

Housing Inadequacy in Nigeria and Ramifications

Bernard Nkem Ekwe

(BSc. Accounting, MBA Rivers State University of Science and Technology- Port Harcourt)

doi: <https://doi.org/10.37745/ijbmr.2013/vol11n85469>

Published September 12 2023

Citation: Ekwe B.N. (2023) Housing Inadequacy in Nigeria and Ramifications, *International Journal of Business and Management Review*, Vol.11, No.8, pp.54-69

ABSTRACT: *This article critically analyses housing inadequacy in Nigeria and its effects. The study is exploratory in nature and used qualitative methodology. Key findings suggest that protests, informal settlements, health challenges, shack fires, flooding, violence and criminality, corruption and xenophobic attacks are the ramifications of housing inadequacy in Nigeria. This study used relevant review of literature, document and policy review, and a qualitative inquiry of secondary sources with regards to housing inadequacy in West Africa/ Nigeria and its ramifications to answer the research questions. Through the Federal Housing Authority, the government needs to engage the private sector, state-owned enterprises, States and Local Governments to unlock strategic parcels of land suitable for human settlements development, which provision, especially for low-income groups should be at subsidized rates. The country needs an efficient, formidable and incorruptible Ministry of Housing Development that is able to perform the huge task of spatial integration.*

KEYWORDS: housing, inadequacy, West Africa, Nigeria

INTRODUCTION

The right to adequate housing is clearly recognized in international human rights law, including in the International Covenant on Economic, Social and Cultural Rights, which provides for ‘the right of everyone to an adequate standard of living for himself and his family, including adequate food, clothing and housing, and to the continuous improvement of living conditions’ (United Nations Publication 2012). The homeless and the inadequately housed are more numerous across the planet (UN 2010). 100 million people are homeless and more than a billion are inadequately housed. The problem is compounding and UN-Habitat estimates that worldwide, close to 3 billion people will need access to housing and basic infrastructure services over the next 25 years, which will require 35.1 million housing units per year or 96,150 per day or 4,000 per hour to meet the demand. Every week more than a million people are born in or move to cities in the developing world, driving up the need for new and better housing. The estimates of the United Nations state that 3 billion persons will be living in slums in 2050.

It is therefore understandable that lately, housing and its related issues, particularly its inadequacy has become a serious global problem, and different countries’ planners and policymakers are struggling to solve the challenges concerning the issue. Housing

inadequacy represents a major challenge to social and economic development and places great pressure on already struggling health and education systems. The University of Dublin – Trinity College (2015) maintains that housing inadequacy places great pressure on the environment and also poses challenges to security and social cohesion.

In Africa, failure to address housing issues has led to the continued growth of slums and poorly serviced informal settlements on the urban periphery, where between 75% and 99% of urban residents in many African cities live in squalid slums of ramshackle housing. The University of Dublin, Trinity College (2015) argued that Africa currently has almost 200 million slum dwellers which account for about 20% of slums around the world. Africa is the second most populous continent and with one of the highest population growth rate in the world. With its population expected to rocket from 1 billion in 2015 to between 3.5 billion and 5 billion in 2100, African cities will have to accommodate more than about 300 million new residents by 2030.

Like many other countries in the world, Nigeria is suffering with an unprecedented housing crisis. It faces a growing challenge in providing all citizens with access to suitable or adequate housing despite the Constitution stating that ‘everyone has the right to have access to adequate housing’ and that the ‘state must take reasonable legislative and other measures, within its available resources, to achieve the progressive realization of this right. According to Statistics, Nigeria’s Household Survey 2017, 12.1% (1,789 million households) of Nigeria’s 14.75 million households lived in informal housing in 2011 with Lagos having 20.4% households living in informal settlements, North West, 18.5% and the South West, 15.1%. Abuja has the smallest percentage with 4.5% and the South East has 6.5% (Nigeria yearbook 2017/18). Statistics of Nigeria’s Household Survey 2017 further stated that a total of almost 1.3 million households have no access to piped water and as far as sanitation is concerned 8 242 924 have flush toilets, 297 847 households use bucket toilets, and 80,748, 597 households have no toilet at all. All this helps to elucidate the magnitude of inadequate housing in Nigeria.

The nature of the relationship between housing inadequacy and socio-economic development and cultural and political development might not be apparent because of the absence of research in the areas but there is a clear relationship between housing and crime, housing and education, housing and health, housing and social exclusion and housing and poverty. Inversely these relationships have a direct bearing on socio-economic development and also cultural and political development. It is therefore clear that the inadequacy of housing in Nigeria has several diverse effects for the country.

Background

Houses reflect the most important indices of human development and therefore it is necessary for nations to invest in wholesome development and provision of citizen’s housing needs. United Nations Conference on Human Settlement United Nations Centre for Human Settlements (Habitat) and ILO 1995, United Nations Habitat (2009), United Nations Millennium Project (2005) and Millennium Development Goals recognize housing as a basic human right and commit governments to addressing housing rights. This is because housing is

one of the most fundamental basics of human needs along with food and water. It contributes to a sense of belonging, ownership, identity, citizenship and a sense of self-sufficiency. Housing inadequacy is therefore a major setback on humanity and has diverse effects on a country and its populace – not only the inadequately housed. The global housing crisis, especially in the developing world, is deteriorating day by day, resulting in a situation whereby the efforts towards achieving adequate housing is becoming a mirage in spite of the ambitious United Nations Millennium Development Goal 7 Target 11. UN- Habitat (2008:3) argued that housing problems are far from being solved and submits that the problems vary from country to country and also over time, and the problems depend largely on a country's social, economic and political conditions prevailing at a given time, as well as people's attitudes towards living standards and their expectations for housing improvements.

This article has a comprehensive two-dimensional purpose. It seeks to analytically broaden the inquiry into housing inadequacy in Nigeria and critically analyzes its ramifications.

Importance of the article

The importance of this article is that it considers the relationship between a major place-based infrastructural element and an integral part of the community fabric, which has a profound impact on the social, economic, cultural, political and physical characteristics of a community. Furthermore, it analyses the inadequacy of this major place-based infrastructural element and the ramifications thereof. Although there has been a great deal of research into housing, there has been relatively little on its inadequacy and the ramifications thereof.

METHODOLOGY

This article adopted a qualitative methodology because it is phenomenological in nature and also that it concentrates on understanding the full-dimensional picture of the subject of investigation. Qualitative research is a term that denotes the type of inquiry in which the qualities, the characteristics or the properties of a phenomenon are examined for better understanding and explanation. Moreover, the qualitative approach encouraged an open-ended dialogue between the researcher and the participants, which gave participants the opportunity to respond in their own words rather than having to choose from fixed responses as quantitative methods do. In addition, literature review, documentary review, including reviews of policies pertaining to housing, particularly in Nigeria were conducted to assist in providing an overview of areas in which the article is disparate and interdisciplinary.

Causes of housing inadequacy in Nigeria

According to UN-Habitat (2015:2), housing inadequacy is caused by a range of interrelated factors, including population growth and rural–urban migration; lack of affordable housing for the urban poor; weak governance (particularly in the areas of policy, planning, land and urban management resulting in land speculation and grabbing); economic vulnerability and underpaid work; discrimination, marginalization and displacement caused by conflict, natural disasters and climate change. The increased mobility of informal dwellers and the rapid formation of towns have been facilitated by administrative confusion, institutional restructuring and the

absence of clear policy, all of which have left a vacuum in which squatter settlements have been able to flourish.

This article is of the view that causes of inadequate housing are intertwined with causes of housing delivery. These are as follows:

- Population growth (migration, urbanization and demographics)
- Administrative issues (Lack of control and corruption)
- Economic variables (poverty, affordability and poor access to housing finance)
- Housing shortage

Population growth

Most of the challenges which seemingly remained unresolved since many decades were because of Nigeria's Governments chasing moving targets. Nigeria's dynamic economic development made it an important destination for work seekers. From the time the first Oil producing Site started operating, Cities and Villages developed, prospective Engineers and labourers and entrepreneurs streamed to the region in search of work or fortune. Urban areas were created to provide places to live and work for people who could no longer make a living from farming or wanted to do something else than farming. It is accepted that urban areas, which came to be known as cities or towns were the cradles of civilization because they served as havens for persons who wanted to invent and manufacture goods, which could enable mankind to improve its quality of life.

The natural increase of the population is another straining factor. The rate of natural increase is highest amongst the poorest communities, which means that the poor will constitute an ever-increasing proportion of the total urban population over the next decades. Issues arising from population growth are related to the capacity of Nigeria's limited resources to provide for the peoples' needs and it (population growth) has a ripple effect on the provision of services including housing.

With the resources at the disposal of government and mindful of the continued high population growth rate and the rapid pace of urbanization, it could take decades just to break this backlog.

Migration

The rapid expansion of cities throughout the world has been accompanied by equally rapid growth of informal settlements often known as slums. Slums develop as the formal housing market is unable to cater for the number of migrants, many of whom are extremely poor. Nigeria fails to cope with housing demand set up by the massive influx from villages to the cities.

Urbanization

In general, the expansion of towns mirrors the broader national process of urbanization. Urbanization is the change in the proportion of a population living in urban areas or a social change on vast scale, which means deep and irrevocable changes that affect all sectors of

society. Urbanization is the process of human agglomerations in multifunctional settlements of relatively substantial size. In this process a particular society shifts from being largely bound to the country to being bound by the city. Many fact finders viewed it as a spontaneous phenomenon of in- migration to cities, which requires creative management. The process is irreversible once it has begun.

Urbanization is accelerating at an exponential rate in developing countries and it has now become the modern trend of today's globalized world, which is making very rapid progress with the support of everyday innovative technology. The unprecedented proliferation of slums and informal settlements and a chronic lack of adequate housing continue to be amongst the major challenges of urbanization. Slums, informal settlements and inadequate housing remain the visible manifestations of poverty and inequality in cities. Available evidence shows that inadequate housing affects far more people in urban areas, despite being more acute in rural areas. According to Statistics, Nigeria's Household Survey (2017/18), Nigeria has a much higher level of urbanization than China (at 54%), India (at 32%) and also that more than half of Nigeria's population is urbanized – up to 60% of Nigerians live in the country's urban centers. In light of this discussion, urbanization is one of the factors that have resulted in the unprecedented increase in the populace of Nigeria's urban areas and is one of the contributors to housing delivery challenges in the country.

Administrative issues

Lack of control and Corruption are the main administration-related factors that cause housing challenges and ultimately informal settlements. However, despite these factors, the Federal Government's promises of adequate housing provision have consistently never been met with actual delivery action.

Corruption

Corruption is a particularly viral form of organizational cancer which once enters the life stream of a public agency, quickly spreads to all parts – it is highly contagious, debilitating and costly to treat. Corruption also hinders delivery of affordable housing. According to Surveys, because of the hierarchical character of the state and the related lack of accountability of high-level officials to their subordinates and the public, 'shady' tender deals with private firms and outright theft of state funds and property is the norm. Some government employees are involved in corrupt activities which lead to, amongst other variables, people not on housing waiting lists or people who do not qualify for government houses, like foreigners to be granted preference in the allocation of houses and lands.

Lack of control

Control is strongly linked to accountability. Lack of it leads to apathy, mismanagement and incompetence. Control is the process of ensuring that actual activities conform to planned activities; a process of monitoring activities to determine whether individual units and the institution itself are obtaining and using their resources efficiently to achieve their objectives. An organization may formulate correct plans and policies but underperform or mal-perform because of a lack of necessary controls. This is commonplace with Nigeria.

Economic variables

Poverty, unemployment, affordability and poor access to housing finance are the general factors that, when combined, make up the economic variables. Whilst the private sector has been trying to service the populace that falls within its ambit with the construction and provision of houses, it is not sufficiently coping, leaving those that have not been serviced for one reason or other (e.g. not being legible because of having an unfavorable credit history, having been blacklisted or unable to afford) to increase the volumes that are dependable on government for the supply of adequate housing.

Poverty: A lack of access to adequate housing exposes one to the structural violence of poverty, its severity and associated complexities of despair and deprivation – relative or absolute – which constitute a significant threat to human security. It is undoubtedly true that in general the poor are inadequately housed and that the poorer a country is, the less adequate are housing conditions, at least in the low-income groups. The Nigerian society is largely characterized by extreme poverty, which is the leading social issue in the continuation of sprawling cities. The rate of natural population increase is highest amongst the poorest communities, which means that the poor will constitute an ever-increasing proportion of the total urban population for many years to come.

At present, millions of Nigerians face severe problems in accessing even the most basic services and ultimately it will become matter of life and death, particularly with regard to issues of housing. More than 85 million families still live without power, often sharing a single tap and a mobile toilet amongst dozens of informal households.

Affordability: A non-political Transnational Intergovernmental Organization, the International Human Rights Commission, IHRC, has lamented Nigeria's growing number of homeless people, saying the country's housing deficit now stands at about 28 million. The ₦470bn national budget allocation for housing in 2022 would be but a silent wind in the face of the Nigerian Federal Government's housing deficit amount of about N21trn.

The low incomes of large proportions of Nigerian population imply that many people are unable to afford adequate housing using their own financial resources alone. The most modest formal house is beyond the reach of the poor, the majority of whom live in informal shelters. The minimum government housing subsidy has been eroded by building inflation and banks are not

extending mortgage finance to the very poor who cannot afford even the cheapest and most rudimentary formal dwelling, which leaves informal settlements as their only alternative.

Poor access to housing finance: Housing finance from financial institutions is key to the development of the primary and secondary housing market. One feature common to the poor is poor access to financial assistance in the form of loans for formal housing and serviced sites or housing subsidies by employers. Many poor families have no access to mortgages or loans for building or buying a home and aside lack of access to credit forces, families don't have adequate resources. Banks have previously been reluctant to invest in townships or new low-

cost housing developments mainly because of negative perceptions about crime and repayment risks. One of the reasons why families with inadequate shelter are unable to access loans is that they work in the informal sector and so are less able to provide employment documentation whether their current income level would qualify them for a loan. Research shows that financing institutions favor households with above average incomes, employed in the formal sector, and where the head of household is male. Even housing finance institutions aimed at assisting low- income families have often been inaccessible to most of the poor. With the housing market currently being driven by first-time buyers and the average house price increasing by 3.2%, the number of people migrating into informal settlements is set to further plummet.

Ramifications of housing inadequacy in Nigeria

As a result of housing inadequacy, living conditions within the settlements in which inadequate housing is rife are typically poor with residents facing a range of basic livelihood challenges, including poor access to basic sanitation and water supply, solid waste accumulation, recurrent shack fires, safety and security risks, and a range of health hazards.

This study maintains that the ramifications of housing inadequacy include the following:

- flooding
- violence and criminality
- corruption

Flooding

Adequate housing protects people against floods and associated stagnant water, in which mosquitoes and other insects breed, which is the key factor in spreading infectious diseases. The flooding ramifications of inadequate housing are often underestimated because they are seasonal. However, the effect of flooding can be severe on communities particularly in areas with no drainage systems. These include:

- damage of furniture and important documentation such as identity documents and certificates
- levels of biological contamination, often through contamination with sewage
- water pollution from industrial waste (e.g. chemicals and acids) and also dead animals and domestic garbage
- disrupted access to services, for example, transport, community services, schools, health services, postal deliveries, etc.
- increased risk of infectious diseases, especially water borne, for example, cholera, gastrointestinal diseases and from overcrowding and lack of fresh water supplies.

Violence and criminality

Another potential negative impact of inadequate housing that is often overlooked in reviews on this subject is that of domestic violence. This seems to suggest that a home is not always a refuge from the outside world: it can be a source of strain and danger, especially for women

and children. To them the home can be the primary location of physical, emotional and sexual abuse and also a prison.

Common explanations for neighborhood violence and criminality point simplistically to poverty and social disorganization as causes, which are a common feature of inadequate housing. This is the case in Nigeria as well as in other urban areas across the globe. More nuanced explanations draw attention to subtle considerations of social cohesion, distrust and weakened informal control in urban communities. According to the 'collective efficacy' theory high levels of violence and violent crime are prevalent in communities that face challenges of concentrated disadvantage in terms of poverty, high unemployment and a considerable alcohol and drug abuse burden as is the case in inadequate housing areas.

Smaller houses (sometimes informal) lead to greater tensions between couples, which could lead to violence relating them to the Brazilian context. 'Excluded from the universe of the proper, they are symbolically constituted as spaces of crime, spaces of anomalous, polluting, and dangerous qualities. Inhabitants of such spaces are also conceived of as marginal with the list of prejudices against them endless. This criminalization shapes the notion that inadequate housing areas particularly informal settlements are spaces of crime, it is commonly alleged that an anti- establishment or oppositional, culture prevails in slum areas, which is broadly supportive of all kinds of illegal activities.

When a large population group in cities is afflicted by social exclusion and discrimination, ill health, poor conditions, as well as restricted access to land and basic infrastructure, increasing levels of criminal violence, lack of safety and general fear in the use of public space are often observed. This is synonymous with communities in inadequate housing areas.

Corruption

Some societies are trapped in a high-corruption equilibrium, or, to put it differently, are pervasively corrupt. The corruption discourse upends mainstream development agendas that narrowly equate corruption with individual acts of bribery and the long-standing notion that corruption manifests mainly amongst the poor and lower rungs of the state.

Corruption, like many other forms of behavior when placed under the scrutiny of the social science lens, proves to be an elusive and complex phenomenon: in fact, the more one examines it the more difficult it becomes to separate corruption from other forms of social exchange. The task of definition is not made easier by the fact that corruption, by its very nature, is inseparable from questions of public morality and morality in general. Considering this, an attempt at definition should be made not simply out of the primordial academic need to demarcate, to classify or to pigeon-hole, but because, the enterprise itself helps to tease out the essential characteristics of the phenomenon under discussion.

Various authors offer different definitions of corruption as follows:

- Corruption is the behavior of public officials which deviates from accepted norms in order to serve private ends (Carter 1990:5)

Publication of the European Centre for Research Training and Development-UK

- Corruption is behavior which deviates from the formal duties of a public role because of private-interests regarding (personal, close family, private clique) pecuniary or status gains; or violates rules against the exercise of certain types of private-regarding influence (Harvey 2000:15)
- Corruption is the misuse of public power for private profit (Harvey 2000)
- The practice of using the power of public office for making private gain in breach of laws and regulations nominally in force (Andreski 1968:92)
- Corruption is the abuse of official powers for personal gain (Ayles 1998).

All the above definitions depend upon the existence of a public domain which is recognizably separate from the private sphere. In exploring the pervasiveness of these definitions along the housing lines, Yuen (2002) argued that they (definitions) may reflect a range of factors, including the opacity, clumsiness and arbitrariness of the housing problems.

Doshi and Ranganathan (2016:20) argued that ‘corruption’ serves as a cultural, semantic and moral rubric that expresses and shapes a sense of structural injustice in the moment of sharpening urban inequality. With regard to inadequate housing, corruption is both a cause and an effect (Austin et al. 2002). It (inadequate housing) both breeds and is bred by corruption. Housing officials and people with connections with influential people in the housing department take advantage of community members who are inadequately housed or foreigners and promise them houses and to push their names forward on housing waiting lists at a fee. A significant challenge comes from the media, intellectuals and the youth, who assert their disgust with corruption, materialism and bureaucratic inefficiency (Austin et al. 2002). This results in revolts and protests some of which are extremely rambunctious, which substantiates Yuen’s (2002) view that the corruption discourse is repurposed in disruptive ways. According to Matunhu (2008:104), corruption exacerbates poverty and xenophobia.

The impact of corruption extends beyond the specific actions of the perpetrators. The overt result of the practice is unfinished roads, housing inadequacy, political and social turmoil, crumbling schools and crippled health systems (Matunhu 2008:104). These negatives culminate into a depressed community. The sum effect of corruption is that it compromises social and economic development of a nation, which may bring about disgruntlement by the civil society (Matunhu 2008:105).

FINDINGS

The findings of this article suggest that inadequate housing continues to be a serious political, social and economic problem in Nigeria/ West Africa and that most strikingly, the deficit in adequate housing continues to grow each year, forcing more families to live in dangerous or squalid shelter conditions. The findings further suggest that protests, informal settlements, health challenges, shack fires, flooding, violence and criminality, corruption and xenophobic attacks are the ramifications of housing inadequacy in Nigeria.

Recommendations

In order to adequately address the inadequate housing challenges in Nigeria, this article recommends that the idea of housing must be understood not for what it is (a physical product), but for what it does (a process) and also for a change in housing policies, which include an appropriate multidimensional strategy and an ample menu of targeted interventions that are premised on a resolute commitment of resources. Further, through the FHA, an entity of the Ministry of Housing, the government needs to engage the private sector, state-owned enterprises, State Governments and Local Governments to unlock strategic parcels of land suitable for human settlements development, which provision, especially for low-income groups should be at subsidized rates. The country needs an efficient, formidable, and incorruptible Ministry that is able to perform the huge task of spatial integration.

CONCLUSION

Housing is a central component of productive, healthy and meaningful lives and a principal social determinant of health and well-being. Inadequate housing continues to be a serious political, social and economic problem in Nigeria. Most strikingly, the deficit in adequate housing continues to grow each year, forcing more families, particularly the poor and low-income urban groups to live in dangerous or squalid shelter conditions. This is particularly true with regard to lack of the necessary supporting infrastructure, especially sanitation, clean water, toilet facilities and sewerage. Population growth and particularly the increase in urban areas caused by natural population growth and the exodus from the rural areas and other African countries continue to make the Nigerian housing situation worse. Other causes of inadequate housing are historical issues pertaining to government economic policies, economic variables, housing shortage and unavailability of land. This (inadequate housing) results in protests, informal settlements, health challenges, shack fires, violence and criminality, corruption.

REFERENCES

- Ademiluyi, I.A., 2010, 'Public housing delivery strategies in Nigeria: A historical perspective of policies and programmes', *Journal of sustainable development in Africa* 12(6), June.
- African National Congress (ANC), 1994, *Reconstruction and Development Programme (RDP): A policy framework*, p. 23, Umanyano Publications, Johannesburg.
- Agus, M.R., Doling, J. & Lee, D.S., 2002, *Housing policy systems in South and East Asia*, McMillan, Palgrave.
- Ajayi, J.R., 2012, 'Strategies for sustainable housing cooperatives in South Africa', Unpublished Philosophiae Doctor thesis, Nelson Mandela Metropolitan University, Accra.
- Andreski, S., 1968, *The African predicament*, *Science and Society*, 34(3), 366–368.
- Angel, S., 2000, *Housing policy matters: A global analysis*, Oxford University Press, Oxford.
- Arku, G. & Harris, R., 2005, 'Housing as a tool of economic development since 1929', *International Journal of Urban and Regional Research* 29(4), 895–915. <https://doi.org/10.1111/j.1468-2427.2005.00627.x>
- Austin, D.M., Furr, L.A. & Spine, M., 2002, 'The effects of neighbourhood conditions on

- perceptions of Safety', Crime and violence as development issues in Latin America and the Caribbean, World Bank, Washington, DC.
- Ayres, S., 1998, *The African predicament*, University of California Press, Berkeley, CA.
- Balkin, P. & Rhoden, M., 2003, *Housing policy: An introduction*, 4th edn., Routledge, New York, NY.
- Barry, M., 2003, 'Peri-urban tenure management in South Africa', *Marrakeck* 2(5), 1–14.
- Bauer, B., 2010, *Violence prevention through urban upgrading: Experience from financial cooperation Germany*, German Federal Ministry for Economic Cooperation and Development (BMZ), Government Printer, Frankfurt.
- Bhandari, A. & Wagner, T., 2006, 'Self-reported utilization of health care services: Improving measurement and accuracy', *Medical Care Research and Review* 63(2), 217–235. <https://doi.org/10.1177/1077558705285298>
- Bhorat, H. & Cassim, R., 2004, 'How can the South African Engine become a Ferrari?', *Special Report* 28(2), 121–124.
- Bond, P., 2002, *Unsustainable South Africa – Environment, development and social protest*, Merlin Press, London.
- Bond, P. & Tait, A., 1997, 'The failure of housing policy in post-apartheid South Africa', *Urban Forum* 8, 19–41. <https://doi.org/10.1007/BF03036607>
- Bonnefoy, X., 2007, 'Inadequate housing and health: an overview', *International Journal of Environment and Pollution* 30(3), 411–429. <https://doi.org/10.1504/IJEP.2007.014819>
- Bonner, P. Nieftagodien, N. & Mathabatha, S., 2012, *Ekurhuleni – The making of an urban region*, Wits University Press, Johannesburg.
- Bradley, G., 2003, 'Housing', *Black Business Quarterly* 6(3) 17.
- Breaking New Ground, 2004, 'A comprehensive plan for the development of sustainable human settlements', viewed n.d., from http://www.dhs.gov.za/sites/default/files/documents/26082014_BNG2004.pdf.
- Brutus, D., 2002, *Cost recovery and the crisis of service delivery in South Africa*, Human Sciences Research Council Publishers, Cape Town.
- Caldeira, T., 2000, *City of walls: Crime, segregation, and citizenship in São Paulo*, University of California Press, Berkeley, CA.
- Carrington, D., 2015, *World population to hit 11bn in 2100 – with 70% chance of continuous rise*, viewed 27 November 2015, from http://www.geohive.com/earth/population_now.aspx
- Carter, R., 1990, *Urban and rural settlements*, Longman Group United Kingdom Limited, Harlow.
- Chen, M., Sebstad, J. & O'Connell, L., 1999, 'Counting the invisible workforce: The case of homebased workers', *World Development* 27(3), 603–610. [https://doi.org/10.1016/S0305-750X\(98\)00154-5](https://doi.org/10.1016/S0305-750X(98)00154-5)
- City of Ekurhuleni, 2011, *City of Ekurhuleni Annual Report 2010-2011: EMM human settlements*, pp. 7–25, City of Ekurhuleni, Germiston.
- Cloete, F., 1997, *Local government transformation in South Africa*, J.L. Van Schaik Publishers, Pretoria.
- Cloete, F. & Mokgoro, J., 1995, *Policies for public service transformation*, Juta and Company Limited, Cape Town.

Publication of the European Centre for Research Training and Development-UK

- Craythorne, D.L., 1993, *Municipal administration*, 3rd edn., Juta and company limited, Cape Town.
- Datt, R., 2002, *The human development and economic development*, Deep and Deep Publications (Pvt) Ltd., New Delhi.
- Datta, K. & Jones, G.A., 1998, *Housing and finance in developing countries*, Routledge Studies in Development and Society, Routledge, London.
- Doshi, S. & Ranganathan, M., 2016, 'Contesting the unethical city: Land dispossession and corruption narratives in urban India', *Annals of the American Association of Geographers* 107(1), 18–20. <https://doi.org/10.1080/24694452.2016.1226124>
- Du Toit, G.S., Erasmus, B.J. & Strydom, J.W., 2007, *Introduction to Business Management*, 7th edn., Oxford University Press, Cape Town.
- Duncan, J., 2008, *Causes of inadequate housing in Latin America and the Caribbean*, Habitat for Humanity Latin America & the Caribbean, New York, NY.
- Dyantiyi, Q.R., 2007, 'A place to call home', *Black Business Quarterly*, p. 71, BBQ Publishing, Johannesburg.
- Eddy, G., 2010, 'Fast facts – South African Institute of race relations', *Economic Growth and Education are the Keys* 9(1), 6.
- Ekurhuleni Metropolitan Municipality, 2015, *Integrated development plan and SDBIP service delivery budget implementation plan*, City of Ekurhuleni, Germiston.
- Fife, I., 2007, 'Property inequality – Entry denied', *Financial Mail – Business Live* 192(9), August 24.
- Gerber, J., 2018, 'R10bn budget slash for Human Settlements Department', *City Press*, 10 May, p. 53.
- Giddings, S.W., 2007, *Housing challenges and opportunities in Sub Saharan Africa*, International housing coalition, Washington.
- Gilbert, A., 2004, 'Helping the poor through housing subsidies: Lessons from Chile, Colombia and South Africa', *Habitat International* 28(1), 13–40. [https://doi.org/10.1016/S0197-3975\(02\)00070-X](https://doi.org/10.1016/S0197-3975(02)00070-X)
- Gorman, D.M., Speer, P.W., Gruenewald, P.J. & Labouvie, E.W., 2001, 'Spatial dynamics of alcohol availability, neighbourhood structure and violent crime', *Journal of Studies on Alcohol* 62(1), 628–636. <https://doi.org/10.15288/jsa.2001.62.628>
- Gunter, A. & Manuel, K., 2016, 'A role for housing in development: using housing as a catalyst for development in South Africa', *Local Economy: The Journal of the Local Economy Policy Unit* 31(1–2), 312–321. <https://doi.org/10.1177/0269094215624352>
- Harrison, B., 2013, 'No hope for Ekurhuleni's Housing backlog', *Germiston City News*, 18 July, Germiston.
- Harvard's Center for Urban Development Studies, 2000, *The Harvard Crimson Newspaper*, 27 July 2000, Cambridge, p. 91.
- Harvey, J., 2000, *Urban land economies*, 5th edn., Palgrave Publishers, New York, NY.
- Henning, E., 2004, *Finding your way in Qualitative Research*, Van Schaik Publishers, Pretoria.
- Housing Delivery in South Africa, 2014, *Fuller housing centre report, draft report: Housing delivery*, The Fuller Centre for Housing, Cape Town.
- Huchzermeyer, M., 2011, *Cities with 'Slums': From informal settlement eradication to a right to the city in Africa*, UCT Press, Johannesburg.

- Innes, D., Kentridge, M. & Perold, H., 1992, *Power and profit – Politics, labour and business in South Africa*, Oxford University Press, Cape Town.
- International Organization for Migration, 2017, *Regional strategy for Southern Africa*, Pretoria.
- Jackson, A., 2003, *Hovels to high rise – State housing in Europe since 1850*, Routledge Publishers, London.
- Jeffery, A. 2010, *Chasing the rainbow: South Africa's move from Mandela to Zuma*, Art Publishers, Cape Town.
- Jiboye, A.D. 2009, 'The challenges of sustainable housing and urban development in Nigeria', *Journal of Environmental Research and Policies* 4(3), 23–27.
- Khan, F. & Thring, P., 2003, *Housing Policy and Practice in Post-apartheid South Africa*, Heinemann Publishers (Pty) Ltd, Sandown.
- Knight, R., 2002, 'The black dispossession in South Africa: The myth of Bantustan independence', *Southern Africa Perspectives & Africa Fund* 4(2), 11.
- Ledeneva, A. & Kurkchyan, M., 2000, *Economic crime in Russia*, pp. 99–111, Kluwer Law International, London.
- Lindsell, D., 2007, 'A place to call home – Enabling dignified communities', *Black Business Quarterly* 33(3), 73.
- Lipton, R. & Gruenewald, P.J., 2002, 'The spatial dynamics of violence and alcohol outlets', *Journal of Studies on Alcohol* 63(1), 187–195.
<https://doi.org/10.15288/jsa.2002.63.187>
- Malik, S. & Wahid, J., 2014, 'Rapid urbanization: Problems and challenges for adequate housing in Pakistan', *Journal of Sociology and Social Work* 2(2), 87–110.
<https://doi.org/10.15640/jssw.v2n2a6>
- Malpass, P., 1990, *The housing crisis*, Routledge, London.
- Masilela, E., 2012, *Rationale and challenges in delivering affordable housing in South Africa*, IHC Conference, 03 October 2012, Johannesburg Country club, Johannesburg.
- Matunhu, J., 2008, 'Xenophobic attacks in South Africa', *African Journal of Criminology and Justice Studies* 5(2), 96–108.
- May, J., Carter, M. & Padayachee, V., 2004, 'Is poverty and inequality leading to poor growth?', *South African Labour Bulletin* 28(2), 18–20.
- Meth, P., 2016, 'Informal housing, gender, crime and violence: The role of design in Urban South Africa', *The British Journal of Criminology* 57(2), 402–421.
<https://doi.org/10.1093/bjc/azv125>
- Mhone, G. & Edigheji, O., 2003, *Governance in the new South Africa: The challenges of globalisation*, University of Cape Town Press, Lansdowne.
- Misselhorn, M., 2010, *A new response to informal settlements. "The Transformer"*, Afesis-corporplan, Cape Town.
- Morka, F., 2018, *The right to adequate housing*, Human Rights Resource Centre, University of Minnesota, Minneapolis, MN.
- Mullins, P., Western, J. & Broadbent, B., 2001, 'The links between housing and nine key socio-cultural factors: A review of the evidence positioning paper', prepared by the Australian Housing and Urban Research Institute Queensland Research Centre, AHURI Positioning Paper No. 4 ISSN 1834-9250, Queensland Research Centre, Queensland.

Publication of the European Centre for Research Training and Development-UK

- Musewe, T., 2012, 'Housing our people: Developing adequate housing for Africans,' *Mobilitate* 15(5), 37.
- Napier, M., 1993, 'Housing problem in South Africa – Ideological perspectives', *Forum* 2(1) 8.
- Nathan, O., 2013, *Building revolutionary working class counter power: Municipalities, service delivery and protest*, Zabalaza, Cape Town.
- PADCO, 2006, *Housing for all: Essential to economic, social, and civic development*, viewed n.d., from https://www.habitat.org/lc/housing_finance/pdf/housing_for_all.pdf.
- Phago, K., 2010, 'The development of housing policy in South Africa', *Politeia* 29(3), 88–106.
- Power, A., 1993, *Hovels to high rise – State housing in Europe since 1850*, Routledge, London.
- Provincial Budgets and Expenditure Review, 2010, *Provincial budgets and expenditure review, 2010, 2003/04 – 2009/10*, Housing, pp. 69–72, Government Printers, Pretoria.
- Raymond, J., Wheeler, W. & Jean-Brown, M., 2011, 'Inadequate and unhealthy housing, 2007 and 2009', *Morbidity and Mortality Weekly Report* 60(01), 21–27.
- Republic of South Africa, 1996, *Constitution of the Republic of South Africa, 1996*, Government Printers, Pretoria.
- Republic of South Africa, 2010, *Provincial Budgets and Expenditure Review: 2003/2004 – 2009/2010: Housing*, pp. 69–72, Government Printers, Pretoria.
- Republic of South Africa, 2018, *South Africa Year-Book, 2017/2018: Human settlements*, p. 9, viewed n.d., from <https://www.gcis.gov.za/sites/default/files/docs/resourcecentre/yearbook/13-HumanSettlements2018.pdf>.
- Robbins, S., Bergman, R., Stagg, I. & Coulter, M., 2008, *Management, 5th edn.*, Pearson Education, Melbourne.
- Rodgers, D., 2001, *Cooperative housing*, Routledge, Meuthen.
- Rodwin, L., 1987, *Shelter, settlements, and development*, Allen Unwin, Boston, MA.
- Setplan, 2008, *Densification framework – status quo: Analysis and findings document for Ekurhuleni Metropolitan Municipality*, pp. 38–68, Council for Scientific and Industrial Research, Johannesburg.
- Shaw, M., 2003, *Housing and public health*, Department of Social Medicine, University of Bristol, Bristol.
- Social Work Policy Institute, 2006, *Social Work Policy Institute, 2006*, The National Association of Social Workers Foundation (NASWF), Washington, DC.
- Sokupa, T., 2009, 'Let us have better coordination of inter-governmental relations', *The Transformer* 1(1), 7–10.
- South African Institute of Race Relations, 2009, *South Africa Survey 2008–2009: Living conditions and communications – Housing*, South African Institute of Race Relations, Johannesburg.
- South Africa Survey 2008/9, *South Africa Year-Book, 2008/09*, Human settlements, p. 308, Government Printers, Pretoria.
- South Africa Year Book 2017/18, *South Africa Year-Book, 2017/18*, Human settlements, p. 347, Government Printers, Pretoria.
- Statistics South Africa's Household Survey, 2017, pp. 111–115, Government Publishers, Pretoria.

- Steenekamp, T., 2012, *The South African economy*, Oxford University Press, Cape Town.
- Stoner, J.A.F., Freeman, A.E. & Gilbert, D.A., 1995, *Management*, 6th edn., Prentice Hall International, Canada.
- Tariq, F., 2012, *Facilitating community development with housing microfinance: Appraising housing solutions for Pakistan after disasters*, College of Design, NC State University, Raleigh, NC.
- The Housing Development Agency, 2018, *Informal settlements status*, The Housing Development Agency, Johannesburg.
- Tibaijuka, A.K., 2009, *Building prosperity: Housing and economic development*, Taylor and Francis Publishers, New York, NY.
- Tshitekere, C., 2008, 'The importance of adequate housing', *Mail & Guardian*, October, Johannesburg.
- UN-Habitat, 2008, *Milestones in the Evolution of human settlements policies: State of the world cities: Report 2007/2008*, Routledge, New York, NY.
- UN-Habitat, 2009, *Informal settlements: Report 30 May 2009*, Routledge, New York, NY.
- UN-Habitat, 2014, *Informal settlements: Report 31 May 2014*, Routledge, New York, NY.
- UN-Habitat, 2015, *Informal settlements: Report 31 May 2015*, Routledge, New York, NY.
- United Nations Centre for Human Settlements (Habitat) and International Labour Organization (ILO), 1995, *Shelter provision and employment generation*, ILO Publication, Nairobi.
- United Nations Millennium Project, 2005, *Women and the right to adequate housing*, United Nations, Geneva.
- United Nations Publication, 2012, *Women and the right to adequate housing*, United Nations, Geneva.
- University of Dublin, Trinity College, 2015, *Slums and informal settlements*, viewed 26 November 2015, from https://www.tcd.ie/Economics/Development_studies/link.php?id=92
- Van der Waldt, G. & Du Toit, D.F.P., 1997, *Managing for excellence in the public sector*, Juta and Company Limited, Kenwyn.
- Ward, P., 2001, 'The rehabilitation of consolidated irregular settlements in Latin American cities: Towards a third generation of public policy housing analysis and development', paper presented at the ESF N AERUS International Workshop on Coping with Informality and Illegality in Human Settlements in Developing Cities, 26 May 2001, viewed n.d., from <https://www.google.com/url?sa=t&rct=j&q=&esrc=s&source=web&cd=&ved=2ahUKEwi61u7e8cDtAhXah1wKHZftAlsQFjABegQIAxAC&url=http%3A%2F%2Fn-aerus.net%2Fweb%2Fsat%2Fworkshops%2F2001%2Fpapers%2Fward.rtf&usg=AOvVaw1YyET1-1PPYdvm7JGSQzPG>
- White Paper on Housing, 1994, *A new housing policy and strategy for South Africa*, pp. 1–55, Government Printers, Pretoria.
- Wilkinson, P., Armstrong, B. & Landon, M., 2001, *Cold comfort: The social and environmental determinants of excess winter deaths in England, 1986–1996*, Policy Press, London.
- Wilkinson, P., Close, R. & Crabbe, H., 2016, *The health problems associated with poor housing and home conditions, flooding, poor sanitation and water pollution*, Health Knowledge,

New York, NY.

Wimmer, A., 1997, 'Explaining xenophobia and racism: A critical review of current research approaches', *Ethnic and Racial Studies* 20(1), 10.
<https://doi.org/10.1080/01419870.1997.9993946>

Young, B., 2004, *Housing policy systems in South and East Asia*, Macmillan, Palgrave.

Yuen, B., 2002, *Housing policy systems in South and East Asia*, Macmillan, Palgrave.

Zanganeh, M., Varesi, H.R. & Zangiabadi, A., 2013, 'Strategic housing planning through sustainable development approach in Iran metropolitans: Case study of metropolitan Mashhad', *Journal of Basic and Applied Scientific Research* 3(9), 180–188.