

Poverty Alleviation in Lagos Urban Informal Settlements: A Sustainable Livelihood Approach

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1. Introduction

Poverty and incidence of urban informality, especially in the developing countries, are on the increase in the face of the current high trend of urbanisation. Currently, More than half of the world population now lives in urban areas while over one third of the world's urban population live in informal settlements with high incidence of urban poverty (UN-HABITAT, 2006; UN-HABITAT, 2008; Odero et al., 2009; Mundy and du Plessis, 2010; UNHSP, 2010). Informal settlement can said to be a spatial manifestation of certain living conditions which do not conform to formal planning and legal rules, standards and institutional arrangements, and the situations are often dynamic and complex, while poverty is the outcome of various dimensions of exclusions and deprivations. The proliferation of informal settlements and urbanisation of poverty as being currently experienced in the cities of developing countries, including Lagos, pose serious challenge to local, national and international urban managers as well as the attainment of most Millennium Development Goals (Barry and Ruther, 2001; UNECE, 2009).

Lagos, one of the fastest growing cities and urban agglomerations in Africa is characterized by high presence of the urban poor who are mostly accommodated in informal settlements, with a growing multi-dimensional poverty profile. In Nigeria, various poverty alleviation programmes and strategies have been launched and implemented by both Federal and state governments, including Lagos state. It is evident, based on the current trends of poverty and incidence of informal settlements that the strategies have achieved little to no success. As noted by various researchers and urban analysts, poverty alleviation strategies have been unsuccessful in Nigeria, just like many other African countries, because poverty and poverty alleviation strategies have been narrowly conceived to mean lack of income and economic growth (Forae, 2011; Aluko, 2003; Lewu, undated). Also it has been noted that most of these programmes and strategies were either focused on rural areas or urban areas generally without distinction between formal or informal settlements.

In the recent time, in 2006, there has been a renewed effort to improve the living conditions and alleviate poverty of informal settlements dwellers in Lagos through land regularisation which is expected to grant formal title to every land owner within informal settlements and uncommitted government's land. On the one hand, this strategy is employed against the backdrop that it will facilitate access to official credit and markets, promote individuals' investment in housing, and lead to poverty alleviation. And on the other hand, to get Lagos rid of slums through eviction and demolition of squatter settlements on committed public land. Internationally, there have been arguments for and against the effectiveness of land titling as the main poverty alleviation strategy of the informal settlements dwellers. However from Lagos context, the study of Oshodi (2010) has shown the inadequacy of land regularization through land titling for poverty alleviation, as the intended beneficiaries have largely not interested in the policy.

Against this background, this paper argues that land title may be important for poverty alleviation, but titling is just one of the assets needed by the urban poor while tenure insecurity is just one of the numerous vulnerability contexts within which urban poor pursue their livelihoods. This argument is in line with the current global thinking that policy framework for poverty alleviation can no longer ignore inclusive strategy, which simultaneously takes into consideration poverty in all its dimensions as well as aspirations and needs of the poor. Therefore, this paper, through the lens of Sustainable Livelihood Approach examines the livelihoods of the urban poor. Specifically, it discusses in details various capitals upon which urban poor build their livelihoods. It however, briefly outlines vulnerability contexts within which urban poor pursue their livelihoods. This is taking as a starting point to comprehensively understand the issue of poverty in Lagos' informal settlements, which could help policy discourse at evolving sustainable poverty alleviation strategies.

2. Livelihood Approach and Poverty: Exploring the Literature

Globally, there is a general and renewed consensus that issues of poverty must be properly addressed if the sustainable human settlements and millennium development goals are to be attained. However, poverty has remained complex and contested phenomenon. However, current literature on poverty has shown that poverty is multi-dimensional and any strategy or approach aiming at poverty alleviation must be comprehensive enough to capture various dimensions of poverty. In line with this thinking, many approaches have been developed. One of such approaches is Livelihood Approach. Conceptually, as defined by Chambers and Conway (1991, p.6)

“A livelihood comprises the capabilities, assets (stores, resources, claims and access) and activities required for a means of living: a livelihood is sustainable which can cope with and recover from stress and shocks, maintain or enhance its capabilities and assets, and provide sustainable livelihood opportunities for the next generation; and which contributes net benefits to other livelihoods at the local and global levels and in the short and long term”.

According to Sanderson (1999) sustainability of individual or household livelihood is premised upon adequate access to income and other assets, which enable them to meet basic needs and to build up capabilities to resist or recover from shocks and stresses. Based on livelihood approach, several frameworks have been developed for livelihoods' analysis. Notable among these frameworks is Sustainable Livelihood Framework (SLF) (Carney, 1998, 1999; Scoones, 1998), which has been promoted by various development agencies and organisations such as DFID, UNDP, CARE and Oxfam. Also, various researchers have adapted the framework for understanding and analysing poverty in different contexts (Chambers and Conway, 1992; Ashley and Carney, 1999; Radoki and Lloyd Jones, 2002; Rakodi, 2002; Frankenberger and Drinkwater, 1999; Ellis, 2000). Although, the approach has a rural origin but in the recent years, it has been applied to understanding poverty in the urban context (Farrington et al., 2002; Beall and Kanji, 1999; Satterthwaite and Tacoli, 2002; Schütte, 2005). Sustainable livelihoods framework is a comprehensive approach which takes into consideration livelihoods assets, vulnerability context, livelihoods strategies, livelihoods outcomes, and policies, institutions and processes which influence livelihoods of the poor (Chamber, 1989; Chambers and Conway, 1992; Chamber, 1995; Carney et al., 1999; Kantor and Nair, 2005; Lyons and Snoxell, 2005). At the core of poverty lies livelihood. Poverty is linked to livelihood through five capitals (human, social, physical, financial and natural) (DFID, 1999). Livelihoods, on the one hand, are vulnerable to trends, shocks and seasonality and on the other hand, are mediated by institutions (both formal and informal) (UN-SPIDER, 2012).

Although the SLF has been criticised (see Norton and Foster, 2001; Krantz, 2001; Carney, 2003 for SLF criticisms), however, its application remains popular among various development originations earlier mentioned. It is not surprising because, it was purposefully developed for analysing poverty and developing effective poverty alleviation strategies (source). Also, its strengths as sustainable, people-centred, holistic and dynamic approach as well as its flexibility of adaptation have made it more popular than any other Livelihood Framework. As noted by Farrington et al. (2002), SLF can be used as an analytical tool or an overall development objective. In studying poverty, SLF provides a comprehensive platform for understanding the links between all factors that affect households' livelihoods ranging from how assets are secured, what they do with assets, what obstacles they come across while obtaining assets and who controls the assets on which livelihoods are based (Bebbington, 1999).

3. Research Methodology

This study adopts Sustainable Livelihood Framework as methodological and analytical framework to understanding poverty in informal settlements. More specifically, it explores, in details, livelihood assets and briefly explores livelihood vulnerability of the urban poor. The need to focus on livelihoods approach is based on the realisation that poverty is multi-dimensional. Sustainable Livelihoods Framework (SLF) however, provides a framework which integrates various dimensions of poverty. This framework enables a broad range of quantitative and qualitative research design and data collection methods. Consequently, for the purpose of this research, both quantitative and qualitative

data collection methods, which included household survey, households' in-depth interview, key informants' interviews, direct observation and published documents, were used. The study was undertaken in Lagos metropolis. Specifically, four (4) informal settlements (Ajegunle, Ipaja, Oko-Baba and Sari-Iganmu) were selected for further empirical study. In each settlement, a total of 100 questionnaires were randomly administered to households' heads giving a ground total of 400 questionnaires across the four settlements. In addition, a total of 40 interviews, including both households and key informants interviews were conducted. The materials presented in this paper are based on data from an on-going research which is looking at the factors, other than tenure, which influence livelihood of the urban poor. The analysis and discussions in this paper is majorly based on the quantitative data (400 questionnaires).

4. Livelihood Asset Portfolios of the Urban Poor

In this section, livelihood assets of the selected informal settlements and their residents are discussed under five sub-headings, corresponding to the five livelihoods' capitals- human, physical, social, financial and natural as contained in Sustainable Livelihood Framework (SLF).

5.1 Human Capital

The most important human capital examined includes household's demographic characteristics (marital status, household size, and age distributions and gender of the households' heads), literacy and education level, and employment and occupation status as presented in table 1. Household demographic structures and compositions play important role in income generation. The average household size is 6 persons. This is a little higher than the average for Lagos state of 5 persons as indicated in the Lagos State Household Survey Report (2012). Dependency ratio is particularly useful in assessing vulnerability; the higher it is, the more the likelihood that a household will be vulnerable to shocks and stresses, particularly economic and financial shock (Sanderson, 2000; Holmes and Jones, 2009). On the average, as shown in table 1, the number of people who are capable of working (excluding children, students and elderly who are above working age) is 2.95 while the average number of people that are actually working is 2.49. This is an indication that there is more economically active labour force which a household can mobilise for work than those who are currently working. Households' formation is predominantly male-headed with 87.8% of the households headed by male (table 2).

Number of People	0	1-2	3-4	5-6	7-8	9-10	>10	Mean
Household Size		6.6	32.6	30.8	13.3	8.6	8.7	6.0
Working Group	-	57.3	27.7	10.8	3.0	0.7	0.5	2.95
Actually working	1.8	67.0	22.7	6.8	1.2	-	0.5	2.49
Dependants	4.5	43.3	29.7	9	8	0.5	5.0	3.51

Table 1: Household Size and Dependency Ratio (Percentage, n=400)

Ability to read and write is an essential skill for the socio-economic and human development of any nation (Save the Children, 2012; OECD/Statistics Canada, 2011; UNESCO, 1998). As shown in Table 2, 89.8% of the respondents have formal education. A further disaggregation of the households heads with formal education into highest level of education reveals that almost half (49.8%) completed secondary school while 32.2% completed primary school. Only 18% completed tertiary education. Generally, in Lagos, the literacy rate is high. According to the Lagos state Household Survey 2012 Report, 89% are literate in any language while 84.7% can read and write in English. Literacy level in the four case study settlements is similar to the general literacy situation in Lagos. This was evident during the fieldwork for this study, as majority of the respondents were able to communicate effectively with the researcher in at least three different languages (English, *pidgin* and Yoruba) which the researcher has high proficiency in. In a way, this shows a group of human assets with potential to develop socio-economically, if given the right opportunity and the right environment to pursue their

individual livelihood objectives. However, it must be noted that knowing how to read and write, on the one hand, is important for individual and national development but, on the other hand, it is not enough. Quality of access and what is learnt is equally important.

	Names of Settlements				
	Ipaja	Ajgunle	Oko-Oba	Sari-Iganmu	Total
Households Heads Gender					
Male	81.0	91.0	89.0	90.0	87.8
Female	19.0	9.0	11.0	10.0	12.2
Education Status of the Households' Heads					
Formal Education	83	92	94	90	88.9
No Informal Education	17	8	6	10	10.2
Highest Level of Education					
Primary	42.2	22.8	40.4	23.3	32.2
Secondary	47.0	51.1	46.8	54.4	49.8
Tertiary	10.8	26.1	12.8	22.2	18
Occupational Status					
Self-employed	82.0	75.0	75.0	70.0	75.5
Paid work	15.0	17.0	20.0	20.0	18.0
Unemployed	.0	2.0	.0	10.0	3.0
Retired	3.0	6.0	5.0	.0	3.5
Nature of Main Occupation					
Formal	21.6	22.8	11.6	11.1	16.8
Informal	78.4	77.2	88.4	88.9	83.2
Adequate Access to Education (No)	71.0	89.0	64.0	57.0	70..3

Table 2: Household Head Demographic Characteristics

Physical access to school among the respondents is high; the majority of respondents claimed that members of their households, who are currently within school ages, have access to education. However, as reported by various respondents, their major challenges are associated with adequacy and affordability, which are majorly, manifested in the poor quality, poor infrastructure, inadequate classrooms, lack of libraries and laboratories, poor learning outcomes and cost of attendance. Therefore, in contrast to physical access, a majority (70.3%) of the respondents affirmed that their households do not have adequate access to educational facilities (table 2). Two-thirds of the households' heads are self-employed while only 18% is in paid work (see table 2). A further analysis indicates that 93.5% (including self-employed and paid workers) of the household heads are in employment while only 6.5% (including unemployed 3% and retired 3.5%) are not in employment. More than four-fifths of the employments are in the informal sector.

5.2 Physical Capital

In urban areas, housing is one of the most important physical assets that a household can possess, as it can be used productively and to ease the pressure on finances (Moser, 2006; Moser, 2007; Schütte, 2009). In fact it has been referred to be the commonest physical asset to many households either as a paying tenant, family owned, owner occupier or, even, as a squatter (Farrington et al., 2002). In the context of the current study, general assessment of housing tenure shows that a majority (77.5%) of the households are rent paying tenants (table 3). Houses in Ipaja and Sari-Iganmu are built with permanent materials (sandcrete blocks and mud). Larger proportions of the houses in Oko-Baba are built with temporary materials (wood/plank), and they can be generally referred to as shacks. In Ajgunle, housing constructions are a mixture of both permanent and temporary materials. The number of habitable rooms range from one to five rooms as shown in table 3. Habitable room, in this thesis, refers to number of rooms available for exclusive use of a household, excluding bathroom, toilet, kitchen and store since they are mostly shared among multiple households. For many households, the only habitable room serves multiple purposes, including bedroom (sleeping), living room, home-based activities and sometimes as the kitchen. Just like many other informal settlements

in developing countries, housing conditions in the four case settlements are generally poor. Overcrowding is noted at both household and community levels. The result is manifested in pressure on the available utilities, and poor housing and general environmental conditions. Conditions of sanitation facilities are generally poor. Ironically, as revealed by the household's survey, access to sanitation facilities is quite high among the residents with well over three-quarters of the households claimed to have access to bathrooms and toilets. However, challenges with toilets and bathrooms facilities are associated with inadequacy, poor quality and over-use. More than four-fifths, as indicated in table 3, of the households (including those who do not have access) confirmed not to have adequate access to bathroom and toilet facilities. On the average, as shown in table 4, one toilet is shared among 7 households while one bathroom is shared among 6.88 households. With an average household size of 6 persons, on the average 42 people share 1 toilet while about 41 people share 1 bathroom. In most cases, toilets and bathrooms are located away from the main buildings (outdoor) and the conditions are generally poor. Similarly, kitchen facilities are located outdoor with very poor conditions. Kitchen space is generally small and shared among multiple households, with an average of 7.29 households to a kitchen.

Housing Tenure	Names of Settlements				
	Ipaja	Ajgunle	Oko-Oba	Sari-Iganmu	Total
Owner occupied	8.0	31.0	12.0	5.0	14.0
Tenant	63.0	56.0	88.0	95.0	75.5
Family owned	29.0	13.0	.0	.0	10.5
Number of Habitable Rooms					
1	65.0	51.0	84.0	81.0	70.3
2	24.0	29.0	16.0	17.0	21.5
3	6.0	17.0	.0	2.0	6.3
4	3.0	2.0	.0	.0	1.3
5	2.0	1.0	.0	.0	.8
Adequate Access to Toilet and Bathroom					
Adequate access to toilet (No)	84	87	90	85	86.5
Adequate access to bathroom (No)	89	91	85	91	88.8
Connection to Water Supply (NO)	80.0	92.0	91.0	83.0	86.5

Table 3: Housing Tenure, Number of Habitable Rooms and Access to Sanitation Facilities (Percentage)

	Mean	Median
Number of households sharing toilet	7.00	6.00
Number of households sharing bathroom	6.88	6.00
Number of households sharing kitchen	7.29	7.00

Table 4: Average Households Sharing Toilet, Bathroom and Kitchen

Access to both physical/economic and social infrastructure is essential for overcoming poverty and vulnerability. Electricity is mainly provided by Power Holding Company of Nigeria (PHCH). All the four case study settlements are connected to the public power (electricity) supply. However, the major challenge face by respondents is associated with the inadequacy of power supply, which is manifested in poor quality (low voltage) and inefficient (irregular), and high cost (unaffordable) of the services. Electricity in Nigeria is erratic. On daily basis, as expressed by many respondents and equally confirmed through personal observation, there are frequent power cuts, which often hinders productivity and livelihoods. Consequently, the use of generators, as alternative source of power supply, is common in the four case settlements.

Water is essential for human life and health, production and livelihoods (World Water Forum, 2000; Brauch, 2009). Across the four settlements, most (86.5%) of the houses are not connected to any

water supply system (table 3). Consequently, a majority of the respondents buy potable water from water vendors which come at a higher cost. Also, since a majority of the houses are not connected to water supply system, a lot of time is wasted, mostly by women and children who are mostly responsible for fetching water. In general, inadequate access to water supply is associated with quality, cost and time spent.

Many of the houses are not connected to drainage system and access roads. Available roads are mostly not tarred, and they are without street light and drainage systems, and they are in poor condition. Where drainages are available, they are mostly opened, blocked and dilapidated. The case study settlements, just like many other informal settlements in Lagos, are not adequately covered by waste collection services. This study reveals that there are no adequate healthcare facilities in the four settlements. However, there are chemists' shops where residents get treatments and buy drugs, mostly, without prescriptions.

5.3 Social Capital

Social capital could come in form of social networks, relationships, reciprocity, kindred (Putnam, 1993). In this study, social capital is operationalised as social networks and membership of organisations, social relations and feeling of trust, and sources of information and communication. In the current study, respondents were asked if they or any member of their households belong to any forms of organisations or associations. The result is presented in table 5

Names of Associations/Organisations	Names of Settlements				Total
	Ipaja	Ajegunle	Oko-Oba	Sari-Iganmu	
Co-operative/thrift and credit society	33.0	29.0	35.0	37.0	33.5
Community development Association	34.0	48.0	25.0	20.0	31.8
Religious association	84.0	77.0	78.0	80.0	79.8
Youth organisation	5.0	25.0	30.0	20.0	20.0
Political Party	9.0	11.0	7.0	12	9.8

Table 5: Members of Associations/Organisations (Percentage)

From table 5, about one-third belongs to Co-operative/thrift and credit society, 31.8% belongs to community development association, one-fifth belongs to youth organisation, 9.8% belongs to political party and about four-fifths belongs to religious organisation. Religion remains the most populous organisation. Place of worship is not just a place to only fulfil religious or spiritual obligations but, it is also a place to seek help and share other people's burdens. As noted by a respondent:

"...in our church, we have different groups. We have women, men, youth, working class, those looking for jobs and prayer groups....They give information and help people with jobs. In fact, the current job my first born is doing, someone in the church helped him."

Only a small proportion of the sampled households have any of their members in political party. The reasons, as noted by various respondents, why they did not join any political party was because they consider Nigerian politics as a do-or-die (dirty and dangerous), and secondly, they feel neglected and they have been severally disappointed by the political class and government at all levels. From observations, as an outsider, the level of interactions among residents seems high. However, this is not an indication of an optimal level of trust. Felling of trust was measured through residents' willingness to leave children and keys with their neighbours while they are away. About three-quarters of the respondents will leave their children with neighbours while they are away. Some of those who will leave their children with neighbours however noted that their willingness depends on the particular neighbours and not just any neighbour. For instance, a respondent expressed:

“There are few people I can leave my children with in this area. We have been together for long. I know them inside-out, including their families and they also know me very well.”

On the contrary, willingness to leave their keys with neighbours shows a different trend as only 39.5% of the respondents will leave their keys with their neighbours while a majority (60.5%) will not leave their keys with neighbours. This is attributed to safety and security reasons. Issue of privacy was equally noted by some respondents. This is understandable since a majority of the households occupy only one room; they consider it as a personal space which is meant for only the family members. This study reveals that respondents have access to various sources of information and communication. However, the use of a particular source as the main source of information largely depends on the nature of the information. For instance, Information about government policy on the larger society, such as economic policy, often comes from radio and television. Information about government policy as it affects their communities largely comes as rumours from neighbours, often described as ‘mouth radio’, and later places of worship when such information become prayer points and announcements.

4.4 Financial Capital

In urban areas, possession of financial asset is important in accessing and accumulating other livelihood assets. In this study, financial capital is measured as household’s monthly income, savings and ability to meet basic needs, and access to credit and sources of credit. Household income is essential for maintaining sustainable livelihood. Living in an urban area is characterised by a high level of commoditization which means urban dwellers have to pay for most of the goods and services consumed (Moser, 1998; Rakodi and Lloyd-Jones, 2002).

Monthly Income in Naira (=N=)	Lagos State Household Survey (n=10,000)		Informal Settlements (n=106)	
	Percentage	Cumulative Percentage	Percentage	Cumulative Percentage
20,000 and Below	27	27	60.4	60.4
20,001 - 40,000	37	64	21.7	82.1
40,001 – 60,000	21	85	15.1	97.2
60,001 – 80,000	8	93	2.8	100
80,001 – 100,000	5	98	-	-
Above 100,000	2	100	-	-

Table 6: Comparison of Lagos State Household Survey Monthly Income and Informal Settlements Household’s Monthly Income Group

As shown in table 6, a majority (60.4%) of the households have a monthly income of =N= 20,000 and below. In fact, majority of those who earn =N=20, 000 and below actually earn between =N=7,500 and =N=17, 000 which is lower than the national monthly minimum wage of =N=18, 000. Precisely put, about half of the sampled households have monthly income lower than the national monthly minimum wage. It must be noted that the national minimum wage has been described, by Nigerian workers, as not adequate for a living.

Table 7: Savings and Ability to Satisfying Household’s Needs (Percentage)

	Names of Settlements				
	Ipaja	Ajegunle	Oko-Oba	Sari-Iganmu	Total
Difficulty in Satisfying Food Needs (Yes)	83.0	80.0	73.0	70.0	76.5
Difficulty in Paying House Rent (Yes)	85.7 (n=63)	83.9 (n=56)	73.9 (n=88)	76.8 (n=95)	80.1 (n=302)
Difficulty in Satisfying Other Needs (Yes)	84.0	85.0	80.0	81.0	82.6
Ability to Save (No)	79	75	57	61	68

Table 7 reveals that a majority (76.5%) of the sampled households find it difficult to satisfy food needs while (80.1%) find it difficult paying their rents and 82% find it difficult to satisfy other needs. As shown in table xx, majority (68%) are unable to save. This is not surprising as many of them are already experiencing difficulties in meeting their basic needs. As expressed by a respondent, when asked if he is able to save money after meeting all basic needs:

“Savings, how? How do I save when I don’t even have enough money to put food on the table for the family, pay children school fees and some other important family commitments?”

Inability to meet basic needs and save is associated with the irregular and inadequate income of the majority. In the absence of regular and adequate income, access to credit facilities becomes essential to livelihood security (Meena and O’Keefe, 2007). As shown in this study, there is limited access to formal (banking) credit source. Hence, there is minimal use of loan from formal financial institution as source of income among the residents. However, a majority of the sampled households do have access or prefer to access credits from informal sources like relatives, friends, cooperative, and thrift and credit society (ajo). The reasons attributed to this include ease of access, little or no interest rate, and convenient repayment plan. It was however noted that access to informal credit, particularly from friends and relatives is often not reliable because they (friends and relatives) also have limited financial capability to always offer such help. The current study equally reveals that access to informal credit is not only limited to cash. Credits also come in form of goods and services. Question on how households cope with difficulty in meeting basic food needs indicates that a significant proportion of the households do take food stuffs on credits. This is achieved by building relationships and trusts with different food stuffs retailers.

4.5 Natural Capital

In livelihood analysis, the importance and contributions of each component of natural capital differ between rural and urban environments. It is generally believed that natural capital is less important to livelihoods of the urban poor. However, as noted by (Farrington et al., 2002) natural capital and services offered by natural capital are becoming important to urban poor’s livelihood. Within the context of the current research, the identified natural capitals which are used in the livelihood of the residents of the case study settlements include water bodies and refuse dump.

Lagos is a coastal urban agglomeration. Hence, water is its most significant topographical feature. In fact, water bodies, ranging from sea, lagoons, rivers, creeks and swamps, cover about 40 percent of its total landmass. Ajegunle and Oko-Baba communities have direct access to water bodies. Oko-Baba has direct access to Lagos lagoon while Ajegunle has direct access to Ogun River. The water bodies are used for different purposes based on local circumstances. For instance, in Ajegunle, Ogun River is used for purposes such as bathing, sanitary, washing (cloths and plates) and fishing. Though, as noted by various respondents, fishing is not done at commercial quantity, but it does form part of residents’ livelihood strategies for meeting food needs. Lagos lagoon occupies a central position in the existence of Oko-Baba sawmill and the survival of Oko-Baba residents. The lagoon is used for transporting logs from the hinterland, and for logs storage before they are cut into timber/plank of different sizes at Oko-Baba sawmill. Equally, the lagoon is used for sand mining, though on an informal and small scale levels but it does serve as source of livelihood for some of the residents as noted by a key informant. It is also used as sanitary facility. Sari-Iganmu is very close to a refuse dump site. Although it must be noted that the settlement has existed before the dump site but it has become a dominant feature on the Northern part of the settlement. The dump site generates income opportunities for some categories of people- ‘area boys’ (street boys), scavengers and traders who use the place to display their goods as a result of its closeness to a major road (Lagos-Badagry Expressway) as well as a major transport node.

5. Livelihood Vulnerability of the Urban Poor

Urban poor pursue their livelihood’s objectives within political, social, economic and environmental contexts which make them vulnerable to poverty. Often, vulnerability manifests in form of trends,

shocks and seasonality (DFID, 1999). As reveals in this study the major trends which have influence on urban poor livelihoods include urbanization and population trends, economic trend and trend in climate change. These trends however reinforce one another.

Urbanisation is a global phenomenon resulting into increase in the number of people living in the urban areas. However, in Sub-Saharan Africa, urbanization has been identifies as one of the major trends affecting urban poor livelihoods (Hedrick-Wong and Angelopulo, 2011). Though urbanisation on its own is not a problem, but when poorly managed, which is the case in many developing countries including Nigeria, it results into problems. The results of poorly managed urbanisation is evident in Nigerian cities as epitomised by the condition of urban poor in Lagos. Over the years, particularly in the last five or six decades, Lagos has been experiencing unprecedented urban expansion and population growth. As the pace of urban population continues to increase coupled with the poor national economic situation, the challenges of providing employment, basic infrastructure and adequate and affordable housing to meet the need of the ever increasing urban population persist and becoming intractable (UNECE, 2009). Over the years, Lagos has expanded from core areas unto marginal areas, ecologically fragile sites and hazardous locations such as flood plain, swampy areas, and canal setbacks, where the residents are exposed to climate change related hazards, particularly flood. Majority of the population in Lagos now live in informal settlements under precarious environmental and housing conditions, and engage in informal economic which offers irregular and inadequate income. As reveals in this study, the working conditions and working environment as well as the living environment of the urban poor expose them to occupational and environmental health risks. These on the one hand often reduce their ability to labour and earn income and on the other hand increase household expenditures, particularly on healthcare.

Furthermore, shock as an essential component of vulnerability has profound influence on individual and households' livelihood sustainability, and poverty alleviation. The summary of the identified shocks, as expressed by the respondents in the study settlements, is presented in table 8

Shocks	Frequency	Percentage
Threat eviction or actual eviction (Yes)	241	60.3
Loss of property (Yes)	197	49.3
Loss of Social Network (Yes)	206	51.5
Loss of Job/ Unemployment (Yes)	219	54.8
Flooding (Yes)	270	67.5
Violence and crime (Yes)	252	63.0
Pollution (Yes)	307 (n=398)	77.1
Diseases/ Sickness/Health problems (Yes)	254	63.5

Table 8: Vulnerability to Shocks

The above table shows various dimensions of shocks influencing urban poor livelihoods in Lagos informal settlements. Majority of the residents are vulnerable to pollution, including land, water, air and noise pollutions. Incidence of pollutions in the study areas is associated with the lack of adequate facilities, particularly sanitation facilities. About two-thirds of the respondents are vulnerable to health problems. Common health problems among the residents include malaria, diarrhea and typhoid. These illnesses are associated with the prevailing poor and inadequate sanitary facilities, and the general poor environmental conditions in the study areas. In the past few years almost every part of Lagos has experienced, and has been affected by flood incidence. As reveals in this study, over-two-thirds of the respondents have experienced flood incidence. The effects of flood incidence on urban poor livelihoods are enormous. On the one hand, flood hazards worsen the already vulnerable and impoverished conditions of the urban poor. On the other hand, hinder their capabilities to move out of poverty. As noted by two different respondents:

“I cannot say this is the total amount of what I lost to flood between last year (2011) and this year but, the point is that many of my properties, I mean my household items, were damaged, and I am yet to replace most of them because I have no money to do so.”

“I do not know what to do neither do I know where to move to, everything I have laboured for over the years, including my certificate have been lost to flood that ravaged last two weeks. Now I am empty, left with nothing.....I am practically back to square one, where do I even start from.”

The effects of flood on urban poor livelihood, as expressed by many respondents include damage to properties and community infrastructure, damage and loss of households' productive and non-productive assets, disruption of economic activities, loss of human life and social networks, and ill health and injury

6. Conclusion

This paper, through the lens of Sustainable Livelihood Framework, has detailed various capitals that together construct asset portfolios and livelihoods of the urban poor in Lagos. The study reveals that urban poor have unbalanced and inadequate access to both public and private livelihoods assets. The inadequacy is manifested in both the quantity (generally limited) and quality (generally poor) of livelihoods assets. Basic infrastructure and urban services are physically available to the residents of the case study settlements. However, the quality remains poor and access to them remains inadequate. Access to urban services comes at higher costs to the urban poor, relative to their income; hence, affordability becomes a major challenge. This is against the backdrop that majority earn below the national minimum wage, which is not adequate for a living. In the absence of adequate cash income, credit as source of income becomes important. Unfortunately, as shown in this study, a majority of the residents do not have access to credits from financial institutions; hence use of formal credit as source of income is limited. However, they do have access to credit inform of cash, goods and services from informal sources. On human capital, two contrasting conclusions can be made. On the one hand, a combination of high dependency, relatively low level of highest education attainment, high incidence of unemployment, ill health, currently prevalent among household's members, are indications of poor and weak human assets. On the other hand, a high number of household's members within working age group points to potential strong human capital base that individual household can mobilize for income generating activities if the general employment situation and education system in the country improve.

This study further reveals that urban poor in Lagos informal settlements pursue their livelihood objectives amidst vulnerability contexts, which further impoverished them. Livelihoods' trends of the urban poor are associated with uncoordinated urban expansion, climate related hazards and poor national economic performance. Major livelihoods' shocks include threat of eviction, loss of property, loss of social network, unemployment, flooding, violence and crime, pollution and health problems. These shocks however reinforces one another thereby worsen the condition of the urban poor. Although it must be noted that occurrence of many of these shocks are not in any way limited to informal settlements, however, urban poor are disproportionately vulnerable and affected because they are already experiencing multiple deprivations and exclusions in terms of infrastructural and urban services provisions. More importantly their livelihood is based on unbalanced and inadequate assets. Also, these vulnerabilities are, often, either not understood by policy makers or they are deliberately over look, as not important, when developing poverty alleviation strategies. Hence, there is a disconnection between poverty reduction policies, and reality, aspirations and needs of the poor.

This study therefore suggests that one important element in reducing poverty is a policy framework that guarantees inclusive provision of livelihoods assets and at the same time reduces livelihood's vulnerability. It however recognises that provision of assets may not be enough to achieve the desired poverty reduction; right of access, which is also currently missing, to wide range of livelihood's assets, including right to city, for the urban poor is of necessity. This view is in line with the current global thinking that policy framework for poverty alleviation can no longer ignore inclusive strategy, which simultaneously takes into consideration poverty in all its dimensions as well as aspirations and needs of the poor.

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