

RESIDENTS' PERCEPTION ON THE IMPACT OF GATEKEEPERS ON ACCESS TO HOUSING RESOURCES AND HOME OWNERSHIP IN LAGOS STATE, NIGERIA

ALABI, M.,¹ OMIRIN, O.J. ¹ AND *KASIM, O.F. ²

¹Department of Urban and Regional Planning, Faculty of the Social Sciences, University of Ibadan, Nigeria

²Organisation for Social Science Research in Eastern and Southern Africa, Addis Ababa University, Addis Ababa, Ethiopia

*Corresponding author: kasimfaith@gmail.com

Abstract

In a capitalist housing market, provision and allocation of housing resources and units are in the hands of the gatekeepers, whose activities limit access to housing resources and units. This study examined residents' perception on how the activities of gatekeepers constrain access to housing resources and units in the peri-urban interface of metropolitan Lagos, Nigeria. A multi-stage sampling technique was adopted for administering household questionnaire to 1200 respondents in 20 peri-urban settlements. Findings revealed that determinants of access to housing resources and units as perceived by the residents centered on income, occupation, social class, gender and government policies. Result of paired t-test (5.137), at 0.05 level of significance, showed significant difference between male and female access to legal security of tenure. Correlations between access to conventional mortgage finance and social class, gender and location of property were as high as 0.927, 0.854 and 0.800 respectively with overall level explanation of 64.5 per cent (r^2 of 0.803). Gender differentials in access to housing resources and units were attributed to marital laws and practices, socio-economic conditions of women, patriarchal system, socio-cultural and religious beliefs and cumbersome housing allocation procedure.

Key Words: *Gatekeepers, Peri-urban interface, Gender differentials, Social class, Mortgage finance, Metropolitan Lagos*

Introduction

Gatekeepers are the urban actors whose responsibility and power it is to undertake the provision and distribution of scarce housing resources and units. The nodal role of these individuals or institutions was first underlined by Pahl (1970), who coined the term 'gatekeepers' in recognition of their

functions as filters in the housing allocation system, with the power to decide the eligibility of applicants for housing credit (Cater and Jones, 1989). The emphasis is on constraints rather than choices, with the constraints reflecting the distribution of power in society (Phillips and Williams, 1984). Pahl (1970) reiterated that there are

spatial and social constraints on access to urban housing resources and units.

The importance of gatekeepers in the housing production process relates to the ways and means by which housing resources and units are allocated, access constrained or denied and how social groups are effectively sorted into places. Access to housing resources and housing units is constrained by gatekeepers through the various eligibility (or decision) or rules. The procedure for allocating housing units by the gatekeepers and urban managers does not promote equal access to decent and affordable housing, especially where incomes are unequally distributed. Thus, as filters in the housing allocation system, they have the power to decide the eligibility of prospective home owners or investors for housing resources and units.

This article considers the perception of residents on how the activities of gatekeepers constrained access to housing resources and home ownership in Lagos State using the Peri-urban Interface (PUI) of metropolitan Lagos as a case study. The experiences of women in acquiring housing resources and units are also considered.

Conceptual Anchor and Related Literature

The concepts of gatekeepers and equity provided the conceptual anchor for this paper. The idea of 'gatekeepers' is a useful way of discussing how the activities of certain urban actors that are involved in housing production process constrain access to housing resources and units. A succession of empirical studies (Pahl, 1970, 1979; Boddy, 1976; Cater and Jones, 1989; Alabi, 2013) has left no doubt that there are, in every phase of housing production, series of gatekeepers

whose activities limit access to housing resources and units. For instance, manual workers otherwise known as "Blue – collar" workers are disadvantaged, not only for the obvious reasons of low earnings but also because the future level of, and stability of their earnings is, or is thought to be, in doubt (Harloe *et al.*, 1974).

In a similar manner, UNCHS (1996) argues that women headed households face particular problems, because of widespread gender biases in credit vetting procedures. Therefore, with the activities of gatekeepers, as the allocators of housing resources, the human settlements option of the poor (and of poor women in particular) will not improve substantially because they might be excluded from having access to essential inputs, especially land and finance (UNCHS and ICA, 1999).

According to Cater and Jones (1989), although the total stock of housing is in short supply, *desirable* housing is and therefore access to it is rationed. By responding to the dictates of the market forces, gatekeepers ensure that housing is beyond the reach of vast majority of the population. Hence, in urban society, free market forces alone are unable to provide a key commodity essential to the very survival of the entire population (Cater and Jones, 1989).

In the context of this study, gatekeepers are the urban actors (private sector and civil society organizations) whose responsibility and power it is to undertake the provision and distribution of scarce housing resources and units. It also includes urban authorities and policy officials that determine public policy and allocate public resources. These key actors include state land

managers/administrators, customary/private land owners, land speculators, local planning authorities, mortgage lenders, private property developers, public housing managers and real estate agents. The practices of these urban actors exacerbate rather than reduce housing inequalities between urban residents.

Study Area

Metropolitan Lagos, the fastest growing metropolis in Nigeria, is located in Lagos State on the south-western coast of Nigeria along the Bight of Benin between Latitudes 6° and 7° North of the Equator and between Longitudes 3° and 4° East of the Greenwich Meridian. The PUI of metropolitan Lagos is the built up area just outside the corporate limits of the central metropolitan Lagos where suburban growth is taking place. It can be divided into two and these are the internal and external PUI.

The internal PUI is the continuously built up area outside the city boundary and it is characterized by strong urban influences, easy access to market, services and other inputs, ready supply of labour, but relative shortage of land for residential development. In the external PUI, the metropolis 'is expanding physically into former rural areas bringing about a change in land use and livelihood' (Adam, 2001:201). Rural villages have been engulfed by residential development. This zone is characterized by competition over land between agricultural and residential development. The impact of gatekeepers is mostly felt in the external PUI because it is in this zone that expansion of building is most rapid and speculative building is most common

Methodology

The data for this research were obtained from both primary and secondary sources and they are both quantitative and qualitative. The secondary sources of data for this study include extensive review of literature. An integrative approach, employing a diversity of methods (household questionnaire survey, Focus Group Discussion (FGD) and open-ended individual conversation) was used in collecting primary data. The household questionnaire was designed for household heads (home owners and tenants) in either private or public housing who have resided in their present houses for at least a year and above. It was used to collect relevant baseline information on the socio-economic characteristics of the respondents, housing characteristics and the impact of gatekeepers on the pattern of access to housing resources and units. The FGDs and open-ended individual conversations were conducted on the sub-sample of surveyed household heads. Ten FGD sessions were conducted in the selected communities and each FGD comprised 8-12 adult males and females.

A multi-stage sampling strategy was adopted for the purpose of administering the 1220 household questionnaires. All the recognized LGAs that constitute the PUI of metropolitan Lagos were identified, their population projected and a sampling ratio of 0.0265 per cent was used to determine the sample.

Information emanating from FDGs as well as open-ended individual conversations was content analysed. Student *t*-test was used to determine whether there is significant difference between male and female access to security of tenure or not. A multiple

linear regression model involving dummy variables was used to test the hypothesis (access to conventional mortgage finance is a function of social class, gender and location of property).

Discussion of Results

Socio-Demographic Characteristics of Survey Respondents

About 76.1 per cent of the respondents were male while the remaining 23.9 per cent were female. While 86.3 per cent were married, only 7.0 per cent were single. Another 3.7 per cent is made up of separated, divorced and widowed respondents. Age distribution of the respondents indicates that the modal class of the respondents is the age group 40 – 49 years represented by 37.2 per cent. Not less than 20 per cent of the respondents fall below the modal class while another 42.8 per cent fall above it. Thus, as high as about 80.0 per cent of the respondents are aged above 39 years.

The educational status of the sampled respondents is not low as only 12 respondents interviewed are without any formal education. Another 6.0 per cent attained primary, Standard 6 or Arabic education. This implies that only 7.0 per cent of the respondents are stark or near illiterates. However, 1116 respondents (93.0%) attained secondary and tertiary education. The level of literacy has significant implications on the ability of respondents to comprehend the impact of gatekeepers and urban managers on pattern of access to housing resources and home ownership.

The main occupations of the respondents are craftsmanship and self employment accounting for 25.8 per cent, trading (27.7%), civil service (14.0%)

and company worker (16.2%). Other notable occupations such as farming, pasturing, etc accounted for 9.9 per cent. The percentage that is not in workforce (retirees) accounted for 5.3 per cent, while unemployed constituted 1.1 per cent only.

The annual income distribution of the respondents shows that about 9.2 per cent of the respondents earned N142, 000.00 or less per annum. Relative higher incomes were recorded with 53.2 per cent earning between N142,001 and N242, 000 and 34.6 per cent earning between N242, 001 and N342, 000. Only 3.0 per cent claimed to be earning over N342, 000 per annum.

Housing Characteristics of Survey Respondents

Majority of the dwelling units surveyed are rooming houses (54.0%), bungalows or flats which are mostly single-unit dwellings account for 19.7 per cent, while multi-flat type of housing account for 28.3 per cent. About 10.3 per cent of the houses are duplexes and they are mainly found in the non-poor neighbourhoods, although, very few can still be found in the low-income neighbourhoods.

About 42.4 percent respondents rely on piped water. Residents tend to supplement the piped supply by sinking well (31.8%) and borehole (4.3%). Other sources of water are river and stream (0.6%) and water vendors (4.6%). The remaining 16.3 per cent of the respondents relied on a combination of various sources.

Majority of the respondents (94.7%) have access to electricity. The households without electricity (5.3%) can be found in some of the areas occupied by the natives and in the uncompleted buildings being

inhabited by some poor residents. The regular occurrence of power outages has made some residents to acquire their own stand-by generating plants.

With reference to sanitation facilities, water closet and septic tank system, which are used simultaneously, takes the lead with 74.3 per cent. This is followed by pit toilet/latrine (15.0%) and ventilated improved pit toilet (3.0%). The remaining 7.7 per cent households are without any form of toilet. Hence, they resulted to unsanitary means of disposing waste such as defecating in the nearby bush, water bodies, uncompleted buildings, undeveloped plots and open dumps.

There are various options available for refuse collection and disposal and these include taking of waste to designated waste collection points (45.3%) and private refuse contractors popularly called *Private Sector Participation (PSP) operators* (13.0%) to collect for ultimate disposal. Some households engaged the services of truck/cart pushers (4.3%), while some dump their wastes on road sides (3.0%) or in drainage channels or water bodies (3.7%), nearby bushes (22.7%) or burn their wastes within their premises (8.0%). One of the major problems that acts as a constraint on efficient operation by the Lagos State Waste Management Authority (LAWMA) is the fact that up to 30 per cent of the inhabitants live in inaccessible areas.

Pattern of Access to Housing Resources and House Ownership

Housing Resources

Residents revealed that they have been able to obtain land for housing through private purchase (90.8%) from traditional land owners or land owning

communities, land speculators, grabbers, touts and estate surveyors and agents. Other than access obtained through this way, another 3.3 percent obtain land from the state government through statutory (normal) allocation and ratification process. Other methods are though inheritance (3.3%), co-operative societies (0.8%), resettlement schemes (0.4%) and invasion of government acquired sites (1.4%).

Residents' perception shows that land managers' efforts at formal land delivery emphasize the control and regulation of land use rather than supporting and facilitating the supply and development of land to ensure that demand is met as quickly, and cheaply as possible. Policies and procedures guiding the supply of state residential land especially normal allocation of the State serviced residential plots are described by residents as rigid, inefficient, ineffective and unduly cumbersome. *They have contributed to formal land shortages, rather than improving access to formal buildable plot*, a discussant reiterates. Only few buyers participate in state serviced residential land market and urban management authorities greatly influence market outcomes. The Land Use Act which was supposed to break up traditional ownership control and produce a more efficient land allocation system has yet to be effectively implemented by the appropriate authorities. A serious constraint on the expansion of formal housing is the difficulty of acquiring land for new housing construction.

Legal title documents possessed by the households interviewed are Certificate of Occupancy (C of O), State land (2.6%); Private C of O (6.8%); Ratification with C of O (6.2%) and

Governor's Consent (0.3%). Majority of the respondents (58.5%) that possess legal title live in high-income neighbourhoods while the remaining 41.5 per cent live in low-income neighbourhoods. This study revealed that majority of the residents (84.1%) has nothing to show as legal title document.

Pattern of access to legal security of tenure showed that in the high-income neighbourhoods, more than 80 per cent of the residents that had access to legal title documents were male. In the middle-income residential areas, only 25.9 per cent of the residents were females, while

men constituted 65.4 per cent and 8.6 per cent obtained legal title jointly (husband and wife). Finally, with reference to the low-income neighbourhoods, about 90 per cent (89.5%) of the residents were males while 6.6 per cent were females.

The paired t-test results show that the t-value for pair one variable is 5.137 at 40 degree of freedom and is significant at 0.05 level (i.e. 95% confidence level). A probability of 0.000 indicates that there is a significant difference between male and female access to legal title documents as shown in Table 1.

Table 1: The Paired Sample t-test Result

Variables Pairs	Paired Difference			95% Confidence Interval of the Difference		t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error	Lower	Upper			
				Male Access to Legal Title and Female Access to Legal Title	2.5122			

* = Significant at 0.05 Level

There are deeply rooted cultural and religious beliefs, structural arrangements, and inadequate policies that favour gender differentials in access to land and housing. Women's access to land and legal security of tenure is *considered illegitimate, unnecessary and hence, should not be encouraged*, a male discussant opines.

"Women's access to residential land is constrained by several factors notable among which are socio-economic conditions of women, patriarchal system, socio-cultural and religious beliefs as well as "powerlessness of women".

Since majority of women are poor, their demand for housing resources and units is generally ineffective due to lack

of ability to pay and price mechanisms do not make provision for installment payments. The traditional Nigerian society is a patriarchal society where the household head is male, and where the male child is favoured more than the female. According to a discussant,

"the decision to own land or house is usually reserved for men as heads of households."

This confirms the observation made by Olatubara (2003) that patriarchy is a societal value system, which fosters gender discrimination. Marriage laws and practices often compound the problem of the patriarchal system, argued a key informant interviewee. A key informant observes that:

“Women’s attempts to gain access to land are often frustrated and met with resistance in a male dominated structure. The husband often looks at his wife as being too ambitious if she aspires to own a house. The right type of support by men is lacking.”

The impact of discrimination against women on the right to adequate housing is more evident from customary land rules on inheritance rights and access to land (Onyekpere, 1999).

Out of the 1000 owner occupiers surveyed, only 92 (0.92%) used credit financing for housing production. The criteria for lending rendered the remaining 90.8 per cent owner-occupiers ineligible for housing finance. The financial intermediaries from which respondents have benefited are the informal Thrift and Credit Co-operative Societies popularly called *Alajeseku* (12.0%), Co-operative Societies (18.5%) as well as the PMIs/commercial banks (59.8%). The remaining 9.7 per cent of respondents obtained housing finance from Employees’ Housing Scheme, friends/relative and religion/cultural organizations. The mortgage loans obtained range from N100, 000 to over N5, 000, 000.

Sixty-two respondents have access to conventional mortgage finance provided by the commercial banks, PMIs and conventional cooperatives. Out of these, 58 (93.6%) built their houses in high/middle income residential neighbourhoods. The remaining 34 respondents live in low-income neighbourhoods. Out of the 34 respondents that built their houses in low-income residential neighbourhoods, 30 (88.2%) relied mostly on unconventional sources of housing finance such as thrift

and credit societies popularly called *Alajeseku*; friends and relatives as well as religious and cultural organizations. Out of the 62 residents that accessed conventional mortgage fund only 3 (4.8%) are low-income earners. This confirms the observation made by one of the key informant interviewees that:

“It is the middle and higher income groups who are often successful in ‘capturing’ conventional mortgage funds at the expense of low income groups.”

The relationship between access to institutional mortgage finance and three explanatory variables (social class, gender and location of property) was determined by using multiple linear regression model involving dummy variables. The results of the zero-order correlation analysis as contained in Table 2 reveal that the correlation between access to conventional mortgage finance and social class, gender and location of property are as high as 0.927, 0.854 and 0.800 respectively. The multiple regression results (as contained in Table 3) also show that the overall level of explanation of the three explanatory variables, which are significant at 0.01 confidence level, is 86 per cent (r^2 of 0.927). The results, therefore, reveal that social class (poor or non-poor), gender (male or female) and location of property (high/middle or low-income residential neighbourhoods) are in fact significant explanatory variables as far as access to conventional mortgage finance is concerned. The R^2 (0.860) shows that about 86 per cent of the variation in access to conventional mortgage finance are jointly accounted for by the independent variables. The F-ratio

(180.521) is significant, showing that the equation is reliable.

From the result of the multiple regression model presented in Table 3, social class is the most crucial variable affecting access to conventional mortgage finance. It has a beta coefficient of 0.545. Other variables that influence access in order of importance are gender and location of property with beta coefficients of 0.251 and 0.243 respectively. Mortgage finance institutions effectively decide not only

who gets loan, but also what kinds of property they can finance and in what location. This practice is known as redlining. Redlining is possible by discouraging prospective borrowers with higher interest rates, request for title documents, shorter loan maturity and other eligibility criteria. This process makes more credit available for housing development in non-poor neighbourhoods, thereby, perpetuating residential segregation by social class.

Table 2: Zero-Order Correlation Coefficients between Residents' Access to Conventional Mortgage Finance and Explanatory Variables

	Access to Conventional Mortgage Finance	Social Class	Gender	Location of Property
Access to Conventional Mortgage Finance	1.00	0.927	0.854	0.800
Social Class		1.00	0.813	0.715
Gender			1.00	0.629
Location of Property				1.00

Correlation coefficients are significant at 0.01 level (1 tailed).

Table 3: Multiple Regression Results: Residents' Access to Conventional Mortgage Finance and Explanatory Variables

Dependent Variable	Independent Variables	Beta Coefficient	Absolute t-values
Access to Conventional Mortgage Finance	Social Class	0.545	6.966**
	Gender	0.251	3.435*
	Location of Property	0.243	4.195**
	Constant	1.600E-02	0.704
	R	0.927	
	R ²	0.860	
	F-ratio	180.521**	

No of Cases = 1200; Level of Significance: ** = 0.01 (1 tailed); * = 0.05

House Ownership

Generally speaking, access to owner occupied housing units as perceived by the respondents is determined mainly by income (55.9%), occupation/social class (31.2%), and access to housing resources like land, legal title document and housing finance (3.6%), as well as

individual determination (4.2%) and will/inheritance (1.2%). In addition, nationality (0.9%) and political affiliates or connection (3.0%) also play some roles in determining those who have access to public housing.

Focus group discussants reported that gatekeepers constrained access to owner

occupied housing units through market-determined and speculative accommodation and land prices. Other than price, other determinants of access to home ownership identified during the various FGD sessions and open ended individual conversations are outright payment or down payment of 30 – 50 per cent of housing cost, level of education, type of employment; housing design and the activities of real estate agents, whose motive is primarily financial reward. A discussant claimed that

“certain categories of people are denied access through hoarding of information on available units; cumbersome allocation procedures; and selective housing design/types, which may not accord with the needs of certain group of people based on their social and economic characteristics.”

Inability to influence government policies is another factor identified by some discussants. Socio-cultural factors, among others, excessive dependence on men for support, early marriage, and polygyny, are also identified by the female discussants as other factors constraining their access to housing resources and units. According to a key informant interviewee,

“indeed, the harsh reality of our social scene is that “women” and access to housing are seen as two mutually exclusive and incompatible entities.”

It was revealed in an open-ended individual conversation that equally important is that while men usually demand for accommodation units that are permanent and spacious, women tend to demand for relatively temporary accommodation which is meant to bridge

the gap that exists as a result of family dispute leading to temporary break in marriages, or as a result of difficulty in quickly finding a male suitor for marriage, and also in some cases as a result of widowhood. These conditions, a discussant argued that

“create demand for different types of housing units which the market-determined housing sector may not readily provide. Another discussant concludes that women, because of low capital and competing socio-biological roles in the home/society, rarely have the time and the ability to effectively pursue acquisition of housing resources and units. The most important factor in gaining access to housing pertains to power, a discussant observed. The powerful “men”, therefore, consider themselves as the right persons to own land and housing.”

With reference to rental housing, single women and female headed households still suffer discrimination in finding rental accommodation from private landlords. *Sociological factors of ethnicity and religious and cultural values are regarded as other determinants* by some other discussants.

Taste is perceived by some discussants as another major factor influencing the pattern of access to rental accommodation in the sense that different income groups will aggregate in houses and house types that are commensurate with their status.

Conclusion and Recommendation

This article documents the pattern of access to housing resources and units. Determinants of access to housing resources and units as perceived by the

residents centered on income, occupation, social class gender and government policies. From the perspectives of residents, conventional housing resources and units provided by gatekeeping institution seldom serve the needs and requirements of the disadvantaged groups (women included). Gender differentials in access to housing resources and units are attributed to marriage laws and practices, socio-economic conditions of women, patriarchal system, socio-cultural and religious beliefs and "powerlessness of women". Other factors are inadequate access to information / hoarding of information on available housing units, cumbersome allocation procedure and selective housing design.

Since bureaucratic allocation of land under Land Use Act has failed, there is need to review the Land Use Act of 1978 in such a way that communities and families have a say in land administration and management. This is essential because almost thirty-nine years after the introduction of the Land Use Act, families and communities still exert great influence on residential land use decisions. Also, the Executive Bill to amend the Land Use Act (Land Use Act (Amendment) Bill 2009) which entails the removal of Governor's consent on mortgages should be passed into law. This is with a view to improve the environment for mortgage lending.

It is obvious from this study that due to the activities of gatekeepers, the cost of obtaining legal title to land in metropolitan Lagos is too high for the low-income group. However, it is possible to be flexible concerning the payment for obtained land title, by, for example, dividing it into several installments. Government can issue

Temporary Occupancy Permits to people in ratified areas, and this can later be converted to Certificates of Rights.

New construction alone will not solve all current housing problems created by gatekeepers. Attending to the present qualitative aspects of the crisis should be an integral facet of housing practice. This can incorporate such aspects as housing upgrading and development of urban planning and management principles and practices that are realistic. This involves a re-examination of the urban planning and management system including existing planning regulations and building codes.

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