

URBANIZATION, SLUM DEVELOPMENT AND SECURITY OF TENURE: THE CHALLENGES OF MEETING MILLENNIUM DEVELOPMENT GOAL 7 IN METROPOLITAN LAGOS, NIGERIA

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Abstract

This study used a case study methodology to examine the issue of land tenure in the informal settlements of Lagos, Africa's largest city. This research design was used in order to shed light on the unique demographic characteristics of different slum locations, and because it helps to compare the findings of this research with earlier studies conducted by the United Nations Development Programme with a view to gaining a greater insight into the characteristics of squatters and their tenure status. Two principal data types – spatial and attributes – were considered for the purposes of this study, and were drawn from primary and secondary sources. An extensive reconnaissance survey of 41 out of the 42 blighted areas identified by UNDP was carried out, and was complemented by the aerial photographs, topo-planning maps and photo mosaic of the study area to develop a comprehensive trend analysis of the spatial pattern of development over time. Based on the reconnaissance survey of 41 identified areas, ten areas with a preponderance of squatters were identified using the following indicators of urban blight: tenancy, availability of facilities, and environmental problems. 407 questionnaires were administered in the centrally located areas and 176 in a peri-urban area at the edge of Lagos Lagoon for a total of 583 questionnaires administered in all the selected communities. The research shows that: approximately

two-thirds of the city population currently live in slums; most of the developable land in the selected areas have undergone significant development and urbanization, and the residual pockets of marsh and poorly drained plots are rapidly being filled and developed; the existing land registration process, which involves payment of several fees, documentation, and the engagement of professionals, is clumsy, time-consuming, and expensive; tenure status in the study area had a major impact on poverty and the overall environmental quality as a threat of forced eviction results in a negative attitude among residents towards improving their environment. Insecurity of tenure deters investment since residents do not have access to mortgage facilities from banks because of lack of collateral. The interplay of all these factors has maintained these groups in a vicious circle of poverty.

Key words: *Urbanization; Slum development; Land tenure; Millennium development goal; Urban environment.*

1. Introduction

The total population of Lagos, the former national capital of Nigeria, increased from 1.4 million in 1963 to 3.5 million in 1975. Its current population stands at over 10 million and is projected to reach 24 million by 2020. It is estimated that 606 people enter Lagos every minute. Greater Lagos has undergone several phases in its growth process, though three stages are distinctly discernable: the nineteenth century period of growth (extending from 1851 to 1900); a period of rapid growth (1901 to 1950); and the period of metropolitan explosion, i.e. the post-1951 period.

As a result of population build-up, it is hardly surprising to observe unusual land and demographic pressure, causing an unprecedented demand for land. As a result of the pressure generated by the demand for land, most 'undeveloped land' is commonly taken over by rural immigrants to satisfy their urban land needs. This invasion usually leads to uncontrolled and unorganized developments, while such neighborhoods/communities lack basic infrastructure facilities. The rapid rate of development also results in chaotic development within these same areas.

It has been argued in various quarters that the insecurity of tenure has largely contributed to the poor living conditions and low standards of living of residents. Since the residents in question tend to be squatters, they do not have any legal title to the occupied land and are thus

prevented from acquiring mortgage loans from banks, which only tends to compound their problems. Within a short time, residents create significant social issues for the government insofar as it is extremely difficult to either evict them or to provide the appropriate facilities.

It is against this background that we examined the urbanization processes of metropolitan Lagos, focusing on the illegal slum and squatter settlements, as well as the city, the social, economic and political problems which they create and the measures taken for solving the problems. One of the measures examined by this research is security of tenure and its prospects and problems, with a view to accommodating citizen participation and access to and security of tenure, while providing an enabling environment for the improvement of the living standards of the poor majority and thereby reducing poverty.

Accordingly, the major questions which this paper seeks to answer are: How has urbanization encouraged and accelerated the tempo of slum formation? Is slum formation a determinant of insecurity of land tenure? How has slum development deepened the incidence of poverty and enhanced insecurity of land tenure in the selected areas?

2. Conceptual framework and literature review

This paper is based on the concept of political ecology. According to Bryant and Bailey (1997), political ecology is the study of the “politicised environment”. It is a multi-disciplinary investigation that uses the methods of the social sciences to understand the human processes that result in the initial destruction and re-creation of material environments. Bryant and Wilson (1998) therefore define political ecology as “the political economy of human-environment interactions”.

As a conceptual framework, political ecology argues that the outcome in environmental change is determined by the relative power of agents with conflicting agendas. The agents reflect the scale of analysis. Dietz (1999) identifies two main modes in Third World political ecology. First, in the eco-imperialist mode, the interests of the first world result in the creation of environmental regimes, under the framework of ecological modernization and often under the label of sustainable development. He identifies eco-populism as the second major mode of thought and action. All of these have effects on the way in which the environment is used, who uses it, when and with what effects. These

necessarily entail analyses concerning those situated on the margins of society and the environment and how to ensure environmental sustainability.

For example, Jusilla *et al.* (1999) found that while the process of marginalization has been an object of inquiry in the last 25 years, there is as yet no operational definition of the term. The concept of marginality, which can be applied to people and environments, illuminates restrictions in the options available to marginal people in terms of the management of sensitive environments (Blaikie, 1985). The fact that marginal people are condemned to earn a living in marginal environments, whether rural or urban, is perhaps the essential truth of political ecology. With the exception of those who deliberately marginalize themselves through criminality, marginal people are unlikely to have access to the resources that are required to overcome the restrictions imposed by marginal environments and thus enable them to live beyond the limits of subsistence. Marginality is thus reinforced and reproduced and environmental sustainability becomes still more difficult to achieve.

The goal of environmental sustainability is to minimize environmental degradation, i.e. the damage to the biosphere as a whole that results from human activity. Environmental degradation occurs when: natural resources (such as trees, habitat, earth, water and air) are consumed faster than nature can replenish them, when pollution results in irreparable damage to the environment, or when human beings destroy or damage ecosystems in the process of development. An unsustainable situation occurs when the natural capital (the sum total of nature's resources) is used up faster than it can be replenished. Sustainability requires that human activity, at a minimum, only uses nature's resources at a rate at which they can be replenished naturally.

Theoretically, the final long-term outcome of environmental degradation would therefore be local environments that are no longer able to sustain human populations. If the issue is not addressed, degradation on a global scale would ultimately mean extinction for humanity. In the short-term, environmental degradation leads to declining standards of living, the extinctions of large numbers of species, health problems in the human population, conflicts (sometimes violent) between groups fighting for dwindling resources, water scarcity, and many other major issues. These have been ably captured in contemporary studies, especially as they relate to urban populations living at the

edge of society in illegal, informal and festering slums where the urban environment is being actively degraded and urban life and urban living made increasingly precarious.

The literature on informal housing and land development has grown considerably in the last decade. The research into the economic, social, and political forces that generate and sustain the formation of informal settlements or slums is abundant. These include the works of Payne (1989), Satterthwaite *et al.* (1989), Archer (1992), Kombe and Kreibich (1997), Rakodi *et al.* (1993), Durand-Lasserve (1998), UNCHS Habitat (1996), and Kombe and Kreibich (2000). These authors, singly or individually, observe that because of their inherently “non-legal” status, squatter settlements have services and infrastructures below the “adequate” or minimum levels. These services include both network and social infrastructures, such as water supply, sanitation, electricity, roads and drainage, as well as schools, health centres, market places, etc. For example, water supply to individual households may be lacking, or a few public or community stand pipes may be provided, using either the city networks or a hand pump. Informal networks for the supply of water may also be in place. Similar arrangements may be made for electricity, drainage, toilet facilities, etc., with little dependence on public authorities or formal channels. Most squatter settlement households belong to lower income groups, either working as wage labour or in various informal sector enterprises. On average, most earn wages at or near the minimum wage level. But household income levels can also be high as a result of the large number of income earners and part-time jobs. Squatters are predominantly migrants, either rural-urban or urban-urban, though many are also second or third generation squatters. The degraded environments of the informal sector housing in third world cities continue to cause severe health problems. In particular, the inadequate quantity and quality of household water supply, inadequate sewage and waste disposal and the effects of crowding reflect the continuing inability of city authorities to supply infrastructural services and adequate housing. Kombe and Kreibich (2000) attributed these failings, during the last 20 years, to rapid population growth and immigration, economic decline, political instability and institutional decay within cities.

The discussion concerning security of tenure, land law and illegality in the context of urban development has gathered momentum in recent years, especially since the Habitat Agenda emphasized the cen-

tral importance of urban land. This complex legal-political debate has serious socio-economic implications at global, regional and local levels, especially as they relate to the various tenure systems around the world.

The land tenure system, like other forms of tenure and ownership, is rooted in antiquity (Acquaye and Murphy, 1973). The current land tenure patterns in most parts of the world continue to reflect many ancient customs. For example, in most of Africa land has economic, religious and political connotations. Asabere (1994) points out that as an economic asset, land is the most important input in subsistence agriculture and for the production of housing. In a religious sense, the land also ties the dead to the living and to future generations in a perpetual fellowship. This requires the living to honor their ancestral heritage by preserving the land and so manage it for the benefit of future descendants. Politically, land expresses territorial sovereignty. It supports the chieftaincy system economically and enjoins the chief to protect the ancestral stool.

Doebele (1983) defines four policy objectives by which land tenure systems may be judged. These are: efficiency (Does the system encourage a smoothly operating land market?); equity (Does the system provide reasonable access for all income groups to land for housing and other needs?); compatibility (Does the tenure system integrate well with other laws and policies regarding land such as planning, taxation, and the provision of public services?); continuity (Does the system integrate well with the cultural, social, and political heritage of the country?).

Efficient functioning of land markets requires efficient and updated land registration systems which clearly indicate legal ownership of land. The market attaches great importance to legal land titles. In Peru, Hernando De Soto (1996) found that "during President Fujimori's administration, registered titles to over 300,000 plots of land were awarded. Production on these titled properties has risen by about 40% compared to properties which were not titled and registered. About 25% of the owners now have access to bank credit since they can use the titles to guarantee their bank loans. There have been major problems with cadastral coverage in Sub-Saharan Africa, which in turn means that land information is inadequate for land administration and planning, especially for informal settlement areas. A review of the cadastral and land information management systems in Sub-Saharan Africa (UNECA, 1998), using the best data available, indicates that: first

of all, there is no documentary title evidence for up to 90% of parcels in developing countries, with an estimated >1% of Sub-Saharan Africa being covered by any kind of cadastral survey (UNCHS, 2003); and secondly, cadastral systems, generally in manual form and with incomplete coverage, supply most of the available land information.

No alternative source of comprehensive information for land management has been developed (Okpala, 1992; UNCHS, 2003). This means that land information is probably only available for 10% of the area of most developing countries, and 1% in Sub-Saharan Africa.

Available land information often relates only to the part of the city or rural area where formal legal procedures were used for planning (UNCHS, 2003). Yet most decisions need to be made about the informal and/or customary parts of the country, which are not covered by the cadastre (Okpala, 1992). It is hardly surprising therefore that most unoccupied lands are deemed to have no owners, especially by the hard-pressed, land-hungry poor immigrants who need to attach themselves to the city at all costs.

But the key question remains: why do people squat? There are two reasons for this: one is internal to the squatter, and the other is external. Internal reasons include lack of collateral assets, lack of savings and other financial assets, and daily wage/low-income jobs (which, in many cases, are semi-permanent or temporary). External reasons include the high cost of land and other housing services, apathy and antipathy on the part of the government to assist squatters, high "acceptable" building standards and rules and regulations, and lopsided planning and zoning legislation (Srinivas, 1991).

In 2008, for the first time in history, the majority of people will live in urban areas. Throughout most of the developing world, this will result in larger slum populations. Sub-Saharan Africa is the world's most rapidly urbanizing region, and almost all of this growth has been in slums, where new city residents face overcrowding, inadequate housing, and a severe lack of water and sanitation. In Western Asia as well, most of the urban growth is concentrated in slums. The rapid expansion of urban areas in Southern and Eastern Asia is resulting in cities of unprecedented size and complexity and new challenges for providing a decent environment for the poor. Northern Africa is the only developing region where the quality of urban life is improving. In this region, the proportion of city dwellers living in slums has decreased by 0.15% annually (UN-DESA, 2006).

The evidence in this review concerning informal and land occupation and/or the growth and development of squatter settlements points to a significant issue of tenure insecurity. Accordingly, a number of authors have provided information concerning the origin and growth of slums and squatter settlements and have also proffered measures to curtail them. One of these is security of tenure. This paper provides an explanatory analysis of slums and their development in Lagos and the quest to use security of tenure to curb their growth.

3. Explanatory profile of the study area

With a land area close to 1 million square kilometers and a population of well over 125 million, Nigeria had 43.5% of its population living in urban areas in the year 2000, up from 39% in 1985, with projections that the urban population will reach 50% by the year 2010 and 65% by 2020. The rate of urban population growth is thought to be 5.5% annually, roughly twice the national population growth rate of 2.9%. More than seven cities in Nigeria have populations that exceed 1 million, and over 5,000 towns and cities of various sizes have populations of between 20,000 and 500,000.

Lagos, Africa's largest city, is located in southwestern Nigeria on the West Coast of Africa. It is situated within latitudes 6°23'N and 6°41'N and longitudes 2°42'E and 3°42'E. The State in which the city is located is flanked in the north and east by Ogun State, in the west by the Republic of Benin and in the south by the Atlantic Ocean/Gulf of Guinea. The total landmass of the State is approximately 3,345 square kilometres, which represents almost 0.4% of the total land area of Nigeria. Physically it is the smallest though most populated state in the country, with an estimated population of roughly 10 million inhabitants, i.e. approximately 10% of the total population of Nigeria, Africa's most populous country.

Water is the most significant topographical feature in Lagos State, since water and wetlands cover more than 40% of the total land area within the State and an additional 12% is subject to seasonal flooding. The climate is the wet equatorial type influenced by proximity to the equator and the Gulf of Guinea. There are two main seasons: the rainy season from April to October and the dry season from October to March. The city of Lagos has expanded dramatically since the colonial

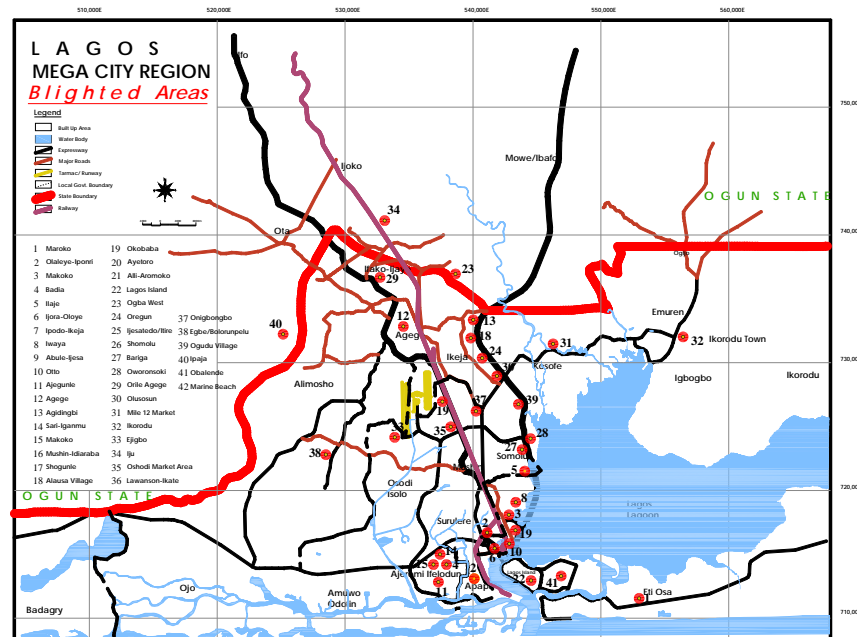
era, when it became the administrative headquarters of the country. Its geographical location has fostered the development of trade within its hinterland as well as with the neighbouring international communities. As might be expected, the rate of growth has been spectacular in recent times.

4. Research methodology

This study adopted a case study methodology to examine the issue of land tenure in the informal settlements of Lagos, Africa's largest city. This research design was used because it sheds light on the unique characteristics of the populations in different slum locations, and because it helps to compare the findings of this research with earlier studies conducted by the United Nations Development Programme (UNDP) (SNC-Lavalin, 1995) with a view to gaining a greater insight into the characteristics of squatters and their tenure status. Two principal data types – spatial and attributes – were considered for the study, and were drawn from primary and secondary sources.

An extensive reconnaissance survey of 41 out of the 42 blighted areas identified by UNDP was carried out. This was complemented by aerial photographs, topographical planning maps, and photo mosaics of the study area for the purposes of a comprehensive trend analysis of the spatial pattern of development over time. Based on the reconnaissance survey of 41 identified areas, ten areas with a preponderance of squatters were identified using the following indicators of urban blight: tenancy, availability of facilities, and environmental issues. These areas are: Makoko, Badia, Ilaje, Ijora Oloye, Iwaya, Ajegunle, Sari-Iganmu, Amukoko, Okobaba (3rd mainland bridge), and Ogudu Village (Figure 1). 407 questionnaires were administered in the centrally located areas and 176 in a peri-urban area at the edge of Lagos Lagoon for a total of 583 questionnaires administered in all the selected communities. Descriptive analyses as well as quantitative and inferential analyses were conducted. All attributes and indicators of urban blight were considered and analyzed for each category of the blighted areas.

Figure 1 – Location of informal settlements



Source: SNC-Lavalin Report, 1995.

5. Research results

5.1. Socio-economic and political dimensions of slum development in the selected areas

Based on the reconnaissance survey of 41 blighted areas, ten areas with a preponderance of squatters were identified using the following indicators of urban blight: tenancy, availability of facilities, and environmental issues. This is shown in Table 1.

Four areas were then selected for in-depth analysis: Ajegunle, Ijora Oloye, Makoko and Ogudu Village. This section analyses the socio-economic characteristics of the selected areas.

5.1.1. Ajegunle

Ajegunle is located in the Ajeromi Ifelodun Local Government Area. The site is a major slum, often described as a 'jungle city' with a multi-ethnic population of 156,000 (baseline projection of 1995). It is the most populated slum in Lagos State. Using the population growth rate of 7.5% for Lagos State, the population of Ajegunle is likely to reach 258,811 in 2002 and 345,634 in 2006. However, the Local Planning Authority reworked the population estimates for Ajegunle to 500,000 based on occupancy rates, tenement rates and properties that could be assessed for property taxes in the blighted area.

Ajegunle has a population density of 750 per hectare (the highest of all slums). As of 1995, the area of Ajegunle identified as slum (Figure 2) constitutes 12.8% of the total area of all 42 blighted areas. The majority of the multi-ethnic population of Ajegunle are of school age and are economically productive, with an average household income of roughly ₦14,815 (US\$125), which is higher than six out of the nine blighted areas.

As noted above, the majority of the people occupying this settlement are engaged in trading as well as other informal activities, such as carpentry, brick laying and art works, among others. This is hardly surprising since the area is dominated by poor immigrants and is characterized by the informal activities that are uniquely associated with low income groups.

Table 1 – Blighted areas in Lagos metropolis

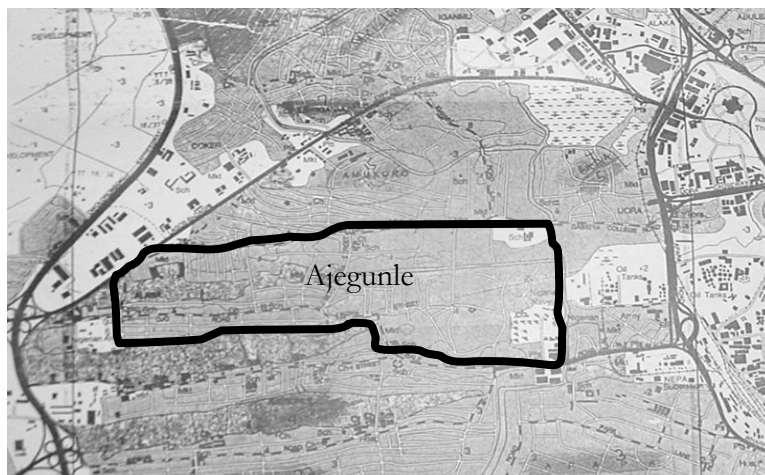
SN	Selected blighted areas	Area (ha)	Pop./ha	Density/ha	Original ranking by UNDP	Revised score by SNC-Lavalin	Revised ranking by SNC-Lavalin	Weighted score by SNC-Lavalin	Weighted ranking by SNC-Lavalin	Tenancy
1	Badia	188.0	141,000	750	4	23.8	14	122.0	1	Q
2	Ajegunle	208.0	156,000	750	11	21.2	27	109.0	2	Q
3	Iwaya	80.0	58,000	725	8	24.4	11	73.2	3	Q
4	Makoko	91.0	64,883	713	3	24.2	12	72.6	4	Q
5	Ilaje	42.0	30,450	725	5	28.2	1	56.4	5	Q
6	Amukoko	41.0	29,233	713	15	23.8	13	47.6	6	Q
7	Agege	54.0	39,852	738	12	20.8	30	41.6	7	S
8	Lagos Island	42.0	31,500	750	22	19.8	32	39.6	8	S
9	Ijeshatedo/Itire	63.0	41,769	663	25	22.4	19	33.6	9	S
10	Bariga	64.0	43,712	683	27	21.4	23	22.1	10	S
11	Ikorodu	63.0	40,194	638	32	19.6	33	29.4	11	S
12	Mile 12 Market Area	29.0	20,677	713	31	27.2	2	27.2	12	S
13	Okobaba	19.0	14,022	738	19	26.8	3	26.8	13	Q
14	Alli Oromoko	5.0	3,625	725	21	26.6	5	26.6	14	S
15	Ijora Oloye	9.0	6,642	738	6	25.0	8	25.0	15	Q
16	Mushin Idi–Araba	45.0	30,960	688	16	24.8	9	24.8	16	S
17	Agidingbi	4.5	3,321	738	13	24.4	10	24.4	17	S
18	Olaleye Iponri	35.0	25,830	738	2	23.6	16	23.6	18	S
19	Oworonshoki	26.0	18,200	700	28	23.6	15	23.6	19	S
20	Ipodo Ikeja	9.0	6,525	725	7	23.4	17	23.4	20	S

21	Marine Beach	15.0	10,500	700	42	21.8	21	21.8	21	S
22	Otto	15.0	11,070	738	10	21.4	24	21.4	22	S
23	Oshodi Market Area	15.0	10,500	700	35	21.2	26	21.2	23	S
24	Shogunle	43.0	28,509	663	17	21.0	29	21.0	24	S
25	Obalende	16.0	11,808	738	41	17.2	39	17.2	25	S
26	Sari Iganmu	23.0	15,824	688	14	26.6	4	13.3	26	Q
27	Olusosun	8.0	5,104	638	30	25.6	6	12.8	27	S
28	Ogudu Village	9.0	5,742	638	39	25.2	7	12.6	28	Q
29	Oregun	59.0	31,152	528	24	22.6	18	11.3	29	S
30	Orile Agege	12.0	8,100	675	29	22.2	20	11.1	30	S
31	Aiyetoro Village	11.0	7,018	638	20	21.8	22	10.9	31	S
32	Somolu	15.0	9,570	638	26	21.0	28	10.5	32	S
33	Onigbongbo	24.0	16,512	688	37	19.8	31	9.9	33	S
34	Alausa Village	21.0	12,978	618	18	19.2	34	9.6	34	S
35	Ogba West	10.0	5,750	575	23	21.4	25	5.4	35	S
36	Iju	39.0	22,425	575	34	18.8	35	4.7	36	S
37	Ejigbo	29.0	16,675	575	33	17.8	37	4.5	37	S
38	Lawanson Ikate	39.0	20,475	525	36	16.0	40	4.0	38	S
39	Abule Ijesha	22.0	11,550	525	9	15.2	41	11.3	39	S
40	Ipaja	54.0	25,650	475	40	17.4	38	3.5	40	S
41	Egbe Bolorunpelu	39.0	18,057	463	38	18.4	36	1.8	41	S
42	Maroko	-	-	-	1	-	-	-	-	D

Source: Report on Community Infrastructure Upgrading Programme for Metropolitan Lagos (SNC-Lavalin, 1995).

Note: S = Slum Q = Squatter D = Demolished

Figure 2 – Topo-planning map of selected blighted area of Ajegunle



Source: SNC-Lavalin Report, 1995.

Table 2 – Occupational status (Ajegunle)

Occupational status	Frequency	Percent
Civil service	34	9.2
Trading	199	53.8
Farming	6	1.6
Fishing	2	0.5
Others	129	34.9
Total	370	100.0

Table 3 – Monthly income level (Ajegunle)

Monthly income	Frequency	Percent
Less than ₦10,000 (US\$0-84)	171	47.8
₦10,001 - ₦20,000 (US\$84-168)	130	36.3
₦20,001 - ₦40,000 (US\$168-336)	33	9.2
₦40,001 - ₦60,000 (US\$336-504)	16	4.5
₦60,001 - ₦80,000 (US\$504-672)	8	2.2
Total	358	100.0

Source: Field Survey, 2006.

1 US \$ = ₦119.

More than 80% of the respondents earn less than ₦20,000 (USD168) a month. This situation has made life unbearable for the inhabitants concerned, especially since the residents have to provide for most of their facilities themselves (such as water, electricity, and refuse collection).

5.1.2. Makoko

Makoko is one of the communities that emerged in contravention of the wider State settlement patterns and development plans. The area is situated in the south-east of Mainland Local Government and overlooks the Lagos Lagoon and the third mainland bridge to the east. The Mainland Local Planning Authority estimates Makoko's population at 85,840 in 2002 from the base population drawn from the 1991 census. A population projection based on the 1995 figure of 51,336 and the growth rate of 7.5% mean that the population of Makoko was 85,168 as of 2002 and 113,740 in 2006. The selected section of Makoko is 72 ha in size with a population density of 713 persons per hectare.

Figure 3 – Aerial photograph of Makoko indicating the selected area



Source: Kentina Earth Sciences International Canada, 1981 in SNC-Lavalin (1995).

The average household income in Makoko is ₦15,773 (US\$133) per month. It was also observed that the majority of residents in this area are engaged in informal activities and are generally within the low income bracket.

Table 4 – Monthly income level (Makoko)

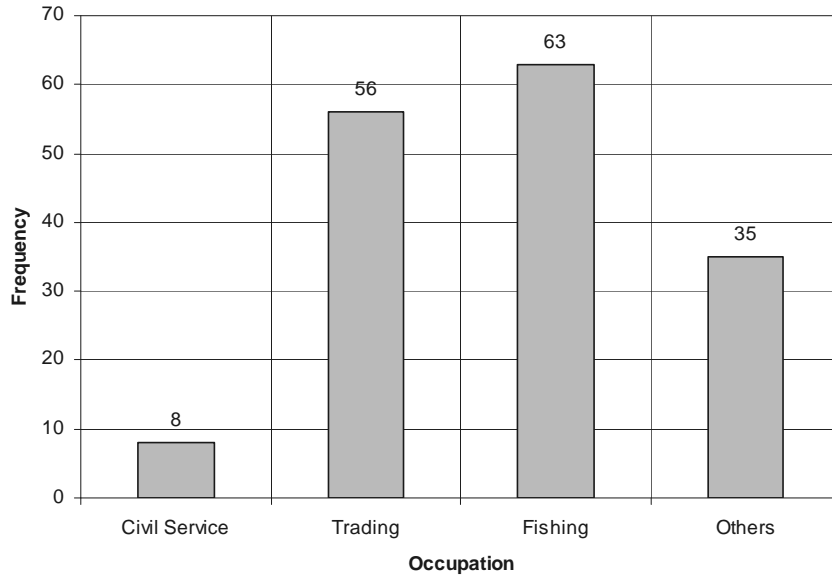
Monthly income	Frequency	Percent
Less than ₦10,000 (US\$0-84)	55	34.0
₦10,001 - ₦20,000 (US\$84-168)	79	48.8
₦20,001 - ₦40,000 (US\$168-336)	19	11.7
₦40,001 - ₦60,000 (US\$336-504)	9	5.6
Total	162	100.0

Source: Field Survey, 2006.

1 US \$ = ₦119.

The dominant occupations of Makoko residents are fishing and trading (Figure 4). There are also many unemployed persons, especially younger residents, many of whom are dependent on their families.

Figure 4 – Occupational status of selected area of Makoko



The community is divided into two. The northern half, which constitutes the major part, lies in an area that can be said to represent the area of “Houses on the lagoon” (Plate 1). In the south, along the southern part of the lagoon and along a collector road, there lies a smaller area. Access to this area is different from the access to the lagoon area, and the two parts are therefore separate to some degree. Taken together, the land and water areas will be referred to here as the Makoko community.

Plate 1 – Stilt constructions on Lagos Lagoon at Makoko. Access is through canoe and footbridges. Note the burnt structure in the background, a common hazard in the area.



5.1.3 Ijora Oloye

Ijora Oloye is located in Apapa Local Government Area. The site is one of the identified slums in the Lagos metropolis and was ranked 15th in terms of size by SNC-Lavalin in 1995 after an extensive reconnaissance survey of all the identified slums in Lagos. This ranking was based on a refinement of earlier assessments of UNDP in 1985. Population density and area coverage were also included in the new ranking.

Figure 5 – Selected part of Ijora Oloye



Source: SNC-Lavalin Report, 1995.

Ijora Oloye has a population density of 738 per hectare. Using the population growth rate of 7.5% for Lagos State, the population of Ijora Oloye was projected to reach 14,716 in 2006, from the base population of 6,642 in 1995. However, the Local Planning Authority reworked the population estimates for Ijora to 20,000 based on occupancy rates, tenement rates, and rateable properties in the blighted area. The area of Ijora identified as slum covers nine hectares.

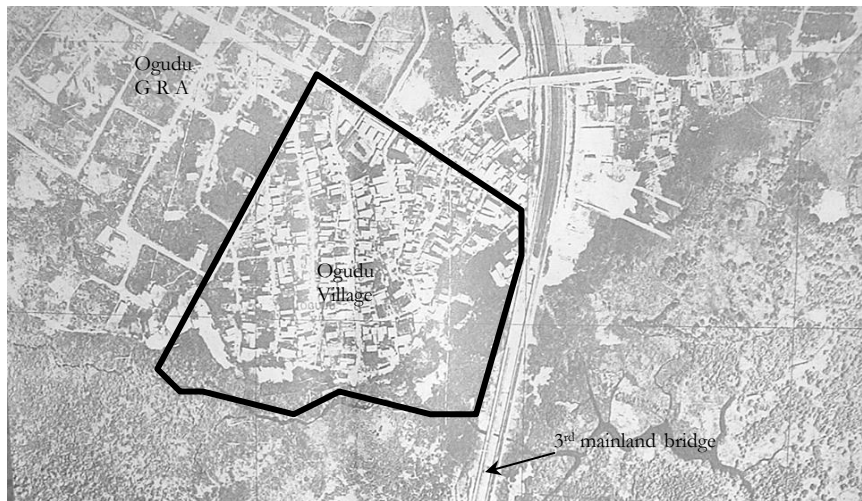
The most common occupation of residents is trading. However, a significant proportion of people are also civil servants. This may be traceable to the location relative to the Central Business District of Lagos Island and Victoria Island.

5.1.4. Ogudu

The selected area of Ogudu lies in the eastern part of Kosofe Local Government Area, parallel to the third mainland bridge and overlooking the Lagos Lagoon to the east. SNC-Lavalin's report estimated Ogudu's population at 5,104 in 1995. A population projection based on this figure at the growth rate of 7.5% puts the population of Ogudu at 11,308 in 2006. The selected section of Ogudu is nine hectares in size, with a population density of 638 per hectare.

The major sources of water are deep wells and bore holes, and water is made available for domestic use mostly through tankers. There are few noticeable refuse collection points. The majority of the households sampled in Ogudu, especially those situated along the lagoon, claimed that they use the marshes as dumping places for the refuse they generate. This not only meets their waste disposal needs, but also serves to reclaim the marshy area.

Figure 6 – Selected blighted area of Ogudu



Source: SNC-Lavalin Report, 1995.

Plate 2 – Refuse dumps in swampy areas



Source: Field Survey, 2006.

5.2. Land tenure systems in the study area

A common landholding pattern in the identified squatter settlements is that the land is owned by one large landowner, often a family; for instance, Olaiya Family (Makoko), Ojora Family (Ijora, Badia and Amukoko), and Oloto Family (Iwaya and Okobaba). According to local residents, a substantial portion of the land occupied today was purchased from these families. This is not uncommon in Nigeria. After purchase from the land-owning families, the buyer then regularizes the process through the formal institutional processes.

5.3. Appraisal of land administration processes

5.3.1. Land title registration

Most of the ills of traditional tenure found in the literature can be traced to or stem from tenure insecurity due to uncertainty of ownership and litigation. The registration of land titles means the inclusion of the various interests in the land entitled to a person within the folio of the land register. Though mere entry in the records does not guarantee title, when land registration is properly implemented, uncertainty of ownership is remedied and litigation is minimized. In Lagos State, there are currently two conventional and three special approaches for people wishing to register their interest in a piece of land. The first is through a Certificate of Occupancy (C of O) duly signed by the governor and the second involves seeking what is known as the Governor's consent.

Certificate of Occupancy: The vesting of all lands in the State as stipulated by the Land Use Act (LUA) of 1978 should not be taken to mean that private interests in land have been abrogated. The Act allows citizens to hold an interest called a Right of Occupancy, which may be statutory or customary. It is statutory when it is granted by the Governor and customary when it is granted by the Local Government in a rural area.

Governor's Consent: According to section 22 of the LUA,

“It shall not be lawful for the holder of a statutory right of occupation granted by the Governor to alienate his right of occupancy or any part thereof by assignment, mortgage, transfer of possession, sublease or otherwise howsoever without the consent of the Governor being first obtained.”

There are three categories of special title registration programs, which are slightly different from the conventional registration programs in Lagos State today, as discussed above. These are: Village Excision, Ratification, and Private Developer Scheme. The fourth category is the newly approved registration program for the identified blighted areas, declared as “special districts.”

Village Excision: Most often, the State Government engages in massive land acquisitions, especially undeveloped rural lands, with the primary aim of making lands available to the State for future use. In the process, some smaller settlements or villages are acquired and described with the acquisition. However, the land acquired is not usually put to immediate use within a reasonable period of time. The natural increase in population in these rural areas tends to increase the demand for land. In order not to encourage illegal development, the government may need to excise certain portions of land within the immediate vicinity of the existing settlements so that such land will be made available for development by the villagers.

Ratification: In some instances, the land thus acquired is closer to the existing urban development and as developments extend towards the periphery, the hitherto undeveloped though acquired land is exposed to urban development, most often as a result of the rapid rate of urbanization. As a result, the acquired land appreciates in value and the original land owners begin to encroach by selling to prospective developers. The situation often gets out of hand and the government may not be able to reverse the trend of development. In order not to further encourage illegal development, especially when the government has not committed any form of investment in terms of physical development, those who have encroached are requested to pay certain fees and such land becomes legally available. They may then apply for legal documentation, especially building approvals, while those who have developed and could not get building approval as a consequence of the acquisition may now be free to apply for approval and the orderly development of such areas may therefore be ensured.

Private Developer Scheme: Another form of titling is achieved through the Private Developer Scheme. Certain corporate organizations, especially those with more than twenty five staff members, are given a large tract of land to develop in the form of a staff housing scheme. On the other hand, large organized companies, especially multinationals, are allocated large parcels of land to develop them on a

sites-and-services basis¹ while some may consider the option of outright construction and sale to any interested members of the community.

Special District Program: The only form of title registration applicable to the selected communities in this paper, i.e. the slum dwellers, is the title registration for “special district”. However, the available information shows that the degree of awareness of this form of titling program is directly correlated with the level of involvement and response of the Community Development Association (CDA) at joint meetings with the Ministry of Physical Planning and Urban Development. As reported by the chairman of Makoko CDA, the commissioner attested to this fact when he confirmed at one of these meetings that some of the CDAs are not fully participating in the participatory program geared toward the improvement of the quality of life of people living in the blighted areas. It should be noted however that the effective implementation of this program is subject to the acquisition of these blighted areas, while due compensation is paid to the affected family. Government can thus take possession and later allocate titles to the present occupants.

5.3.2. Land procurement

Direct interviews revealed that very few of the plots in the study areas were purchased by the current tenant, but were instead on a leasehold basis. By this arrangement, the occupants are required to pay an annual rent to the land owners, in this case the family representatives. A sizable proportion of the occupants agreed that they moved in and occupied the space without the consent of land owners (self acquisition). This is prevalent in Makoko, especially areas on the lagoon (this portion of the site belongs to the federal government), and areas along the canal at Ajegunle. Some transfers of land from previous occupants were also observed. The present occupants claimed that they acquired the occupied and developed land from their relatives who were original

1. Site and Service is a form of planning intervention where governments or individuals acquire large tracts of land, sub-divide them into buildable plots, and provide basic infrastructural facilities such as roads, water, electricity, sewage, etc. The costs of these facilities are then added to the eventual selling prices of these plots. Where it is well managed, it is one of the fastest means of increasing the housing stock in most countries of the developing world.

occupants that had already left the neighbourhood to relocate to other parts of the metropolis. There are instances where the community found in the areas – in this case, the major ethnic group – has a collective leasehold title, and then sub-lease to their group members. This arrangement was observed in Makoko, where three major dominant groups were identified: Ilajes, Eguns and Ijaws.

Table 5 – Land procurement

How did you get the land?	Ajegunle		Makoko		Ijora		Ogudu	
	N	%	N	%	N	%	N	%
Government	4	2.1	6	7.1	-	-	-	-
Community (major ethnic groups)	16	8.2	8	9.5	6	75.0	2	25.0
Family (Omo Onile)	93	47.7	48	57.1	1	12.5	4	50.0
Transfer from previous occupants	35	17.9	6	7.1	-	-	1	12.5
Self acquisition	20	10.3	10	11.9	1	12.5	-	-
Purchased from vendor	27	13.8	6	7.1	-	-	1	12.5
Total	195	100.0	84	100.0	8	100.0	8	100.0

Table 6 – Neighbourhood environmental conditions at the point of occupation

Neighbourhood condition at the time of occupation		Ajegunle		Makoko		Ijora		Ogudu	
		N	%	N	%	N	%	N	%
Accessible and well drained	Yes	64	74.4	12	14.3	4	50.0	2	25.0
	No	22	25.6	72	85.7	4	50.0	6	75.0
	Tot.	86	100.0	84	100.0	8	100.0	8	100.0
Accessible and marshy	Yes	75	62.0	54	64.3	6	75.0	6	75.0
	No	46	38.0	30	35.7	2	25.0	2	25.0
	Tot.	121	100.0	84	100.0	8	100.0	8	100.0
Largely occupied	Yes	76	67.9	12	14.3	7	87.5	2	25.0
	No	36	32.1	72	85.7	1	12.5	6	75.0
	Tot.	112	100.0	84	100.0	8	100.0	8	100.0

Source: Field Survey, 2006.

However, the case of Ogudu village differs slightly from the case of Makoko. In spite of a number of similar characteristics, it was established that land value had increased significantly from less than ₦50,000 per acre in 1998 to approximately one million Naira in 2006. This may be attributed to the implementation of the nearby Ogudu foreshore scheme by the State government.

This study has shown that Ajegunle was largely accessible though marshy and poorly drained, while Makoko was largely inaccessible and marshy and poorly drained. However, Ijora and Ogudu were fairly accessible and drained. On the other hand, Ajegunle and Ijora were largely occupied while Makoko and Ogudu were fairly occupied, which may suggest that the development of Makoko and Ogudu was more recent than the development of Ajegunle and Ijora (Table 6).

5.4. Assessment of security of tenure

5.4.1. Legal title

The largest proportions of building owners in the selected settlements do not have any form of title, while only very few have legal title, as shown in Table 7.

Table 7 – Availability of legal title

Legal title	Ajegunle		Makoko		Ijora		Ogudu	
	N	%	N	%	N	%	N	%
Yes	42	21.5	6	7.1	1	12.5	2	25.0
No	153	78.5	78	92.9	7	87.5	6	75.0
Total	195	100.0	84	100.0	8	100.0	8	100.0

Source: Field Survey, 2006.

However, several factors may account for this, the most important being the land tenure and land administration process as presented in the preceding sections of this paper.

Table 8 – Reasons for not having legal title

Reasons for not having legal title	Ajegunle		Makoko		Ijora		Ogudu	
	N	%	N	%	N	%	N	%
Not interested	10	5.1	14	16.7	-		1	12.5
Will soon relocate	43	22.1	2	2.4	2	25.0	1	12.5
Not aware of the implications	52	26.7	12	14.3	2	25.0	2	25.0
Too expensive and laborious	90	46.2	56	66.7	4	50.0	4	50.0
Total	195	100.0	84	100.0	8	100.0	8	100.0

Most of the respondents claimed that the process of obtaining legal title is expensive and laborious. The major form of title known to most of them is the building plan and land registration and even then most of them do not have these documents (Table 9). However, it can be inferred from the interviews that most of the respondents simply do not see the importance of legal title in light of the quality of the buildings and the general environment. When the process is measured against the anticipated benefits of the exercise, many do not consider it worth the effort.

Table 9 – Approved building plan as a means of documentation of title

Approved building plan	Ajegunle		Makoko		Ijora		Ogudu	
	N	%	N	%	N	%	N	%
Yes	74	37.9	48	57.1			3	37.5
No	121	62.1	36	42.9	7	100.0	5	62.5
Total	195	100.0	84	100.0	7	100.0	8	100.0

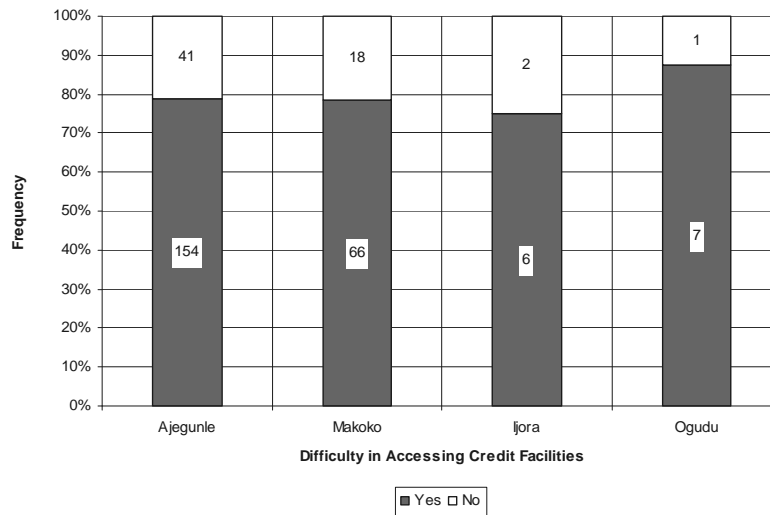
As indicated in Table 9, some of the residents claimed they have approved building plans. However, these claims were refuted by the government officials in the ministry. According to them, records of approved building plans in Lagos indicated that over 65% of buildings in Lagos have no building plan. When viewed against the total number of buildings as well as the proportion of the buildings in the blighted

areas of Lagos metropolis, the assessment of the claims and counter claims show that the two claims may not be altogether correct. There are indications that records of all the approved building plans are not properly kept, just as most of the residents of the blighted areas are making spurious claims, most likely to impress observers that they have proper documentation in a deliberate attempt to conceal the facts of their tenure status.

5.4.2. Access to credit facilities

The overwhelming majority of the respondents in the study area claim that they always have difficulty in accessing credit facilities, especially from banks. As shown in Figure 7, over 75% of respondents across all the selected area experience difficulties in accessing credit facilities. However, special funds are made available by the government to assist these people. The respondents complained however that these funds usually end up in the pockets of the government officials who are meant to disburse them. For instance, fishing nets are often procured for distribution to the peasant fish farmers to ensure their economic empowerment. However, more often than not, the nets do not

Figure 7 – Access to credit facilities



reach the target groups. It is possible that the majority gets credit from their privately organized thrift and cooperative societies, where their savings serve as collateral.

6. Discussion

This research found that approximately two-thirds of the population of Lagos currently live in slums. Most of the developable land in the selected areas have been significantly developed and urbanized, and the residual pockets of marsh and poorly drained plots are rapidly being filled and developed. The existing land registration process, which involves payment of fees, documentation, and the engagement of professionals, is clumsy, tedious, time-consuming and expensive. Tenure status in the study area had a major impact on poverty and overall environmental quality since the threat of forced eviction fosters a negative attitude among residents towards improving their environment. Insecurity of tenure deters investment since residents do not have access to mortgage facilities from banks because of a lack of collateral security required for such loans. This results in a poverty trap from which the poor find it extremely difficult to escape. The interplay of all these factors has tended to maintain these groups in a vicious circle of poverty and insecurity.

7. Recommendations and conclusion

This study is designed as a wake-up call to policy-makers and stakeholders in the city of Lagos. It is apparent that urbanization and its attendant processes are part of the process of modernization and thus may not be stopped. However, the negative socio-economic and environmental consequences of this process need to be curtailed both to solve currently observed problems and to forestall future re-occurrences.

Accordingly, all the major stakeholders in the city should be identified and brought together in a forum to develop a vision of how to regularize the city's informal settlements and develop an inclusive city for all its citizens. This must be preceded by a land audit to assess the legal status of the land occupied by informal settlements. It has to be

ascertained whether the land is in public or private ownership or both, and the legal status of ownership needs to be ascertained. As recommended by the Lagos State Urban Renewal Authority, all the identified blighted areas should be declared and designated as special zones or districts for regularization.

Land administration should also include the creation of a land information system shared by the community and the local authority, both to increase individual security of tenure and to provide information for the planning and servicing of the community. However, in this respect, the importance of respecting local cultures and traditions in developing systems for registration of rights to land needs to be emphasized. Wherever relevant, legislation and systems should facilitate the granting of title to groups or families as well as individuals. Accordingly, the LUA should be reviewed to accommodate the realities of the present situation.

Finally, a newly commissioned automated registration scheme needs to be implemented in a sustainable manner so that the land information forms the basis for any registration or titling program.

It is believed that if the right procedures are followed by the State Ministry of Lands and Survey, it will only be a matter of time before the full impact of the land registration becomes apparent. Even if the Land Title Registration does not result in all or most of the benefits described in the literature, ensuring certainty of title to ownership, minimizing or eliminating litigation, and reducing the number of socially disruptive land disputes will be adequate enough reasons for implementing a reliable land registration in Lagos.

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