors	11			1	trader
T04	Female	Absentee	50-59	Developer	13			1	Nothing
T05	Female	One resident & one absentee	40-49	2 Inheritors	12			1	trader
T06	Female	1 resident & Absentees	60-69	inheritors	20+			1	Nothing
T07	Male	Absentee	40-49	Inheritors	16			1	Arabic teacher
T08	Male	Absentee	40-49	Absentee	12+			1	labourer
T09	Female	Absentee	60-69	inheritors	30+			1	Petty trader
T10	Male	Resident	30-39	Resident owner Elderly woman	17			1	Driver
T11	Female	Absentees	50-59	inheritor	17			1	unemployed
T12	Female	Absentee	30-39	Developer	15			1	
T13	Female	Resident	50-59	Resident owner					

T14	Male	Absentee	40-49	Inheritors	13				Arabic teacher
T15	Female	Resident	40-49	Resident owner	12+			1	Trader
T16	Female	Resident	60-69	Resident owner	42			1	Petty trader
T17	Female	Resident	60-69	Resident owner	Over 13 years			1	Petty trader
T18	Female	Absentee	40-49	Absentee 0wner	Almost 13			1	Trader
T19	Female	Absentee	40-49	inheritors	19			1	Trader
T20	Female	Resident	49-49	Resident Owner	12			2	
T21	Male	Absentee	40-49	Absentee	11+			1	Driver
T22	Female	Resident	40-49	Inheritors	11			1	
T23	Male	Absentee	40-49	Absentee	19			Room & parlor (2)	Security operative
T24	Female	Absentee	50-59	Absentee	13			1	Trader
T25	Female	Absentee	40-49	Inheritors	11			1	
T26	Female	Absentees	50-59	Inheritors	30+			1	Trader
T27	Female	Absentee	40-49	Inheritors	20+			1	Trader

Government Officials' Profile		
Code	**Status**	**Years in Practice**
GO1	Senior Government official at LASURA	More than 23 years
GO2	Senior Government official at the Local Government office in Badia	More than 17 years