

# Reliability of Homeownership Through Self-Build Approach in The Suburban Area of Nigeria Cities

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**Abstract:** To be a homeowner has become what people desire, while different approaches have been adopted. The most common one in Nigeria is self-build housing method. The main focus of this paper is the assessment of self-build method, with a view to identifying the reliability of the method, towards increasing homeownerships and builds a sustainable living environment. The study made use of the existing literatures that were recently conducted empirically on Nigeria cities to make its findings. The paper discovered that self-build approach is a veritable instrument to increase the number of homeowners in Nigeria cities. The residents in Nigeria urban areas, particularly in the suburbs have been utilising the approach to become homeowners. The approach has not been helpful in building a sustainable urban environment, where all needed facilities will be provided to create a good living environment. This is because of some deficiencies in the application of the approach, which includes lack of compliance to rules and regulations that guide development control, poor land use planning, and inadequate involvement of professionals in the construction process and inadequate provision of the basic public services, among others. Based on these findings, the paper recommended that since self-build has become a tradition in housing provision, government should assume effective control of the process, by improving on the level of development control supervision. This will ensure strict compliance to land use planning and housing construction, through the involvement of relevant professionals in the built environment, at all stages of land use process and construction.

**Keywords:** development control, homeownership, housing, land use planning, self-build

## I. INTRODUCTION

Housing, in general, is the process of providing a residential environment made up of shelter, socio-infrastructure and services for the wellbeing of the affected population. It also extends beyond this as it represents one of the most recognised pointers to a person's standard of living (Emankhu, and Ubangari, 2017). Housing in this perspective extends beyond the physical structures to the neighbourhood and basic infrastructure. Housing involves land, labour and finance acquisition processes. Thus, housing is a shelter, place of abode, with both social and economic attributes, because some family economic activities take place within the housing area, in both rural and urban settlements (Nwogu and Iwueze, 2006). Also, it is a process of making residential accommodation available.

It has been noted that housing is one of those basic social conditions that determine the quality of life and welfare of

people and places. Where homes are located, how well designed and built, and how well they are weaved into the environmental, social, cultural and economic fabric of communities are factors that, in a very real way, influence the daily lives of people. Similarly it has influence in health, security and wellbeing of the residents, and which, given the long life of dwellings as physical structures, affect both the present and future generations (Lea et al, 2016). This implies that whatever approach to be adopted in housing provision; adequate attention must be given to building a sustainable and habitable environment.

However, human place of abode has some psychological effects on the occupants. Thus, housing is very fundamental to the welfare, survival and health of people (Nwogu and Iwueze, 2006). It is essential to the good life, a key requirement for an efficient and satisfied labour force. Adequate provision of suitable accommodation has a multiplier effect, apart from the fact that it is the driver of economy; it serves as a security for human lives and their property. In most culture, people attach more importance to having accommodation by ownership. It is very pathetic when a household is facing housing and accommodation challenge (Tibesigwa et al, 2017). In Nigeria, it has become a tradition for people to think much about how to become house owner and how to fully get involved in the process of making accommodation available.

From the foregoing, homeownership has become a prestigious status Africans will like to attain in life. Substantial number of people will like to work hard to ensure that the status of homeowner is attained. Nigeria settlements, both rural and urban are characterised by self-build form to attain homeownership. This paper aimed at assessing the reliability level of adopting homeownership through self-build approach, towards building a sustainable housing environment in the suburban area. The study made an attempt to identify different type of self-help method and the one more applicable in Nigeria, determine the success and failure.

## II. LITERATURE REVIEW AND CONCEPTUAL FRAMEWORK

The literature review for the study is divided into three major sections, which include background of homeownership, characteristics of Nigeria cities and their suburban areas, and conceptual framework.

*Background Of Homeownership in Nigeria*

Residential accommodation quantity available in a particular country determines the full range of inter-relationships between all of the actors (individual, corporate and government), housing units and institutions involved in the production, consumption and regulation of housing supply (Tibesigwa, 2017). It encompasses interactions among the organisations in the housing market, as well as economic, demographic, political and spatial factors (Nwogu and Iwueze, 2006; Olotuah, 2018). Hence, an efficient housing provision is therefore hinged on an inclusive, active and effective housing system.

The magnitude of urban housing deficiency in Nigeria has not been fully ascertained, due to the lack of accurate data and relevant statistics (Oke and Fagbohun, 2010). However, research findings by scholars and research organisations have attempted to give working estimates of the Nigeria housing deficit. It has been estimated that housing deficit in Nigeria is 4.8 million and is expected to increase to 5.9 million by 2000. It has been earlier discovered, under the National Housing Policy of 1991 that 700,000 housing units have to be built annually to meet the target to deliver 8 million houses by the year 2000 (Olotuah, 2018).

Despite the above background, it has been noted that the actual delivery fell dismally short of this target, due to poor policy implementation. It has been estimated that Nigeria needs an average of 1 million housing units per year to meet rising demand of about 15 million deficits IN 1994. It was estimated in economic terms that ₦12 trillion will be required to finance this deficit. Hence, Nigeria needs at least ₦56 trillion to build a minimum of 720,000 housing units annually in the next 20 years to meet the housing needs (Olotuah et al, 2018).

Based on the available data, it can be summarised that housing deficit in Nigeria as at the end of year 2011 was 16 million housing units. With a population of over 140 million people, growing at 2.8 per cent per annum, coupled with an annual urban-rural migration rate of 5 per cent, Nigeria needs to build a minimum of 720,000 housing units per annum to meet this housing deficit. It was on this note stakeholders in the built environment are clamouring for home ownership through self-build approach. There has not be a significant improvement in housing provision to change the narrative history of the low level of housing supply in the country (Fagbohun et al, 2020; Olotuah, 2018).

Urban housing ownership, as summarised by the National Bureau of Statistics (NBS) in 2016 shows that there is need for dramatic effort to improve on housing supply, through other approaches. The NBS discovered that 46.9% of Nigerian urban dwellers owned their personal houses, 1.9% lived in accommodation provided by their employers, 17.4% lived in free authorised accommodation, and 1.7% lived in free unauthorised accommodation, while 36.0% lived in rented houses. The NBS identified further that in Nigeria urban

areas; about one in every two households did not own homes. Lagos the most urbanised metropolitan city in Nigeria have 60% of its low-income residents as tenants using 50%-70% of their annual income to pay house rent.

There are two major approaches to homeownership in both rural and urban areas in Nigeria (Alagbe and Opoko, 2013). A person may become homeowner through self-build or through outright purchase from an individual, property developer, building society, insurance or mortgage industry. However, self-build housing is a traditional method of housing adopted by an individual community member to address home ownership challenge (Agboola and Zango, 2014)

Though the definition of self-build housing concept is different from place to place according to the role of the population and the government in providing housing units, as well as the level of compliance with development control, planning and design standards in the construction process. It is an easy method of building a house in order to become homeowner (Benson and Hamiduddin, 2017). The proportion of housing units built through self-build varied from one area to another. It has been estimated that the contribution of such housing development method accounted for up to 90% of residential houses in the Lagos Metropolis and its agglomerations (Oshodi, 2010; Fagbohun, 2021). Hence, what is applicable to housing development process in Lagos is not too different from what is obtainable in other settlements Nigeria.

In other words, self-build housing is defined as a gradual piecemeal acquisition of housing inputs such as plots of land, fine and coarse aggregates, other building materials and construction requirements commensurate with the owner's finances, and executed either through the use of professional builders or artisans with little or no labour input by the owner or family (Bangdome-Dery et al, 2014; Hannu, 2018). Defining it differently, the self-build housing process is mainly characterised by a self-builder who initiates the project, procures and registers the land, procures designs and building materials, and procures development and building permit. The self-builder also arranges for labour with or without supervision (Abd-Elkawy, 2017). Only on few occasions do self-builders engage sub-contractors on their project sites, otherwise the labour engaged is limited to skilled and unskilled labour sourced from the informal sector (Oduwaye and Fagbohun, 2013).

In urban areas, the self-build process has been identified as a means through which millions of low-income households have been able to provide their own housing units (Keivani and Werna, 2013; Abd-Elkawy, 2017). In some countries, it has been observed that in periods of economic difficulty and affordability problems in housing, self-provision often becomes a topic of increasing interest to governments, usually as a way of shedding responsibility for social housing (Alagbe and Opoko, 2013). A complete house may be built by the government agencies, building societies, developers for any prospectus person that is intended to become homeowner,

without going through the stress involved in self-build. Such a house may be built in form of housing estate. It may be in a large-scale or built in a small pocket area. It may be a detached or semi-detached house or a row of flat. The proportion of those who become a homeowner through outright purchase of such type of accommodation is very insignificant.

Despite the fact that self-build form of housing is used to accelerate the attainment of homeownership, the method and control of its approach varies from place to place, based on the level of government development control policy implementation and the level of professional involvement in the approach (McNelis, 2016). In Nigeria, the level of controlling the process of housing construction and urban development is very weak (Emankhu and Ubangari, 2017), unlike in such countries like Germany and Sweden, where self-build housing provision forms major part of housing market (Pattison et al, 2011). The weakness has a significant effect on the quality of houses built through the self-help approach and the entire housing area.

#### *Characteristics Of Nigeria Cities and Their Suburban Areas*

Some of Nigeria cities are growing rapidly, due to population explosion. Such cities that have become a metropolitan city include Lagos, Port-Harcourt, Ibadan, Abuja, Kano and Kaduna. A metropolitan city has an explosive population, while its population is explosive, to the tune of 5 million and above (Ilesanmi, 2010; Fagbohun et al, 2020). Those mentioned settlements combine a lot of functions which are governmental, commercial, industrial, educational and recreational among others. They are usually heterogeneous (consists of people of different ethnic groups and professionals) in all respects (Fagbohun, 2021). Already, Lagos has attained the status of a megacity among them, while Ibadan has been identified as the second largest city in Africa.

One of the features of urbanisation process of metropolitan cities in developing countries like Nigeria is sporadic development of informal settlement. The increase in the development of informal settlement has posed a number of problems to both the authorities and the residents (Shotunde et al, 2020). Such problems include inadequate infrastructural facilities, insecurity, and cost of accessing basic social services, urban management problems, environmental degradation, and problem of waste management and urban mobility. These problems have been attributed to the way in which the informal settlements are developed (Agboola and Zango, 2014). It has been discovered that informal settlement is urban sprawl, or shanty town that is developed without any planning instrument. However, informal settlement is an urban village where sub-divisions are defined as part of peripheral land, which are illegally sub-divided and sold privately to individuals. Often these areas occur on the periphery of a city but they can also occur within the urban agglomeration. It is regarded as urban villages because it is a situation where an existing village, previously outside the

boundary of the city, has become absorbed in rapid urban growth (Fagbohun et al, 2020; Fagbohun, 2021).

Spontaneous growth and haphazard development has been identified as one of the characteristics of informal settlement, which take place outside the purview of conscious urban planning intervention (Emankhu and Ubangari, 2017). This condition has been attributed to lack of clearly-stated policies should be seen as another factor that has had a bearing on the growth of informal settlement, in addition to the absence of urban planning instruments, processes and capacities (Oduwaye and Fagbohun, 2013). However, the common method of becoming homeowner among the residents of informal settlements is through self-build (Shotunde et al, 2020)

### III. CONCEPTUAL FRAMEWORK

In order to understand what the self-help housing approach to homeownership, it is important to discuss the way it has been conceptualised. Self-build or self-housing development has been conceptualised into traditional self-help housing on empty land (through people only) and self-help housing (re-use of some buildings) under the license of the state (Abd-Elkawy, 2017; Benson and Hamiduddin, 2017). Both of them occur in a situation where people build and re-use buildings, without taking the criteria of planning and design into consideration. There is also limited self-build housing through using specialists in construction and unlimited self-build housing by individuals or cooperation among likeminded people. Both approaches are possible in a situation where people build new housing units by taking the criteria of planning and design into consideration.

It is very important to note that self-help housing may be built in an organised way (Bangdome-Dery et al, 2014). However, organised self-help housing is a situation, where planning of the whole housing area and the construction of building by the people are carried out, taking into consideration the criteria of planning, design and construction (Benson and Hamiduddin, 2017)

Four critical elements have been identified to be considered in housing development. These include the physical qualities of the built environment, access to and across the neighbourhood, maintenance and the characteristics of the residents of the housing area (Allen, 2019; Benson and Hamiduddin, 2017). It is when these four elements are considered together in self-housing development a beautiful environment and sustainable housing development can be built. Nigeria approach to self-build housing system does not consider these four major elements adequately (Fagbohun et al, 2020). Hence, every intending homeowner carries out the housing provision individually, because community has not been planned before the commencement of housing development. Thus, organised self-help housing approach has not been adopted in the country.

Another challenge in the adoption of self-build in promoting homeownership is inadequate involvement of relevant



area in the suburban areas of such cities like Lagos, Ibadan, Port Harcourt and Abuja were mass housing development (Fagbohun et al, 2020).

Studies have shown that over 90% of the neighbourhoods in the informal settlements have no land use plan that would have accommodated other needed land uses for social facilities provision. The development in such neighbourhood areas are not guided the development process with a view to building a habitable environment (Emankhu and Ubangari, 2017). Akinsola et al (2014) observed that although, self-build is a relevant method of increasing the number of homeowners, but higher proportion of houses built under this approach were built in contravention of town planning rules and regulation. Citing examples from the suburban area of Lagos Metropolis, as indicated in Table 1, Fagbohun et al (2020) based their study on physical survey on the residential buildings noted the following areas, where there was low compliance to planning standard. Such areas include road setback, air space, road size, building structural quality, building height, among others. The table shows that 22.66% of the buildings investigated in the suburban areas of Lagos have inadequate setbacks, either from roads, or adjacent buildings, 22.27% have inadequate airspace, while 21.49% of the buildings have inadequate road size. However, 11.19% and 18.36% of the residential buildings investigated have inadequate structural quality and inadequate building height respectively. In overall, the housing areas that were investigated have only 42.36% adequate compliance level to planning standards.

Table 1: Level of Compliance to Planning Standards in the Suburban Areas of Lagos

Standard in %	Adequate	Fairly adequate	Inadequate
Setbacks	39.84	37.50	22.66
Airspace	43.75	33.99	22.27
Road size	37.11	41.41	21.49
Building structural quality	45.70	37.11	17.19
Building height	47.27	34.38	18.36
Use of quality materials	48.83	33.59	17.58
Aesthetic	31.25	44.92	21.09
Housing area Overall average	42.36	37.56	20.09

Source: Fagbohun et al (2020)

The use of craftsmen has become a common situation, particularly among the low-income earners. Studies conducted by researchers such as by Olotuah and Taiwo (2013) and Fagbohun and Oke (2011) have shown that majority of the self-help builders are low-income, who indulge in informal method of land acquisition and housing development. It was on this basis their housing areas are not planned. Thus, self-help builders build their houses, without adequate involvement of the relevant professionals in the built environment. Fagbohun et al (2020) noted that only 1.56%

and 26.56% of the self-builders in the suburban areas of Lagos that involved town planners and surveyors respectively in the process of their building construction, while it was only 3.91% of them that hired the service of the quantity surveyors. Hence, there was a little appreciable involvement of builders and architects, where 40.23% and 40.09% of the self-builders hired the service of former and the latter respectively. Some of those self-builders that hired the service of architects and builders could not specify whether the one contracted was a quacks or professional (Akinyemi et al, 2016). This inadequacy has given room for the quacks to take over the development of the housing area in an unplanned manner, leading to a number of urban challenges, such poor quality building construction, inadequate building setback from roads and adjacent buildings (Alagbe and Opoko, 2013). Some of the houses built for habitation lack adequate basic facilities, such as water, electricity, kitchen, toilets and bathrooms.

The major contributing factors to lack of adequate facilities are poor land use development, inadequate development control. Most parts of Nigeria cities are facing the challenges of waste disposal, lack of space to locate some basic public facilities, garages, bus stops, electricity transformers, police posts and other community buildings and facilities. Traffic conflicts occur in some places, due to the narrow nature of roads (Ilesanmi, 2010).

In comparing the processes of homeownership among the self-builders in the suburban areas, Oshodi (2010) and Olotuah et al, (2018) discovered from their different studies that the majority of low-income in Nigeria cities build their own house incrementally over a period of 5 to 15 years, through a self-build process mainly without the involvement of the relevant professionals and government institutions. In the study conducted by Fagbohun et al (2020), it was discovered that 56.59% of self-help builders spent 2-4 years to complete building their houses, 19.92% spent 4-6 years, while 8.59% and 5.08% spent 6-8 and 8-10 years respectively. However, 1.17% spent more than 10 years to complete the construction. It was only 8.2% of them that could complete building their houses within 1-2 years.

Although, Alagbe and Opoko (2013) noted that over time, some of the buildings, under informal self-build that were shack could transform to become a more robust dwelling as more rooms and infrastructural facilities are added and components replaced with materials that are more permanent. But the housing areas built under such a process have never been adjudged to be a good environment (Allen, 2019). It was on this notion, Nigeria cities, such as Lagos is facing numerous environmental challenges. Such challenges include problem of parking, traffic holdups and inadequate accessibility to the basic needs of life.

Nigeria Building and Road Research Institute in 2011, according to Akinyemi *et al* (2016) identified that building collapse is more common in Lagos, accounted for 60% of such occurrences in the country. According to the report, 70% of the collapsed buildings belonged to individual owners,

23.3% belonged to the government while the remaining 6.7% belonged to the corporate organisations. It was discovered further that apart from the fact that 70% of such buildings did not have approved plans, the use of poor materials and quacks were attributed to the growing incidence of building collapse. When the incidence of building collapse occurred, loss of life and property usually accompany it. Those who might have survived the incidence will have to face the challenge of where to live; the people they will live together with and what other means of livelihood are available (Fagbohun, 2021).

However, incremental development is found affordable since the huge investment required for adequate housing is spread over time and made in small steps, while households initially occupy rather substandard units, which are the progressively improved, and expanded (Nwogu and Iwueze, 2006; McNelis, 2016). Despite the fact that incremental process of housing development allows more rooms to be added, the process created unplanned urban environment (Emankhu, and Ubangari, 2017).

## VI. SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

It can be found from this paper that:

- The self-build method was a common approach adopted towards becoming homeowner in most of Nigeria cities, particularly in the suburban areas. Despite this, it has not been adopted to build a mass housing.
- The majority of self-builders acquired their land informally, from the land speculators, who did not have an approved layout that will guide the housing development. This scenario has given room to haphazard development leading to poorly built environment.
- Due to poor planning, the housing areas in the major parts of Nigeria cities lacked adequate social facilities and the supporting land uses that would have accommodated some basic facilities, such drainage, motorways, electricity, bus stops and garages and waste disposal points, as well as construction of some public buildings.
- Due to inadequate involvement of professionals, some of the residential buildings, built under self-build methods have low compliance level to planning standard. This will have effect on their habitability and lifespan.
- Although, building of houses for a long period of time, allow the self-builders to build their house according to the individual financial capability, but most of the residential areas built under such a situation have not been adjudged to be a planned housing area.

It can be concluded that self-build approach is a veritable instrument to increase the number of homeowners. The residents in Nigeria urban areas, particularly in the suburbs

have been utilising the approach to become homeowners. However, the approach has not been helpful in building a sustainable urban environment, where well-constructed residential buildings will be available with adequate provision of all the needed facilities, towards creating a good living environment. The study has made an attempt to highlight the inherent challenges in the adoption of self-build housing approach. It has been identified as a traditional method of increasing the number of homeowners, which its practice requires proper coordination.

Based on the above findings, it is hereby recommended that since self-build has become a tradition in housing provision, government should assume effective control of the process. In order to achieve this, there should be a concerted effort to improve on the level of development control to ensure strict compliance to land use and housing development. Additional provision should be made into development control law, where it should be made mandatory the involvement of relevant professionals in the built environment, at all stages of land use process and building construction.

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