More than a Home: Resident Landlords' Strategies for Socio-Economic Survival in Low-Income Settlements in Lagos, Nigeria

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Abstract

Housing is a very basic necessity of life, providing shelter from inclement weather and security from intruders. It also provides a base for occupants to launch into the wider world. It has also been acknowledged as a cornerstone of household wealth especially for low-income households. This paper examines the economic role of the house as source of additional household income for resident landlords in Ayobo, a predominantly low-income settlement in Lagos, Nigeria. Empirical data is drawn from a household survey of 306 landlords currently resident in the area using questionnaire, observations and interviews. Results suggest that access to homeownership creates additional opportunities for household income generation for landlords which are not available to tenants. These include opportunities for rental, establishment of home-based enterprise and sub-leasing of premises.

Key words: landlords, household, income, informal settlement.

1. Introduction

Housing is one of the basic needs of human being. The role of adequate housing to the cultural, socio-economic development and political stability of any society has been widely acknowledged (Lawrence, 2002). Gilbert (2000) views housing as a catalyst for socio-economic development and poverty reduction that cuts across almost every other indicator for human development. Access to adequate and affordable housing contributes to psychological and mental health of people by raising self-esteem, preventing injury, disease and premature death (Braubach and Fairburn, 2010). Poor housing has also been linked to fear, crime, deviant and anti-social behaviour (Davidson, 2009). It also increases household and national income; and provides socio-political stability (Gilbert, 2000). Consequently, Gilbertson et al. (2008) concludes that the health of a country and well-being of its people depends on the quality, condition and level of success in the housing sector.

In developing countries characterised by high level of poverty and inadequate public allocation to housing, access to decent housing has continued to elude many people. Unable to access decent housing, several urban households have relied on the informal settlements sprawling at the city fringes to meet their housing needs either on owner-occupier basis or rental and other tenure arrangements. Contrary to Oscar Lewis' circle of poverty theory (Lewis, 1969) there are indications that several households in informal settlements strive for a better deal in the city and consequently explore different avenues of not only enduring through the difficulties they face but also seeking out means of improving their situations. Several studies demonstrate that many poor households indeed have been able to transit from poverty and poor housing to a better standard of living (Turner, 1976; Magin, 1967). Although studies suggest that no significant differences exist between landlords and tenants in such environments (Williams, 2005) it does appear that house-ownership provides landlords with better opportunities of leveraging over hard times. Rental options and use of parts of the house for income generation activities by landlords have been documented in literature. However, there are other options which landlords in developing countries like Nigeria are exploring which have not yet been given prominence in literature. In the light of the above, this paper identifies some of these economic coping strategies of landlords using Ayobo, Lagos as a case study. It also highlights the challenging issues that such strategies raise in informal settlements already noted for poor housing and environmental quality.

2. Literature Review

2.1. Informal Settlements

Informal settlements have evolved as a result of government lack of capacity to adequately meet the housing needs of urban residents within the formal planned city in the face of rapid and poorly managed urbanization processes in developing countries. They provide home to the rapidly growing populations of cities. In Lagos,

Nigeria, such settlements grew from forty two in 1981 to over hundred as at 2009 (Fadare and Oduwaye, 2009). Informal settlements are characterized by their precarious location in life threatening urban fringes; lack of planning resulting in haphazard plot demarcation without provision for community services; poorly designed and constructed buildings by non-professionals without measures to guarantee safety, health and comfort of occupants; lack of basic infrastructure and overcrowding. Ajanlekoko (2001), reports that about 85 per cent of urban dwellers in Nigeria live in single rooms which are occupied by eight to twelve persons. The urban poor are not a homogeneous group. There are substantial differences in asset portfolios and livelihood strategies, according to whether individuals are more or less vulnerable, male or female, old or young, producers or consumers of housing (Schilderman and Lowe, 2002). Recent studies indicate that within such environments it is possible to find houses which are comparatively structurally sound, with good design and services, (Warah, 2003). In Nigeria, this is increasingly the case with more medium income households relocating to informal settlements.

Over the years, reactions to informal settlements have been mixed and varied. While some consider them settlements of "hope" which provide residents temporary stay and the opportunity to strategise and make an inroad into the formal city, others view them more negatively as permanent settlements of despair, where residents are condemned to perpetual poverty. In this regard, they are considered as places of delinquency, crime and social breakdown (Fernadez-Maldonado and Riofrio, 2007). As a result, they were treated with disdain and contempt by the society and neglect and antagonism by government. It was not until the 1960s that the potentials hidden in such settlements were unveiled (Turner, 1976; Magin, 1967) and consequently support was successfully canvassed for more sympathetic strategies in dealing with them as reflected in housing policies of developing countries in the 1970s and 1980s.

2.2. Housing For Income

Ordinarily, housing is supposed to provide shelter for households from inclement weather. It is basically a place for living in and carrying out domestic activities. For poor households, however, the house is more than a house. Thus, as Rust (2006) has conceptualized in the Housing Asset Triangle, housing encompasses economic, financial and social asset values. For poor households, the economic value of housing is quite pronounced and often given top priority. This is because as research has indicated, housing is the most productive asset held by the urban poor (Mooya and Cloete, 2007). As Murray (2008) observed, housing is perceived by poor households as a source of income for the present and as security and retirement income for the future. The use of the house for income generation is a daily economic livelihood strategy practiced by many residents of informal settlements (Mnguni, 2011). Thus for such households, Anindit (1994) aptly observed that the house not only played the usual vital role of providing privacy and security from the highly congested urban environment but also facilitated economic pursuits with complex income-shelter linkages. The preferred tenure choice in such settlements is ownership. Homeownership provides a buffer during hard times and has a virtuous influence on people's behaviour. It is an appreciating asset that builds equity for households over time. According to Lawanson and Olanrewaju (2012) the use of home for enterprise becomes necessary when formal wages diminish or are non-existent. The use of the house for income has been observed more among the poor in low income neighbourhoods than in the higher income ones (Okeke, 2000). This is perhaps because the poor have limited assets that offer opportunities for income generation. It has also become more critical because of growing urban poverty. Although urban poverty statistics vary depending on its definition, reports indicate that forty nine percent of the urban population in developing countries are poor (Schilderman and Lowe, 2002). A UNDP (2008) report estimates that fifty one percent and fifty four percent of men and women respectively resident in Lagos live on less than US$1 a day.

The observation of Gilbert (2000) that the role of the home in supplementing household income has been neglected in the literature appears to have changed in the past decade. Currently, there exist several reports in this regard. However, they have focused mainly on the options of rental and home-based enterprises. The role of informal housing in the provision of rental accommodation for the poor in different parts of the world has been well documented. Rakodi (1992) identified two types of landlordism in informal settlements as the small scale landlord renting one or two spare rooms, and the 'professional' landlord that speculates with the demand of cheap housing. In Nigeria, majority of such houses are owned by small-scale landlords (Aina, 1990). Ikejiofor, (1997) explains that attraction for investing in rental housing is the hedge it provides against inflation and the stability and permanence it introduces to the capital base of economic pursuits. In order to maximize income Schilderman and Lowe (2002) observe that landlords fit in as many rooms as they can into a plot while reducing services to a minimum since ,as they rationalize, there is no direct financial gain from provision of services despite their negative implications to health. However provision of this form of housing has continued because of the huge

demand for rental accommodation of different types and qualities with security of tenure serving as a catalyst (Schilderman and Lowe, 2002). Similarly, Kellett (2003) observes that the form of the house and the lot are important factors that influence how the house is used. Kachenje (2005) identified housing spaces that are used for income generation to include parts of the house; courtyard; street; the broader neighbourhood; and the public urban spaces. This paper however focuses on the house and other spaces within the plot.

 In Nigeria, home-based enterprises (HBEs) in informal settlements are common. According to Bose (2001) they constitute sixty seven per cent and sixty one per cent of the informal economy in Kano and Lagos respectively. Oxfam (2009) and Kellett (2003) have classified activities of HBEs to include retailing and food services; small manufacturing/production; construction; general services such as hairdressers, laundry, transport, medicine, photo studios; and hospitality and entertainment services, including bars, brewing and pool tables. As Anindit (1994) observed, they are usually strategically located in the front rooms or makeshift structures in the front yard where they can get maximum exposure to passers-by and hence facilitate transactions. Their advantages include little overhead cost since they make use of household resources like space and utility connections (Lawanson and Olanrewaju, 2012). Combination of dwellings with income generation activities reduces people's transport requirements, provides flexible working conditions and opportunity for women to combine their income generation role with domestic roles (including children and sick household members) while playing active community roles (Schilderman and Lowe, 2002). HBEs have been linked with certain disadvantages. According to Lawanson and Olanrewaju (2012) and Ogunbunmi (2005) growth of HBEs endangers the sanctity of neighbourhoods, making them susceptible to crime and insecurity; overstretching services; escalating environmental degradation, fire hazards and noise pollution. Anindit (1994) thus concludes that the squalid and congested living conditions in these settlements are further compromised by setting up HBEs.

3. Research Methodology

This paper used dataobtained from a study conducted to investigate housing tenure choice in Ayobo, an informal settlement located in Lagos, Nigeria. A mixed research design combining both qualitative and quantitative approaches was adopted. The quantitative approach using the survey research method was adopted. The survey was conducted between November, 2011 and May, 2012. The survey was addressed to heads of households who were resident at Ayobo as at the time of survey. The decision to use heads of households was made because it was expected that they were better informed about their households' histories, current situations and future aspirations. They were thus considered to have sufficient knowledge to offer informed opinions. Preliminary literature review served to compile a checklist of factors that may influence tenure choice. Some of these factors considered relevant to the context of Ayobo were selected and formed part of the variables in the questionnaire instrument. The questionnaire was structured into four sections. Section1 consisted of questions on respondents' personal characteristics (age, sex, marital status, attained educational level, income, household size and residential history). Section2 comprised of questions on respondents' current tenure choice and perception of tenure. Section3 covered questions on processes through which respondents accessed their housing. Section4 focused on housing characteristics at both the unit and neighbourhood levels. In some part, respondents were asked to rate some variables on housing quality on a five-point Linkert scale ranging from 1 for very inadequate; 2 for inadequate; 3 for satisfactory; 4 for adequate; and 5 for very adequate.

Selection of respondents was done in two stages. As a first step, every 8th building was picked. In buildings with up to four households, only one head of the households was randomly selected. However, for buildings occupied by more than four households, two household heads were randomly selected in order to have a better representation. A total of 1200 questionnaires were administered out of which 1151 representing 96 per cent were retrieved for analysis. The quantitative data was complimented by qualitative data obtained through observations documented from the study area and interviews of some randomly selected respondents. Interviews became necessary in order to probe further and obtain more explanations which were not evident from the quantitative data. Qualitative data were analysed using content analysis techniques while analysis of the quantitative data was done using the Statistical Package for Social Studies, SPSS (version 17) to generate descriptive data in the form of frequencies and cross tabulations.

Data for this particular paper were extracted by running a cross tabulation of tenure against all the other variables. This helped to isolate the landlords from the other respondents. For this paper, landlords consisted of respondents who were either owner-occupiers or living in family houses. Those living in family houses have been included because customarily, the family house is held in ownership by multiple owners who were usually the descendants of the original house owner. Altogether, 368 of the respondents fell within the landlord category. Relevant data on this set of respondents (landlords) was consequently extracted and formed the basis of this paper.

4. Study Findings

4.1. Socio-Economic Profile of Respondents

The socio-economic characteristics of respondents are presented in Table1. Majority, representing 85 per cent of respondents fall within the age bracket of 25-60 years. The data shows that respondents are mainly male (63 per cent); married (80 per cent); christian (59 per cent); and of the Yoruba tribe (82 per cent). Although only 1per cent of the respondents have no formal education, majority of respondents, (71 per cent) have attained educational levels between primary and Ordinary National Diploma (OND). Data also reveals that majority of respondents (75 per cent) either earn no income or earn less than one hundred thousand naira per month. Although most of them have other members of their households earning income, what is not clear from the data however, is the extent of contribution of these other earners to household expenditure. A quarter of respondents' households are composed of more than eight persons. The data suggests that the household heads in this study have attained relatively low to intermediate educational levels and are predominantly self-employed in the informal sector. It can also be inferred that they are mainly low and medium income earners.

4.2. Income Generation Strategies

This paper is focused on the income generation strategies of resident landlords in the study area. Data revealed that landlords in the area have a variety of strategies to augment their income. Renting was the most common form of income generation strategy observed in the area. Only 2 percent of respondents reported not having other households or tenants in their buildings. It was found that although 65 per cent of respondents had between one and four tenant households only, 21 per cent of respondents reported having over nine tenant households. It was also found that 32 per cent of respondents who had modified their houses did so in order to accommodate tenants. It can be inferred from the data that renting of part of the house is a common practice amongst resident landlords in the area.

Another strategy for income generation employed by landlords in the area is the operation of a variety of businesses using the building or other parts of the plot as the operational base. 28 per cent of landlords had modified their houses for this purpose. Businesses observed in the area can be grouped as follows:

i. Retail shops (provisions, medicine, etc);
ii. Services (hairdressing/barbing, tailoring, repair/maintenance, dry-cleaning, photography, etc.);
iii. Food and beverages (drinks, bars, restaurants popularly known as "*bukas*" or "*mama-put*", fruits, foodstuff, etc); and
iv. Technical shops (light manufacturing, fabrication, welding, etc)

Data revealed that some landlords in the area engaged in the provision of services as another source of income. The most common service observed in the area is provision of water. 60 per cent of the respondents have water in their houses. Discussions revealed that for tenants, cost of providing water is either negotiated with the rent or paid for separately by tenants. Others pay for water as they fetch. Presently, 50 litres of water costs ₦50.00. Further probing showed that on the average landlords make between N800.00-N1500.00 from the sale of water daily. Data also revealed the existence of farming in the study area. Types of farming reported and observed include tending fruit trees, vegetable gardening, fish farming, poultry and rearing of goats. Although respondents interviewed explained that these activities were mainly to augment family nutrition, products were sometimes sold when they are in surplus supply or the households were urgently in need of money.

The study found that resident landlords prefered to coordinate paying of utility bills since tenants do not have separate meters. It was found that in order to make extra cash some landlords would over bill their tenants, while others would not contribute to paying the bills. Respondents revealed that all landlords in the area belong to a strong Landlords' Association membership of which provides benefits such as networks, relationships of trust and reciprocity and sharing of information. The above suggests a good interpersonal relationship and strong sense of community among respondents. Another emerging and attractive source of income for landlords in the area identified by this study is the hosting of telecommunication masts. Altogether four of such masts were seen in the area. The data above suggests that landlords in the area have explored a variety of strategies to augment their households' income.

5. Discussions

Findings of this study showed that resident landlords in Ayobo are mainly low and medium income earners with intermediate education and self-employed in the informal sector. This is expected as it is in line with the socio-

economic characteristics of residents of informal settlements identified in literature, (Warah, 2003; Okeke, 2000). Arguably, it is these characteristics that most probably pushed them to the study area which is an informal settlement. Another significant finding which is in line with literature (Anindit, 1994; Williams, 2005) is that most of the landlords are petty landlords. Data showed that only 20 per cent of the landlords own other houses. It can therefore be inferred that landlords in this study share similar social-economic background with their tenants. The difference in tenure may however be attributed to differences in preference, length of stay and the ability of landlords to seize opportunity of acquiring land earlier when land in the area was affordable to lower income buyers. On the average, data showed that landlords have stayed longer than renters.

The high prevalence of renting and multiple households resident in the same building suggest overcrowding and high degree of sharing of facilities by different households. This is especially so since in many cases (33 per cent) there are at least seven tenant households per building. This situation raises issues of privacy, conflicts between households and threats to the mental and psychological health of residents. Studies have shown that overcrowding has adverse effects on sanitation and health, (Ajanlekoko, 200) making the spread of deadly diseases easy (Hurskainen, 2004). Similarly, it can be adduced that the proliferation of economic activities within the home environment pollutes the environment and jeopardises safety of residents. Pollution includes noise, bad smell and dust.

The study revealed lack of basic infrastructure in the area. Ayobo, like many other informal settlements, lacks basic infrastructure and services like water supply. Residents have therefore sought for these services from other sources. Ability of a landlord to provide some of these services makes his property attractive to renters while at the same time, providing him opportunity to make extra money. However, the finding that landlord over bill their tenants with regards to paying utility bills appear disturbing and fraudulent. It was found to be a frequent source of friction between landlords and their tenants.

Analysis revealed a fairly high level of social networking among landlords. This is expected because of their long length of stay in the area which is expected to breed bonding. It may be pointed out that there were more landlords than tenants in the settlement at its early stage. The social capital engendered by such relationships is a significant asset on which poor households can draw in pursuit of their livelihoods. It also enhances the community's voice and its ability to engage with government for the purpose of accessing resources including basic infrastructure and services.

Finally, results of the study showed that landlords in the area have started sub-leasing parts of their plots for the installation of telecommunication masts. While acknowledging the appreciable income this contributes to household income, it appears to be an option which needs careful examination.

6. Conclusions

This study examined the socio-economic coping mechanisms   which resident landlords in Ayobo, an informal settlement in Lagos, Nigeria have adopted in order to augment their households' income. The study found that the home plays dual roles as a domestic place and basis of economic sustenance in the study area. Findings show that in addition to renting and HBEs (which have been well documented in literature), there exist other strategies which have been less recognised. Many of the strategies identified in this study have been shown to pose threat to the health and safety of residents. The continued use of the home for income generation despite such threats can be attributed to lack of formal employment and the low income of respondents.

The study has the potential to add to our conceptual understanding of the meaning of home to low income households. It is also expected to contribute to the improvement of housing and environmental quality in informal settlements. The need for income generation activities within the home space which are not injurious to health must be recognised and guidelines for such activities provided and enforced. Designated areas should be set aside for the other income generation activities, especially those that pose threats to residential areas in the form of excessive noise; air and water pollution; congestion; generation of toxic wastes and breach of security Intervention of Non-governmental Organisations in this regard will be invaluable. Another implication of this study is the need for pro-active planning on the part of government in order to forestall the evolution of informal settlements. Foresight in planning will help identify directions of city growth and necessary actions taken to plan such corridors of growth to enable them develop in a sustainable manner.

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Table1 : Socio-Economic Characteristics of Residents

Respondents' Characteristics	Frequency	Percentage (%)
Sex		
Male	233	63
Female	135	37
Age (years)		
>25	27	7
25 – 40	86	24
41 – 50	147	40
51 – 60	76	21
61 -70	20	5
<70	12	3
Ethnic Group		
Yoruba	301	82
Ibo	47	13

Hausa	11	3
Others	9	2
Religion		
No response	2	1
Christianity	218	59
Islam	143	40
atheist	1	0
traditional religion	4	1
Marital Status		
Single	37	10
Married	292	80
Widowed	29	8
Divorced	5	1
Separated	5	1
Educational Attainment		
No response	4	1
No formal education	26	7
Primary	82	22
Secondary	94	26
Ordinary National Diploma (OND)	84	23
First degree (HND, BSc., B.A.)	53	14
Post-graduate	25	7
Employment Structure		
No response	1	0
Retired	72	20
Self-Employed	186	51
Wage Earner	60	16
Unemployed	29	8
Others	20	5
Monthly Income (₦)		
No response	18	5
No income	4	1
>-17,000:00	91	25
17,000:00 - 40,000:00	110	30
40,000:00 - 100,000:00	69	19
100,001:00 - 250,000:00	44	12
< 250,000:00	32	8
Other Income Earners		
No response	3	1
None	65	18
1	97	26
2	85	23
3	48	13
4	43	12
<4	27	7
Current Household Size		
1-2	66	18
3-4	106	29
5-6	75	20
7-8	31	8
<8	90	25
Type of House Occupied		
No response	4	1
self-contained flat	136	37
single family house	150	41
rooming house	70	19
Others	8	2
Length of Household Stay in House (years)		
0-5	86	23
6-10	121	33
11-15	47	12
16-20	48	13
21-25	29	8
<25	39	11