

CHAPTER FIVE

TRANSFORMATION OF THE HOUSES.

5.1 Introduction

This Chapter presents and discusses the details of the research findings as it relates to two aspects of transformation. First is the physical transformation that has taken place in the spatial organization and design of the buildings within the two estates, change of use, addition and subtraction of spaces. The issues were first discussed separately for the two concerned estates and later together to give a holistic picture of the transformation experience generally. These analyses involved first, an identification of the residents who had transformed, an investigation to find out the number of those who had transformed as against those who had not, reasons why they have transformed, the original types of building the residents occupied before transformation if any took place, the types of physical alterations that had been made both in the interior spaces of their individual houses and the exterior as well as even the open spaces. It also discusses briefly some of the uses into which the transformed spaces have been put.

Second are the different processes through which transformation took place. It begins with a description of the first forms of transformation that took place as indicated by the individual respondents, what exactly has been done and the availability or absence of building plans or approval documents showing the proposed development in order to know how well the Low-Income residents have complied with the preliminary building and planning rules/regulations . This was followed by the cost implications of their individual kind of transformation as well as how the residents sourced for financial empowerment with which they carried out the exercises. The construction procedures that were employed in the execution of transformation in the estates were also discussed. The aim of this exercise is to describe as precisely as possible and using multi-dimensional statistical methods, the processes that were involved in housing transformation in Low-Income housing. Other issues analyzed in this Chapter include the duration it took for the residents to actualize their various transformations irrespective of the magnitude or type.

5.2 Types of Houses Originally Provided

The type of houses in this research refers to the housing typology as originally built and allocated to the initial residents. In this regard, the type of houses and the number of bedrooms available to the different typologies within the estates were discovered to be between one (1) and three (3) bedrooms as the case may be. A one-bedroom house consists of a single bedroom, a living room, kitchen, toilet and bathroom. A two bedroom had two-bedrooms, a living room, kitchen, toilet and bathroom. A three-bedroom house had 3 bedrooms, a living room, kitchen, toilet and bathroom. Lastly is a one-bed-seater house where the only private space is a single bedroom and had a kitchen, toilet and bathroom which is shared by other residents within a particular block of apartments.

The field survey data revealed that majority (73.9%) of the respondents in the Federal Low-Income Estates Ipaja originally had one bedroom in their houses, although this has long changed as most of them have added several bedrooms to their houses, while 26.1% had three bedrooms. There were no two (2) bedrooms in the entire estate because it was meant to be part of the second phase which did not come to pass.

The New Lagos Low-Income Re-housing estate was observed to have four different typology of houses within it but these were present in small numbers in almost all the streets within the estate and also in rows of four. The number of bedrooms available to the four different typologies within the estate range between one (1) and three (3) as the case maybe and the field survey data revealed that 41.7% of the respondents originally had two bedrooms in their houses, though this has changed as most of them have added several rooms which they rented out to complete strangers for diverse uses to their houses, 28.9% had three bedrooms while 16.6% had one bedroom. The least percentage (12.8%) of household occupied a one bed-seater house where it is just a single room which doubles as both living and bedroom with its bathroom and toilet which is shared by other neighbours at a distance away.

Table 5.1: Building typologies within the estates

Estate location	Type of building				Total
	Semi-detached 1 bedroom bungalow	Semi-detached 2-bedroom bungalow	Semi-detached 3bedroom bungalow	One bed seater house	
Federal Low-Income Housing (Shagari) estate Ipaja	280 (73.9%)	0(.0%)	99(26.1%)	0(.0%)	379(100%)
New-Lagos Low-Income Estate (Phase1) Surulere	39(16.6%)	98(41.%)	68(28.9%)	30(12.8%)	235 (100%)
Total	319(52.0%)	98(16.0%)	167(27.1%)	30(4.9%)	614(100%)

At this point, it was important to ascertain which of these sets of households have embarked on transformation by adding one or more rooms or the type of transformation that is common or associated with the original house type. This was carried out using the cross tabulation which shows that more of those who originally had one bedroom added either two or three bedrooms to their houses while those with three bedrooms added less. The chi-square test relationship between these variables (original number of rooms and number of rooms added) for the one- bedroom semi-detached bungalow and the three bedroom semi-detached bungalow were however significant ($\lambda^2 = 10.356$, $df = 3$, $p \leq 0.16$ Table 5.3 below shows that those with the fewest number of rooms have added more rooms. For example, majority (242 out of 280) of one-bedroom owners in Shagari estate added between two and three bedrooms. Most of the three-bedroom owners in the same estate added mostly one more bedroom and a sizeable number of them did not add. 27 out 39 in the New Lagos Re-housing Estate also added between two (2) and three (3) bedrooms.

Table 5.2: Original number of bedrooms available in the house and the number of extra bedrooms added by the households

		Number of Bedrooms Added				Total
		1 bedroom	2 bedrooms	3 bedrooms	none	
Semi-detached 1- bedroom bungalow	Federal Low- Income Housing (Shagari) estate Ipaja	21(7.5%)	133(47.5%)	109(38.9%)	17(6.1%)	280(100%)
	New-Lagos Low- Income Estate (Phase1) Surulere	7(17.9%)	10(25.7%)	17(43.6%)	5(12.8%)	39(100%)
	Total	28(8.8%)	143(44.8%)	126(39.5%)	22(6.9%)	319(100%)
Semi-detached 2-bedroom bungalow	New-Lagos Low- Income Estate (Phase1) Surulere	33(33.7%)	5(5.1%)	36(36.7%)	24(24.5%)	98(100%)
	Total	33(33.7%)	5(5.1%)	36(36.7%)	24(24.5%)	98 (100%)
3 bedrooms	Federal Low- Income Housing (Shagari) estate Ipaja	20(20.2%)	57(57.6%)	6(6.1%)	16(16.1%)	99(100%)
	New-Lagos Low- Income Estate (Phase1) Surulere	32(47.1%)	10(14.7%)	9(13.2%)	17(25.0%)	68(100%)
	Total	52(31.1%)	67(40.1%)	15(9.0%)	33(19.8%)	167(100%)
One bed- seater house	New-Lagos Low- Income Estate (Phase1) Surulere	4(13.3%)	7(23.3%)	11(36.7%)	8(26.7%)	30(100%)
	Total	4(13.3%)	7(23.3%)	11(36.7%)	8(26.7%)	30(100%)

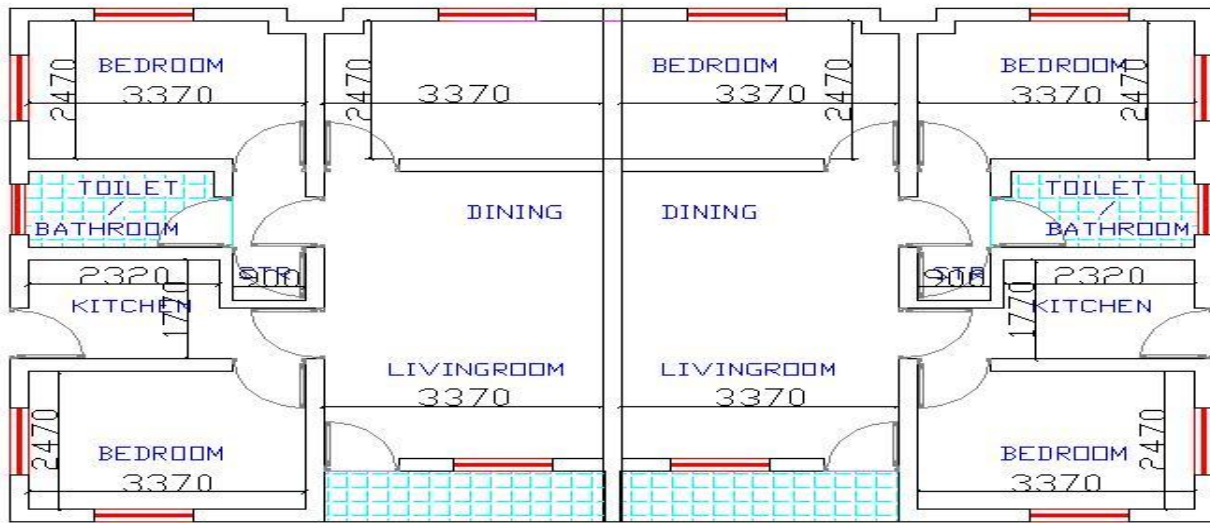


Plate : Original 3 bedroom semi detached bungalow in Federal Low Income Housing Estate Ipaja Lagos Author's field work 2009

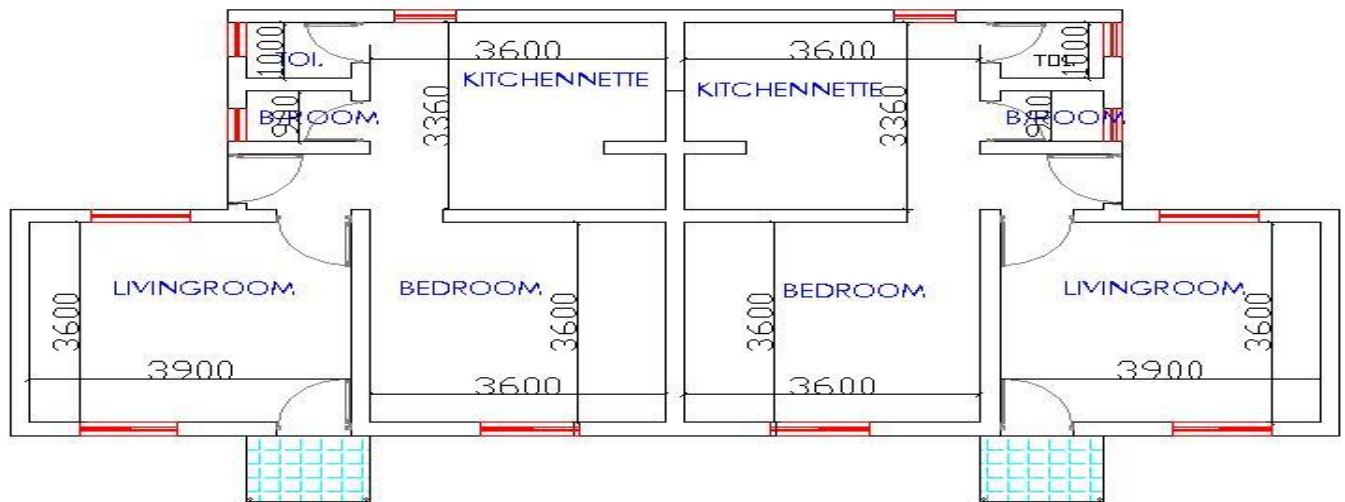
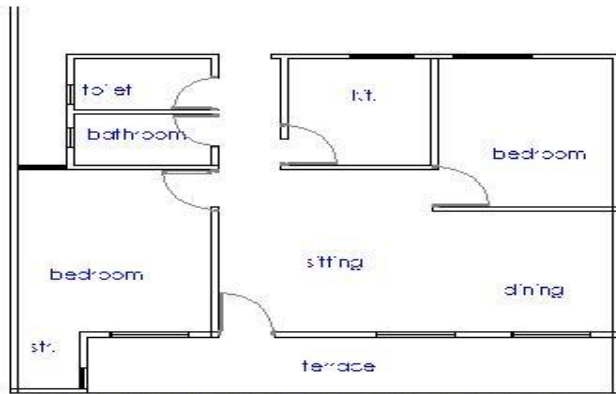
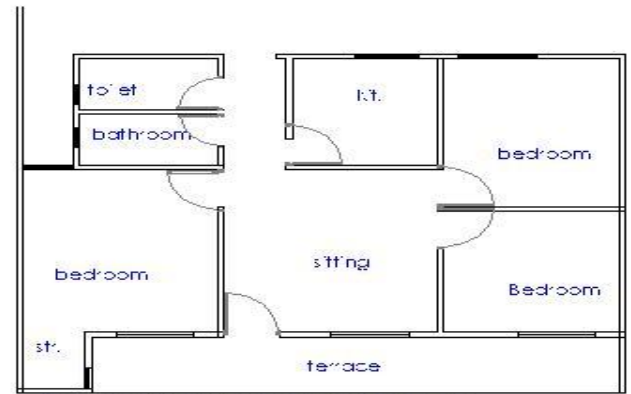


Plate : Two units of the original one bedroom semi detached bungalow in Federal Low Income Housing Estate Ipaja Lagos Author's field work 2009

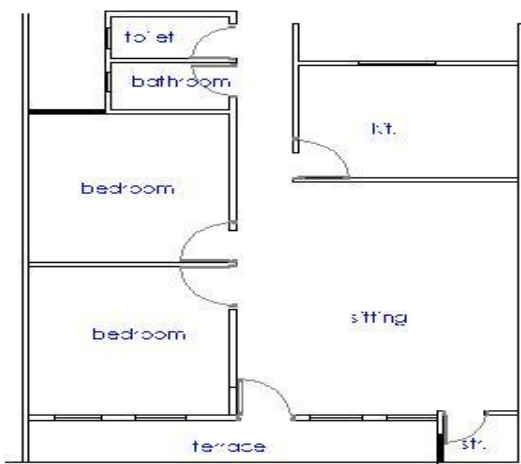
Figure 5.1: Original floor plan of one bedroom and 3 bedroom in Federal Low-Income Housing estate Ipaja



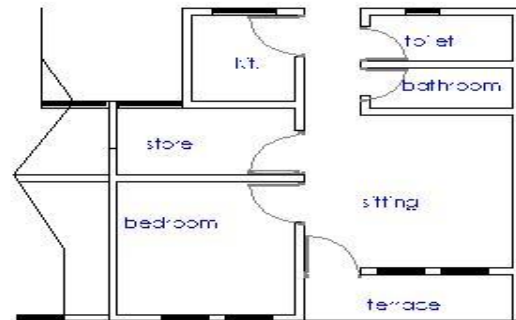
Original plan of one unit 2 bedroom house (type A)
New Lagos Low Income Re housing Estate Surulere
(Author's field work, 2009)



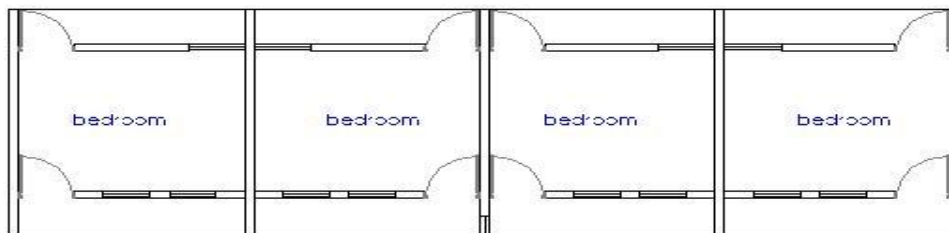
Original plan of one unit 3 bedroom house
New Lagos Low Income Re housing Estate Surulere
(Author's field work, 2009)



Original plan of one unit 2 bedroom house (type B)
New Lagos Low Income Re housing Estate Surulere
Author's field work, 2009



plan 3.2: Original plan of one unit 1 bedroom house
New Lagos Low Income Re housing Estate Surulere
Author's field work, 2009



Original plan of a block of 4 units 1 bed seater house
New Lagos Low Income Re housing Estate Surulere
Author's field work, 2009

Figure 5.2: Original floor plans of housing typologies in New Lagos Housing estate Surulere

5.3 Types of Physical Transformation

5.3.1 Addition of more Bedrooms

Available statistics from field survey shows that most people who have transformed their houses within the estates have done so by adding one or more bedrooms to what they had or have increased the sizes of their interior spaces to the tune of about 80% of the land area there by reducing drastically the outdoor spaces.

In the case of Federal Low-Income Estates Ipaja a little above half (50.1%) of the respondents have added two (2) bedrooms to their houses, 30.3% have added as much as three(3) bedrooms while 10.8% have added only one more bedroom while from table 5.7, it shows that in the New Lagos housing estate most of them . 52.3% of the respondents have added as much as three more bedrooms to their houses, 16.2% have added two bedrooms while only 11.5% have added only one more bedroom. There are empirical statistics as shown also in Table 5.7 that there were some residents who may have embarked on transformation by carrying out varied forms of alterations to the original building forms like adding shops which accounts for 46.2% for perimeter fence,30.5% garages and 91.9% who have added shops or sales outlets. all of these were achieved either by direct attachment to the existing structures, by placing them within the compound or as part of the perimeter boundary fence. This result also suggests that almost all the residents have a sales outfit within or around their houses.

Table 5.3: Additional Number of Bedrooms and Other Specific Spaces That Respondents Added to Their Houses

Estate location	Number of bedrooms added				Total	
	one bedroom	2 bedrooms	3 bedrooms	none		
Federal Low-Income Housing (Shagari) estate Ipaja	41(10.8%)	190(50.1%)	115(30.3%)	33(8.7%)	379(100%)	
New-Lagos Low-Income Estate (Phase1) Surulere	27(11.5%)	38(16.2%)	123(52.3%)	47(20.0%)	235(100.0%)	
Total	68(11.1%)	228(37.1%)	238(38.8%)	80(13.0%)	614(100%)	
Estate location	Other specific physical transformations					Total
	Perimeter fence	More rooms	Garage	Shop/Store	worship place	
Federal Low-Income Housing (Shagari) estate Ipaja	119(39.1%)	274(90.1%)	48(15.8%)	207(68.1%)	46(15.1%)	304(100%)
New-Lagos Low-Income Estate (Phase1) Surulere	91(46.2%)	164(83.2%)	60(30.5%)	181(91.9%)	73(37.1%)	197(100%)
Total	210	438	108	388	119	501

5.3.2 Extension Made to Interior Spaces and Other External Additions

Besides the common occurrences of adding more rooms or shops to their housing, it was observed that residents of the study areas have also embarked on other forms of transformation in the interior and exterior of their houses to meet their needs. As a result, it was necessary to know whether the respondents have extended or transformed the different interior spaces in their houses despite their indicated levels of satisfaction with spaces in reference as shown in Table 5.6. The data on table 5.6 indicates that a substantial percentages (50.07% and 67.3%) of the residents in Federal Low-Income

Estates Ipaja and New Lagos Low-Income Re-housing estate respectively are most satisfied with their outdoor spaces probably because it gives them ample opportunity to extend as much as they desired while the spaces with the highest levels of dissatisfaction was the bedroom. This information was pertinent because it would also help generate the required knowledge of the activities that usually take place within such places for instance a respondent had this to say:

"Even as a man, I enjoy cooking and experimenting with all kinds of dishes so you can imagine how that small kitchen space will contain my wife and I for me and my family, the kitchen is grossly inadequate" .

Table 5.4: Assessment/Rating of the residents' level of satisfaction with interior spaces

Estate Location	Interior and Exterior Spaces	LEVEL OF SATISFACTION					Total
		Very satisfied	Satisfied	Neutral	Not Satisfied	Strongly Dissatisfied	
Federal Low-Income Housing estate, Ipaja	Living room	0%	30.3%	33.2%	26.4%	10.1%	100%
	Dining	0%	17.4%	33.3%	29.0%	12.9%	100%
	Kitchen	0.3%	19.6%	38.0%	29.2%	12.9%	100%
	bedrooms	0%	6.6%	29.8%	39.1%	24.5%	100%
	Outdoor space	50.07%	31.7%	11.4%	.0%	0%	100%
New-Lagos low-income Estate, Surulere	Level of satisfaction						
	Interior and exterior spaces	Very satisfied	Satisfied	Neutral	Not satisfied	Strongly dissatisfied	Total
	Living room	0%	42.6%	55.7%	1.7%	.0%	100%
	Dining	0%	50.0%	13.6%	36.2%	0.2%	100%
	Kitchen	0%	0%	37.4%	32.3%	30.3%	100%
bedrooms	0%	12%	3.2%	43.6%	13.2%	100%	
Outdoor space	67.3%	38.7%	0.0%	0%	0.0%	100%	

The results in Table 5.5 below show that in Federal Low-Income Estates Ipaja, 59.7% of residents have not added or extended their living room while 40.3% claimed to have. The enquiry into if the respondents have extended their dining room reveals that there exist a wide gap between the number of those who have extended their dining or created one where it was absent initially and those who have not. The respondents who have not transformed their dining rooms have a percentage of 69.3% while 30.7% have extended or transformed. It must be stated here that the 69.3% who claimed not to have transformed their dining room spaces are made up of those who did not have dining spaces in their houses at the initial stage and did not bother to add it, as well as those who had and have not extended by increasing the space, while the 30.7 % also comprise of those who had but were not satisfied and as a result decided to transform to suit themselves as well as those who did not have but have a need for it so went ahead to include it by carrying out transformation.

The adequacy or otherwise of the kitchen space being the "natural work place" for the woman is mostly assessed by the women in the house. Most of the respondents who were men noted that they may not have noticed any serious changes made to the kitchens in their houses but agreed verbally that though their kitchen size and location may not have been the best but their wives may have altered something to suit them.

“You know the kitchen is the traditional office of the woman as a result, my wife keeps adjusting repeatedly to suit her needs so I may not be too precise on this issue but I know the kitchen has witnessed a lot of changes since we moved in here”

volunteered a respondents. On this note, those who out rightly agreed to have transformed their kitchen had 47.6% while 52.4% said there had been no transformation done to their kitchens.

The bedroom, particularly the children’s room is one part of a house that accommodates most of the children’s activities without necessarily affecting the other parts of the house. It is so treated to give children a proper and secluded place to play and do things their own way. Sometimes due to the available number of bedrooms it becomes difficult to assign any particular room to the children but rather allow them to share

rooms with adults. Sharing of rooms is also possible in cases where there is not enough room to assign to the different sexes. All these constraints could lead to transformation by way of extending the available space, constructing a new room entirely for that purpose, or even converting an existing interior space into a room for the children. Transformation of this manner as claimed by the respondents takes place sometimes long after taking possession due to an inevitable increase in family size. The data on this subject of enquiry reveals that 64.8% of the respondents have transformed their bedroom while 35.2% have not. It may be that the data is reflecting the fact that some of the residents were young people when they began to live in the houses and as time went on, they had more children of their own and more dependants to accommodate.

Table 5.5: Additional Spaces and Extensions Made to the Interior Spaces by the Residents.

Estate Location	Living Room	Dining Room	Kitchen	Children's Room	Outdoor Space	Guest Room
Federal Low-Income housing estate Ipaja	117 (40.3%)	89 (30.7%)	138 (47.6%)	188 (64.8%)	280 (96.6%)	28 (9.7%)
New Lagos Low-Income Re-housing estate, Surulere	94 (42.0%)	34 (15.2%)	75 (33.5%)	164 (73.2%)	202 (90.2%)	3 (5.3%)
Total	211	123	213	352	482	190

The question of a guest room in a low- cost housing scheme appears superfluous as most of the respondents do not even have a room allocated to guests because as expected, a lot of them during the interview session said they do not have a need for it and claimed that it is a luxury which they can do without for now “ *I cannot afford a separate room for my guests so anybody who comes visiting would have to share or sleep in the parlour*”. They believe anybody who comes in to visit should be ready to share rooms with other people who they met. But on the contrary, a few of the respondents have found a way around it by adding a guest room even where it was not initially

provided. The data figures therefore followed the same line of thought as a whole lot of the respondents (90.3%) of the respondents have not added it to their house while only 9.7% have added a space designated as a guest room.

The case was not too different in New Lagos Low-Income re-housing estate as data from the field show that 58% have not added or extended their living room while 42% have. An enquiry into if the respondents have extended their dining room revealed that there exist a wide gap between the number of those who have extended their dining and those who have not. The respondents who have not transformed have a percentage of 84.8% while 15.2% have extended or transformed. It is possible that 84.8% who claimed not to have transformed their dining room spaces were made up of those who did not originally have dining spaces in their initial houses and did not bother to add it, as well as those who had and have not extended by increasing the space, while the 15.2% also comprised of those who had but were not satisfied and as a result decided to transform to suit themselves as well as those who did not have but have a need for it so went ahead to include it by carrying out transformation.

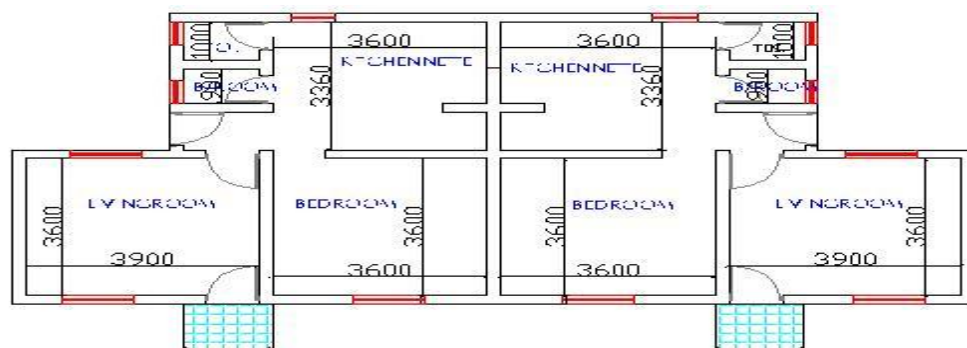
The responses obtained concerning the kitchen space was observed to be like that of the Federal Low-Income Housing Estate Ipaja where the men were reluctant in responding because most of them claimed not to be familiar enough with their kitchens to be able to assess its level of adequacy. This attitude of reluctance was confirmed by a respondent who said:

"Honestly I don't understand what happens in that kitchen because sometimes I see them cook outside and sometimes inside. I guess the kitchen is too tight for my family".

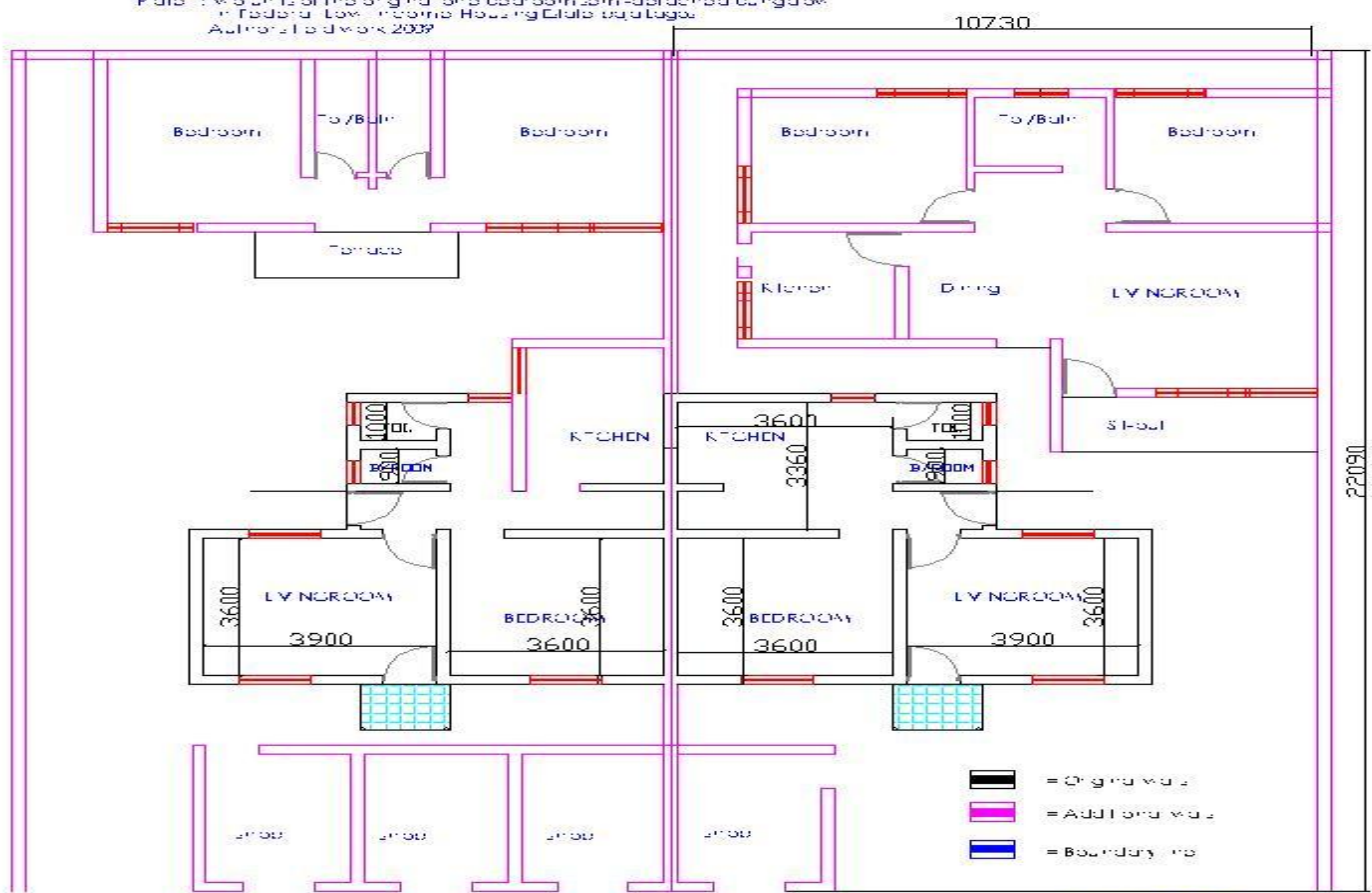
in line with this kind of attitude, those who out rightly agreed to have transformed their kitchen were 33.5% while 66.5% said there had been no transformation done to their kitchens.

Transformation for the purpose of having more bedrooms to lay their heads particularly when the family size increase happened to be one of the ultimate goals of respondents as claimed that acts of such takes place sometimes long after taking possession of the house due to an inevitable increase in family size. The data on this

subject of enquiry reveals that 73.2% of the respondents have transformed their children' room while 26.8% have not. The fact that multiple families occupied the houses at inception and these families have increased in sizes may be responsible for the high percentage of those who had transformed to accommodate rooms for their children within this estate.



Plan 1: Two units of the original one bedroom semi-detached bungalow in Federal Low Income Housing Estate by Atoga. Author's drawing 2009



Plan 2: Two units of the one bedroom semi-detached bungalow showing original and transformation in the house Federal Low Income Housing Estate by Atoga.

Source: Atogadokters

Fig 5.4: A one- bedroom semi- detached bungalow with the additions that were made by the residents



Figure 5.4: Original 3-bedroom semi-detached bungalow in Federal Low Income Housing Estates program, Australia, 2009

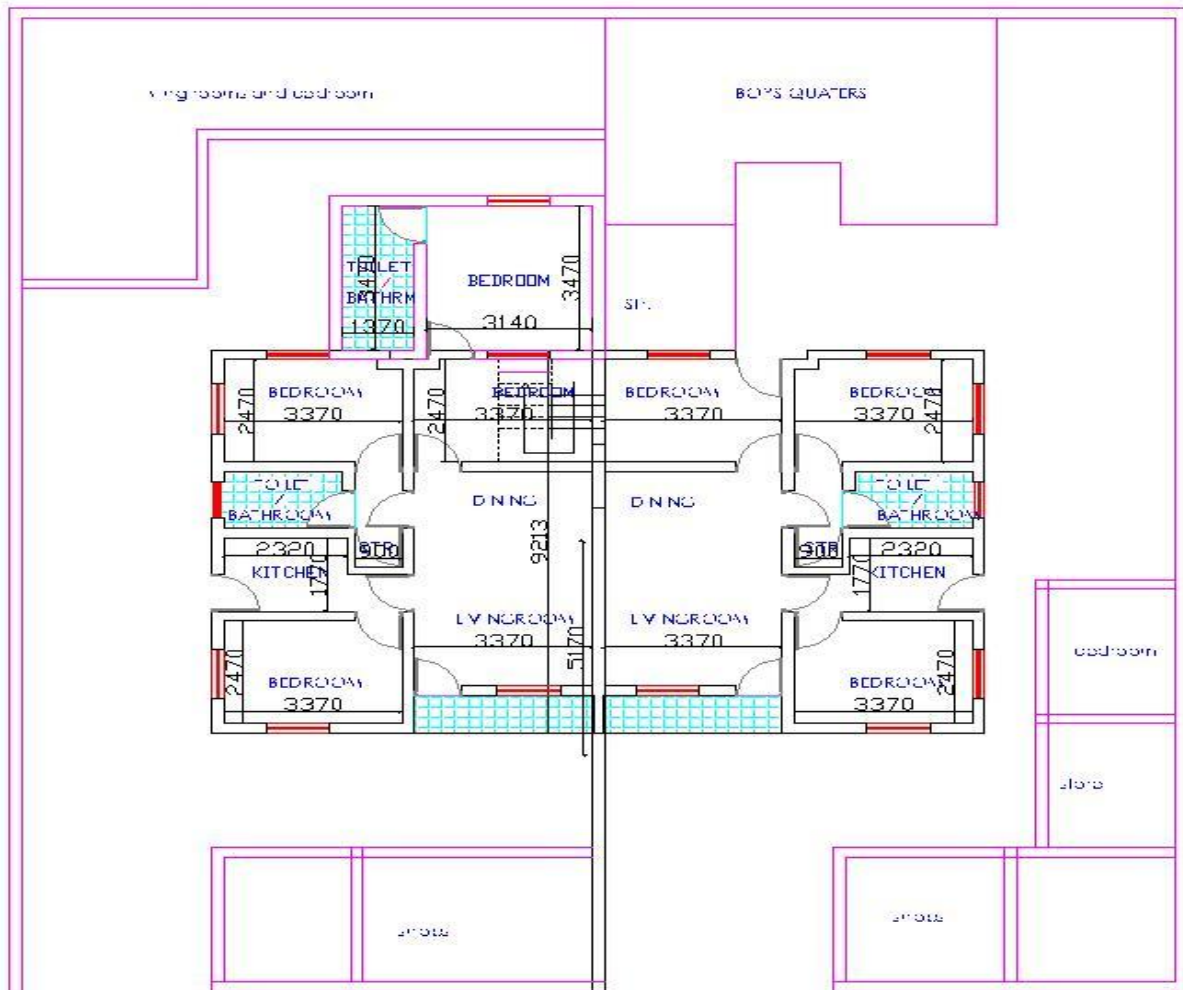


Figure 5.5: A typical three-bedroom semi-detached bungalow with the additions that have been made by the residents

Fig 5.5 : A typical three-bedroom semi- detached bungalow with the additions that have been made by the residents

There was nothing like a guest room in most of the houses as a lot of them during the verbal interview said that such a special allocation was not necessary because they can share bedrooms with visitors “*Why do I need a special room for guests when I can rent out an extra room if I have?. Look there is no point pretending to be rich when we are all managing to survive*” But on the contrary, a few (5.3%) of the respondents have found a way around it by adding a guest rooms even where it was not initially provided. while 93.7% of the respondents have not added guest rooms to their houses.

5.4 Residents Who Have Transformed

The question of whether a respondent had transformed or not was probably the most sensitive variable in the questionnaire and even in the interview schedule but it received emphatic responses which were readily confirmed by physical observation. A remarkable percentage (71.50%) of the respondents from the Federal Low-Income Estate in Ipaja agreed that they had in one way or the other transformed their houses. This figure is sharply in contrast with only 28.50% of the respondents who had not transformed their houses in any way. Tipple and Shahidul (1999) considered any user-initiated extension and alteration made to the original form of a building or immediate surrounding for whatever reason as transformation. A further breakdown of the 71.50% respondents who transformed their houses shows that 26.12% did so for economic benefits through rent they get from extra rooms and shops added to their houses, 34.83% transformed because they needed to provide more and better space to accommodate their growing families, while 10.55% did so because apart from providing more rooms to accommodate their families, they needed to also make spaces available for worshipping and other religious rituals, ensure privacy and security of life and properties. Engaging the chi square tests is a revelation that the relationship between if they have transformed and the reasons given was significant ($\lambda^2 = 614.000$, $df = 3$, $p \leq 0.03$).

Table 5.6: The Percentage of those who have Transformed and those who have not

Estate location	Residents Who Have or Not		Total
	yes	no	
Federal Low-Income Housing (Shagari) estate Ipaja	271(71.5%)	108(28.5%)	379(100%)
New-Lagos Low-Income Estate (Phase1) Surulere	194(82.6%)	41(17.4%)	235(100%)
Total	465(75.7%)	149(24.3%)	614(100%)

The data obtained in the New Lagos Low-Income housing estate also shows that majority of the residents (82.55%) agreed that they had in one way or the other transformed their housing while only 17.45% of the respondents had not transformed their housing.

Findings from the field revealed that an average of 89% of the open space allocated to each housing unit have been built up there by reducing the air circulation space around the housing units.



Plate 5.1 : Present state of one of the few untransformed housing units sandwiched in between two highly transformed ones in New Lagos Low-Income Housing Estate

The study also examined the relationship between the tenure status of the residents and their extent of transformation, it was evident from the chi square tests that there exist a significant relationship with ($\lambda^2 = 183.742^a$, $df = 4$, $p \leq 0.00$). The cross tabulation result on Table 5.7 shows that most of those who have transformed are owner occupiers while the least number of those that have transformed are the free- housers. Going through the details of the present situation of the estates in terms of the extent of transformation, indications are that majority of those who have dared to embark on all forms of transformation for various reasons are those who are owner occupiers while the rental tenants are cautious of how they handle the houses because they are just tenants whose tenure and control is limited and defined. An interviewee who happens to be a non paying resident buttressed this point by saying *“You know, this is not my house, I am being housed free of charge. I cannot afford to rent a house like this. So where do I get the money to transform someone else’s houses”?*

Table 5.7: Tenure status and The Act of Transformation

Tenure Status(Occupancy)		Residents Who Have or Not		Total
		Yes	No	
Privately rented	Count / % within tenure status	88 (42.9%)	117 (57.1%)	205(100%)
Owner occupied	Count/% Within tenure status	293 (90.2%)	32(9.8%)	325(100%)
Inherited	Count/ % Within tenure status	57(100%)	0(.0%)	57(100%)
Free houser	Count / % within tenure status	0(.0)	2(100%)	2(100%)
Multiple ownership	Count / % within tenure status	25(100%)	0(.0%)	25(100%)
Total	Count/% within tenure status	465(75.7%)	149(24.3%)	614(100%)



Plate 5.2: Present state of one of the few untransformed houses in Federal Low Income Estates Ipaja



Plate 5.3: A house that has undergone massive transformation in Federal Low-Income Estates Ipaja



Plate 5.4a



Plate 5.4a and b: Showing houses that have experienced massive transformation through self-help method in Federal Low-Income Estates Ipaja

5.5 Differences Between the Transformers and Their non Transforming Counterparts

Discriminant analysis was carried out to investigate the variables which differentiated the residents who transformed their houses from the ones that did not. The variables were entered step-wise according to the Wilks' lambda criterion. The stepwise procedure was adopted because discriminant variables were not known from previous studies.

The result shows that twelve variables discriminated the residents who transformed from those who did not. The implication of this is that these variables can be used to predict certain issues that concern the residents within the study areas. The variables were viewed on necessity of worship centre (Wilk's Lambda = 0.04, $F_{(1, 150)} = 3491.45$; $p < 0.05$); accessibility of the estate to other parts of the city (Wilk's Lambda = 0.03, $F_{(1, 149)} = 2622.80$; $p < 0.05$); cost implication of transformation (Wilk's Lambda = 0.02, $F_{(1, 148)} = 2296.66$; $p < 0.05$); perceived opportunity to effect aesthetic change on the building through transformation (Wilk's Lambda = 0.01, $F_{(1, 147)} = 4274.07$; $p < 0.05$); and source of finance (Wilk's Lambda = 0.002, $F_{(1, 146)} = 18488.41$; $p < 0.05$). See Appendix 3 Table 1- 4.

Other variables which distinguished residents who transformed from those who did not included occupation of respondents (Wilk's Lambda = 0.001, $F_{(1, 145)} = 22049.87$; $p < 0.05$); present household size (Wilk's Lambda = 0.001, $F_{(1, 144)} = 21363.72$; $p < 0.05$); perception of the impact of transformation on pedestrian circulation (Wilk's Lambda = 0.001, $F_{(1, 143)} = 26243.86$; $p < 0.05$); perceived positive impact of transformation (Wilk's Lambda = 0.00, $F_{(1, 142)} = 40981.05$; $p < 0.05$) and religion of respondents (Wilk's Lambda = 0.00, $F_{(1, 141)} = 42127.91$; $p < 0.05$). Method of obtaining housing (Wilk's Lambda = 0.00, $F_{(1, 140)} = 40954.75$; $p < 0.05$) and income classification of respondents (Wilk's Lambda = 0.00, $F_{(1, 139)} = 38996.31$; $p < 0.05$) were the remaining distinguishing variables.

The function group centroid was -27.988 for the respondents who transformed and 118.706 for the respondents who did not transform. This suggests a lower scoring of the respondents who transformed on the discriminant variables than their non-transforming counterpart. The standard canonical discriminant function coefficients shows a reduction in the scoring of the residents who transformed on income

classification, method of obtaining housing, cost implication of transformation, necessity of worship centre and belief in the aesthetic gain of transformation. The coefficients however showed an increase in the scoring of the residents that transformed on household size, source of finance, occupation, religion, perception of the impact of transformation and accessibility. The data showed that the respondents who transformed had lower income, and obtaining the fund for their houses mostly from personal savings and mortgage institutions, as against their transforming counterpart who got the houses as part of their inheritances or got the funds by local borrowing.

In terms of perception, more of the residents who transformed perceived that a worship centre was necessary in an estate like theirs but the reverse was the case with reference to aesthetics where very few of the respondent who had transformed agreed that in actual fact, achieving aesthetics was one benefit they derived from transformation. and also that aesthetic changes was one of the gains that can be achieved through transformation.

The transforming residents also appeared not to be more satisfied with the accessibility of their estate to other parts of the city as they believe that the estates were very accessible while the non-transforming residents believe that their estates are slightly accessible. The realization that the estates have now become very accessible perhaps have triggered the magnitude of transformation that have taken place. For this group of residents, the cost of transformation may not be a hindrance to them as they could harness resources from several quarters to effect transformation. The adoption of social capital whereby communal networking is put together to actualize a project might come handy.

The occupation of the resident was a vital variable which differentiated the transformers from their non-transforming counterpart as the residents who have transformed were mostly self-employed, artisans or retired. while those who had not transformed were predominantly civil servants. This means that the kinds of job the residents do could also help to determine if they will likely take to transformation because with a job closely related to any aspect of construction, it would be easier to tinker around transformation and for such residents, the process of transformation can be quite calculated, systematic and dramatic. engaging co-residents, friends or relatives in relevant fields can be an effective of effecting a desired transformation. Specifically

therefore, with the occupation of residents, one can predict accurately which resident is most likely to transform his house.

The non-transforming residents were also mostly Christians with present household sizes less than 5, while those who transformed were mostly from other religions with larger household sizes. This was also evident in a situation where non-Christian residents appeared to be more comfortable with the developments and sometimes from polygamous homes.

In addition, it was ironical to observe that more of the residents who transformed their houses believed that the impact of transformation is negative despite their being involved in the act while the non-transformers believed otherwise.

Appendix 3 Table 4. shows that 75.2% of the original grouped cases were correctly classified using the function generated through the discriminant analysis. When cross-validated, 99.3% of those who did not transform were correctly classified, while 86.1% of those who transformed were so classified, giving an overall average of 89.3% of respondents correctly classified. See Appendix 3 table 1- 4.

5.6 First Forms of Transformation Embarked Upon by Respondents

It is expected that transformation process of any sort must have started at a point depending on what was of most priority to the household. The Low-Income group may require some things that were not provided in the initial plan of the house and as such, this could have led to the urgency or otherwise with which most of them embarked on transformation to help themselves provide for what they regarded was a necessity to survive. Investigation as shown on table 5.8 reveals that, 169 respondents (44.6%) from a sample size of 379 from Federal Low-Income Housing Estate Ipaja claimed to have embarked on the construction or addition of more bedrooms before any other form of transformation. This they claimed was to make available more rooms for their own use and also for letting out.

The erection of perimeter fence within these estates came next with 27.7% from 105 respondents indicating that this was the first form of transformation. It is evident even from the physical observation carried out within the estate that, most houses have

been covered with perimeter fence as most people claimed that they did it to take adequate possession of their surrounding and to enhance security for life and property. Some in this group also said they erected perimeter fence first before any other form of transformation because they needed to conceal whatever form of transformation that was to be carried out afterwards. Addition of shop spaces used as sales outlets for small and medium scale businesses is a common sight within organized residential neighbourhoods and the case of the Federal Low-Income estate Ipaja is not an exception with most houses exhibiting all manners of commercial activities been carried out. Therefore data from field expressed the fact that some residents (18.7%) actually began their chain of transformations first with the erection of shop spaces. These sales outlets were found to be part of the parent buildings as attachments, completely detached and located in the front burner of the compounds for easy access or in purpose built steel-structured containers.

The residents who considered the erection of worship centres as a first priority measured only 6.1% while the least percentage (2.64%) of all was the installation of burglar protectors on doors and windows.

Table 5.8 : First Forms of Transformation Embarked Upon by Residents

Estate location	First Forms of Transformation Embarked Upon by Residents						Total
	Fence	Addition of bedroom	Shop/str	Worship centre	Burglar protector	Not applicable	
Federal Low-Income Housing estate ipaja	105 (27.7%)	169 (44.6%)	71 (18.7%)	23 (6.1%)	10 (2.6%)	1 (.3%)	379 (100%)
New-Lagos Low-Income Estate Surulere	0 (.0%)	157 (66.8%)	1 (.4%)	36 (15.3%)	0 (.0%)	41 (17.4%)	235 (100%)
Total	105 (17.1%)	326 (53.1%)	72 (11.7%)	59 (9.6%)	10 (1.6%)	42 (6.8%)	614 (100%)

Investigation revealed that majority of the respondents (66.8%) representing 157 out of a total of 235 in the New- Lagos Low-Income Re-housing Estate Surulere claimed

to have embarked on construction of additional bedrooms before any other transformation. This probably was not only to serve their immediate families but served as avenues to make money through rents. Despite the fact that addition of more bedrooms ranked first on their priority list, most of the respondents were quick to confirm that it was not done immediately they moved in. This was confirmed from some statements made by aged residents who said:

"For close to ten years after we moved in, this estate remained intact and life was easier then until outsiders began to live amongst us".

"There was really no need to transform initially because in fairness to the colonial masters, some of the houses were at that time, too large for only one family such that multiple families had to share. But because these families inevitably increased in sizes, transformation became a ready option. Moreover, when this neighbourhood became increasingly commercialized, the demand for rooms to rent also led to a great deal of transformation".

Places of worship like mosques and churches of different denominations were commonly found within the supposed residential neighbourhood to the extent that 15.3% of the respondents claimed that their first form of transformation was to convert a portion of their houses into prayer rooms. A Muslim respondent was quick to emphasize the importance of a personal praying area in his house when he said:

"I cannot compromise my religious obligation of praying five times a day and also encouraging others to do same. When we moved into this estate, the closest mosque to my house was a long walk from here so I constructed this small mosque which has now become this big and serves a large group of Muslim faithfuls".

It was observed that in this particular estate, none of the respondents indicated that perimeter fence, shops/store, or any of the other options was the first form of transformation embarked upon as they claimed they were never a priority. When asked if they were not interested in securing and taking full possession of their surrounding a respondent said:

"There was no threat as to the limits of my external space because everybody was adequately aware of what belongs to who and as for security, there was no scare of armed robbers coming to attack us then".

Installation of burglar proof on doors and window was never a priority as none of the respondents answered in the affirmative.

5.7 Availability of Building Plan and Acquisition of Necessary Approval

The plan of a house or building is that document that shows the details of a proposed development taking into consideration all necessary building regulations guiding against unlawful physical development. It shows the different approvable standards and their level of compliance to merit an approval to carry out the construction work. It is expected that with the laid down rules and regulations for approval, every intended construction work whether fresh, modification, alteration or transformation within these estates must pass through appropriate channels domiciled at the town planning offices in designated over seeing agencies. In the course of study it was discovered that there has been several additions/transformation made to the original plans and even encroachment into open spaces. This development spurred the researcher to ask the respondents particularly those who have transformed if they have building plans for their new additions and the data obtained from the Federal Low-Income Housing Estate Ipaja revealed that less than half (29.3%) of the residents actually have building plans while above half (44.1%) of them claimed not to have anything of such.

Table 5.9: Possession of a building plan and approval for the effected transformation within the estates.

Response	Possession of a building plan for the effected transformation			
	Federal Low-Income Housing Estate Ipaja		New- Lagos Low-Income re-housing estate Surulere	
	Frequency	Percentage	Frequency	Percentage
Yes	111	29.3%	60	25.6%
No	167	44.1%	134	57.0%
Not applicable	101	26.6%	41	17.4%
Total	379	100%	235	100%

Response	Possession of approved building plan for the effected transformation			
	Frequency	Percentage	Frequency	Percentage
Yes	55	14.5%	21	8.9%
No	60	15.8%	39	16.6%
Not applicable	264	69.7%	175	74.5%
Total	379	100%	235%	100%

Having a building plan does make a building approvable or permit construction work to commence without first seeking all necessary approval from the appropriate quarters. The reality on ground in this particular estate shows that only 14.5% of those who had transformed and have building plans had all the necessary approvals while 15.5% do not have either because they did not seek for it or that they did but was not given. A respondent who showed a high level of nonchalance to due process *said*:

“I don’t have time for that extra stress, besides what I have done here were not really done in an organized way” walking round his compound *“Most of these additions were spontaneously done”* he added . Another resident who had an approved plan confessed that he obtained an approved plan for formality sake when he said *“I have it but I did not eventually adhere to it because what I have on it is different from what I really wanted”*.

As for the New- Lagos Low-Income re-housing estate Surulere, the data obtained revealed that 57.0% of the respondents had no plan for their additions while 25.5% did not. In considering how many of these people with building plans had them approved by the appropriate authorities, it was discovered that less than half (8.9%) of them were approved. The non-compliance with building rules and regulation was hinged on the stressful nature of the process due to official bureaucracies when a respondent said,

"Initially there was no serious monitoring by the authorities until Lagos State Government took over and made things even worse for the masses. Even with their problems, the economy still forced people to do all kinds of things not minding the consequences."

This development might be the reason why there is quite a number of illegal and substandard structures with little or no consideration for ventilation as well as the indiscriminate encroachment on any available free space.

It was also observed that it has become an inevitable experience for most people who embarked on any form of construction work whether approved or not to have encountered hitches in one form or another sometimes from officials who represent recognized government agencies, representatives of residents' association who monitor developments within neighbourhoods or jobless youths, miscreants and local thugs popularly referred to as area boys who just take laws into their hands as well some self acclaimed "Ömo-oniles". These hitches which sometimes are embarrassing and violent in nature form part of a long lasting experience these people tend never to forget in a hurry due to the impression they leave behind. Investigations on site revealed that even though some people expect disturbances along the line especially those who have not obtained the necessary approvals but the magnitude is usually greater than expected.

Responses from the study shows (see Table 5.9) that harassment from Government officials and eventual stoppage of work due to non compliance or non-approval of such projects came tops (19.5 %), on the chart of challenges the transformers encountered while working. This figure was closely followed by 17.7% for those who claimed they were disturbed endlessly by miscreants popularly known as area boys who

pounce on the house owners and artisans violently to make arbitrary and unrealistic demands. A resident who experienced an attack from this group of people had this to say,

"Those people can be very violent so I prefer to avoid them as much as possible. I ensure that my transformation is approved but then my last experience with them was quite painful because despite obtaining the necessary approval, they still came and unleashed terror on my workers, injured two of them and still insisted I gave them money. Of course work had to stop for a while".

Table 5.10: The challenges encountered by residents who have transformed

Estate location	Problem encountered before and during the process of transformation						Total
	Area boys and thugs	Harassment from officials	Lack of sufficient fund/finance	Lack of sufficient fund/finance/area boys	None	Not applicable	
Federal Low-Income Housing (Shagari) estate Ipaja	67 (17.7%)	74 (19.5%)	42 (11.1%)	20 (5.3%)	72 (19.0%)	104 (27.4%)	379 (100%)
New-Lagos Low-Income Estate (Phase1) Surulere	30 (12.8%)	89 (37.9%)	2 (.9%)	0 (.0%)	71 (30.2%)	43 (18.3%)	235 (100%)
Total	97 (15.8%)	163 (26.5%)	44 (7.2%)	20 (3.3%)	143 (23.3%)	147 (23.9%)	614 (100%)

Other forms of problem highlighted included that of inadequate funds (11.1%) which in some cases led to complete stoppage of work or slowed down the pace of work while for some residents (5.3%), it was a double edged challenge as the issue of lack of fund was further compounded by the incessant harassments received from this same area boys. All these chronicled, in brief, the numerous problems those who embark on construction works even with necessary approvals obtained encountered in the process. But as observed, these experiences have not improved the situation of indiscriminate illegal construction in the neighbourhoods. Just a few (19.0%) of the residents have not had any challenge while embarking on transformation.

The situation was not much different in the New- Lagos Low-Income re-housing estate Surulere as responses from the study shows that harassment from government officials and eventual stoppage of work due to non approval of such projects also led the table of challenges with 37.9%. This figure was distantly followed 12.8% for those who claimed they were disturbed endlessly by miscreants popularly known as area boys. Other form of problems highlighted included that of inadequate funds (0.85%) which in some cases led to a complete stoppage of work or slowed down the pace of work while for some people (30.21%), none of these issues was a challenge.

Even with these experiences, the situation has improved as the rate at which residents in this Low-Income housing estates embark on indiscriminate and illegal construction remains on the increase because the demand for houses and more room to rent is unimaginable.

5.8 Cost Implications of the Transformation

The cost of carrying out transformation for each family differs according to the taste, type and the magnitude of transformation. According to the respondents, it may be difficult to actually put together the exact amount of money spent on the transformation because in most cases, the exercises are carried out in piece meal manner because according to most of the respondents cash flow is not usually constant. This information was volunteered when a respondent said *“I have started this for a long time now, but it has not been completed up till now due to lack of money . Moreover, I am not in a hurry”*.

A fairly rough idea of how much transformers spent was given in ranges to enable one present a detailed information on the cost implication of the transformation residents may have embarked on mainly through their own efforts and at no expense to the Government. Almost half (45.6%) of the respondents in the Federal Low-Income Housing Estate Ipaja agreed that they spent between ₦251,000 and ₦500,000 on the projects. Those who spent less than ₦250,000 accounted for a lower percentage of 20.3% and almost an equal number (20.1%) of the residents said they spent above ₦1,000,000 on their transformation exercises. Considerably smaller percentages (6.3% and 1.1%) of

the respondents stood for those who spent between ₦751,000 and ₦1,000,00 and those who spent between ₦501,00 and ₦750,000 respectively.

Table 5.11: Estimated cost implication of transformation

Estate location	Cost implication of the transformation (₦)						Total
	Less than ₦250,000	₦251,000 - ₦500,000	₦501,000 - ₦750,000	₦751,000 - ₦1,000,000	Above ₦1,000,000	Not applicable	
Federal Low-Income Housing (Shagari) estate Ipaja	77 (20.3%)	173 (45.6%)	4 (1.1%)	24 (6.3%)	76 (20.1%)	25 (6.6%)	379 (100%)
New-Lagos Low-Income Estate (Phase1) Surulere	0 (.0%)	131 (55.7%)	32 (13.6%)	29 (12.3%)	2 (.9%)	41 (17.4%)	235 (100%)
Total	77 (12.5%)	304 (49.5%)	36 (5.9%)	53 (8.6%)	78 (12.7%)	66 (10.7%)	614 (100%)

A look at what happens in the New- Lagos Low-Income re-housing estate Surulere as in Table 5.11 above shows that more than half (55.7%) of the respondents agreed to have spent between ₦251,000 and ₦500,000 on their projects, much less percentage of 13.6% spent between ₦501,000 and ₦750,000 while 12.3% spent between ₦751,00 and ₦1,000,000 on transformation. The least percentage of respondents 0.9% spent above ₦1,000,000. It was observed that more people spent above ₦1,000,000 to transform their houses in Shagari estate than in New Lagos probably due to the massive nature of some the transformation which goes beyond just providing more rooms but as far as complete demolition and re-building . Fewer number

of people spent more money to execute transformation within the estate while generally, one was able to note that the present residents of the estates actually spent so much money in their different capacities to accomplish ventures of such.

5.8 Sources of finance for the transformation

The source of finance for the execution of transformation by the Low-Income earner is multifaceted as they tend to put in all manner of efforts together to accomplish their aim. It is interesting to find out the many ways and processes the Low-Income earner go through in sourcing for funds but the out-come of this variable will even further broaden the understanding of the nature of the present residents of the estates in terms of their economic status. One of these efforts is through their personal savings accrued from the jobs they do. The Low-Income group consist of people who are predominantly artisans and who in most cases are self employed. The result of multiple response from the Federal Low-Income Housing Estate Ipaja shows that, majority of 75.1% of the respondents sourced for fund through personal savings while lending of money from cooperative societies to finance transformation was an option which did not receive much consideration as only 30.9% of the respondents patronized them for sponsorship. Assistance from commercial banks to fund transformation bids by the residents was quite minimal as only 13.3% benefited from that source while a significant percentage (86.7%) did not get assistance from any commercial bank. It is not impossible that because the commercial banks may not be willing to sponsor such developments, most of the residents did not bother to apply to them for assistance.

Mortgage banks whose fundamental responsibility is to make funds readily available for to finance the execution of home acquisition projects regardless of the scale have not rendered any form of assistance to virtually all the respondents as the available data shows than none of the respondents obtained any form of financial assistance form mortgage banks.

The last option to be considered for possible means of actualizing transformation was that of Developers who rendered assistance to people to build their houses or carry out projects which are beyond their financial capabilities. Developers as they are called, are unrefined small scale building contractors who engage in construction works on

behalf of an individual, family or group of persons by reaching agreement on certain convenient terms and conditions regarding implementation, finance and management of the properties involved. They are always willing to come to the aid of those who are financially inadequate particularly the Low-Income earners. But in spite of their willingness to render their services to the people, only 9.1% of the respondents according to the results in Table 5.12 benefited from their services leaving out a huge percentage (91.5%) who sourced for funds through other means.

Table 5.12: Source of funds to finance transformation

Estate location	Sources of fund				Total
	Personal/ individual savings	Cooperative	Commercial banks	Developer	
Federal Low-Income Housing (Shagari)	265(75.1%)	109(30.9%)	47(13.3%)	32(9.1%)	353()
New-Lagos Low- Income Estate (Phase1)	164(100.0%)	0(.0%)	0(.0%)	0(.0%)	164()
Total	429	109	47	32	517

The Table also shows that virtually all the resident in the New Lagos re-housing estate were favorably disposed to sourcing for fund through personal efforts which to some of them guarantees them peace of mind as confirmed when in expressing how peaceful it is for his family not to be indebted to any one a respondent had this to say:

"I usually gathered all the family earnies on a monthly basis so we gradually paid up and we were never bothered by inflation of any sort nor were we worried by interest to be paid".

Another respondent also believed that they could not seek for fund from corporate bodies primarily due to their background and the disorganized nature of their projects when pointing at some badly positioned attached bedrooms to the rear end of his house he said *"Look, tell me who will borrow me money to construct structures like these?."*

5.9 Method of execution of transformation

The built environment is inundated with several methods of construction techniques ranging from self-help method to the use of advanced construction techniques. The Low-Income group in the society as expected may be limited to methods which they can conveniently afford particularly in terms of finance. Sometimes, time is not a yardstick as they tend to carryout transformation at their own pace and as dictated by the inflow of the required cash and material resources. A knowledge of the methods adopted by the resident to effect transformation will enlarge the understanding of step by step stages that were involved in turning the estates to what it is today. The direct labor system of execution had the highest patronage of 46.7% in the Federal Low-Income Housing Estate Ipaja. This practice involves the direct engagement of the different artisans and work men separately under completely different agreements with all geared towards achieving the same end result. This was followed by those (16.6%) who carried out their transformation by engaging the services of contractors. This arrangement may cost more but as a respondent puts it:

"It takes away every burden from the house owner and ensures a smooth and tidy execution of the project but one must have the money to pay". Self-help system which played a vital role in helping to actualize transformation in this estate, is one by which individuals personally assemble required materials together and also execute the construction themselves. This may not be uncommon in a situation where most of the Low-Income earners are tradesmen trained on one or more hand works and most often one finds out that an individual becomes knowledgeable in several skills. while most of the respondents who engaged other methods of execution, a small group (8.7%) busied themselves with the *"do it yourself method"* of self help.

Table 5.13: Method Adopted in the Execution of Transformation

Estate location	Method of execution of transformation				Total
	Self help or built directly by self	Use of contractor	Direct labour by separate tradesmen	Not applicable	
Federal Low-Income Housing (Shagar)i estate ipaja	33 (8.7%)	63 (16.6%)	177 (46.7%)	106 (28.0%)	379 (100%)
New-Lagos Low-Income Estate (Phase1) Surulere	88 (37.4%)	30 (12.8%)	117 (49.8%)	0 (.0%)	235 (100%)
Total	121 (19.7%)	93 (15.1%)	294 (47.9%)	106 (17.3%)	614 (100%)

The same pattern of distribution seems also to play itself out in the New Lagos re-housing estate where the largest percentage (49.8%) engaged the direct labour system. This system appeared to be more convenient for them as expressed by a resident in this category who said:

"I preferred the direct labour option because I had all the time to personally supervise my work so there was no need to do otherwise". But more of them (37.4%) within this estate were more inclined to the self-help system because according to a resident who said:

"Most of us who were resettled here in those days had one hand work or the other. For instance I trained as a carpenter, my neighbour who is now late was a welder while that old man opposite was a very good bricklayer. We were engaging ourselves where necessary to reduce cost. In fact that was how all these were accomplished".

A few of the respondents (12.8%) engaged contractors to assist transform their houses. The outcome from Table 5.13 shows that the highest number of self employed adopted the direct labour option through the use of separate tradesmen. The Table also indicates that the highest number of patronage the self- help system received was from

the artisans who by their training may have acquire the relevant skill to execute such projects themselves.

Table 5.14: Residents Occupation and the Method of Executing Their Transformation

Occupation	Method of execution		F.L.I. H (Shagari estate Ipaja	N.L.L.I.E. (Phase1 Surulere	Total
Retired	Use of contractor	Count% within method of execution of transformation	1 (3.3%)	29(96.7%)	30(100%)
	Direct labour by separate tradesmen	Count% within method of execution of transformation	49(96.1%)	2(3.9%)	51(100%)
Self employed	Self help or built directly by self	Count% within method of execution of transformation	3(7.0%)	40(93.0%)	43(100%)
	Use of contractor	Count/% within method of execution of transformation	41(100%)	0(.0%)	41(100%)
	Direct labour by separate tradesmen	Count/% within method of execution of transformation	91(50.3%)	90(49.7%)	181(100%)
Civil Servant	Self help or built directly by self	Count/% within method of execution of transformation	1(5.9%)	16(94.1%)	17(100 %)
	Use of contractor	Count/% within method of execution of transformation	20(100.0%)	0(.0%)	20(100 %)
	Director labour by separate tradesmen	Count/% within method of execution of transformation	18(48.6%)	19(51.4%)	37(100 %)
Artisan	Self help or built directly by self	Count/% within method of execution of transformation	29(50.0%)	29(50.0%)	58(100 %)
	Use of contractor	Count/% within method of execution of	1(100 %)	0(.0%)	1(100 %)

		transformation			
	Direct labour by separate tradesmen	Count/% within method of execution of transformation	17(94.4%)	1(5.6%)	18(100 %)
Others	Self help or built directly by self	Count/% within method of execution of transformation	0(.0%)	3(100%)	3(100 %)
	Use of contractor	Count/% within method of execution of transformation	0(.0%)	1(100 %)	1(100 %)
	Direct labour by separate tradesmen	Count/% within method of execution of transformation	1(16.7%)	5(83.3%)	6(100 %)

5.10 Duration of Transformation

The knowledge of how long (duration) a transformation process takes to be accomplished for the Low-Income earner is important in this study because it is expected to provide an insight into the actual process involved in transformation. The duration may vary from one household to another depending on issues bordering on funding, extent and type of transformation, technique or method of implementation as well the quality expectation of the transformation itself. It was observed that in as much as most of the households desired a quick transformation, this was not always so because there seemed to be one thing or the other that result in unplanned delays. The lack of constant appreciable cash flow for the implementation often tend to drag over a period of time for the exercise to be completed. Moreover, the field observations also showed that most of these transformations which were carried out poorly and already been put into use even in their incomplete states.

Table 5.15: Duration of transformation

Estate location	Duration of transformation process							Total
	less than 1 years	1 -2 years	2 -3 years	3-4 years	Above 5 years	still on going	not applicab le	
Federal Low- Income Housing estate Ipaja	52 (13.7%)	88 (23.2%)	31 (8.2%)	73 (19.3%)	2 (.5%)	26 (6.9%)	107 (28.2%)	379 (100%)
New-Lagos Low-Income Estate Surulere	3 (1.3%)	13 (5.5%)	68 (28.9%)	112 (47.7%)	0 (.0%)	0 (.0%)	39 (16.6%)	235 (100%)
Total	55 (9.0%)	101 (16.4%)	99 (16.1%)	185 (30.1%)	2 (.3%)	26 (4.2%)	146 (23.8%)	614 (100%)



Plate 5.5 : Showing an incomplete transformation in Federal Low-Income Housing Estate, Ipaja already being put to use

It was a common sight to observe extensions which were widely at variance with the original structure in terms of the quality, patterns, and several other physical

attributes. The results from Federal Low-Income Housing Estate Ipaja as shown on table 34 further buttresses these realities on ground with 23.2% of the respondents spent between 1 and 2 years to transform their houses, and for a duration of between 3 and 4 years, it was 19.3% of the respondents. Only 13.72% completed their transformation in less than one (1) year while lower percentages like 8.18%, 6.86% and 0.53% stood for those who spent between two and three (2 and 3) years, those who still have their transformation ongoing but may have begun utilizing them and finally those who claimed to have spent well over five (5) years in the process respectively. The interview sessions revealed that though the Low-Income earners usually have a pressing urge to transform for various reasons, the thought process and planning takes a long time to manifest and this sometimes makes it look like an endless process. A resident had this to say:

“I thought of erecting this fence and building these shops to let out over a long time but the money was just not there until an in-law of mine assisted me with some funds to start off. As you can see it will soon be completed but it’s been two years now”.

More of the residents of the New- Lagos Low-Income Re-housing Estate Surulere, spent longer time transforming their houses as 47.7% of them spent between three and four (3-4) years, 28.9% spent between two and three (2-3) years. From observation, there seem not to be any ongoing or incomplete transformation within the estate but more of badly executed works. The level of congestion was more pronounced in this estate as virtually all the backyard spaces had been fully built up with little or no consideration for adequate ventilation.

5.11 Chapter Summary

This Chapter discusses the exact magnitude of transformation within the study areas which revealed that a huge 74% of the residents irrespective of their income class had actually effected one form of transformation or the other even as most of them believed the practice is bad for the wellbeing of the residents and neighbourhood.

Amongst the few who had not transformed their houses were some residents who still hoped that a time would come when they would have the opportunity to effect their desired forms of transformation while some others believed that it was not necessary to

transform their houses and for that reason had continued to subdue the urge to carry out transformation despite the fact that a good number of their co-residents had done same.

The specific number of bedrooms and types of housing units allocated to individual household in the study areas at inception as well as the types presently available were analyzed. The result showed that there existed a direct relationship between the types of houses or the number of bedrooms available to a household and the forms of transformation carried out by the residents.

It was also discovered that the forms of transformations prevalent in these Low-Income housing estates were mostly related to economic and social needs. These ranged from enlargement of some interior spaces like the kitchens and living rooms which were thought to be inadequate in size to perform their functions properly, addition of more bedrooms for commercial and personal uses, shops used as sales outlets for the residents, to the conversion of existing interior spaces into offices. More conspicuous was the outright conversion of some of the residential houses into schools, churches, health facilities, small and medium scale industries.

The residents' level of satisfaction with the overall features of their houses and the environment was not encouraging and could have been responsible for most of their actions. The result showed that almost all of those who had transformed their houses had the addition of more bedrooms as their first forms of transformation while majority did not have approved building plans or an authorization from the relevant agencies to carryout transformation, a situation which may have been responsible for the general poor quality of work.

It was also observed that the cost implications for most of the transformation was quite enormous considering the fact that the estates were originally meant for the Low-Income earners. The source of fund for majority of the respondent was largely through personal savings because most of them claimed not to have taken loan from the banks. The method of construction was mostly through direct labour which involved the use of different trade's men. The time spent in carrying out transformation was grossly varied depending on issues such as funding, extent and type of transformation, technique or method of implementation as well the quality expectation of the transformation itself.