

# Urban Slum and Housing Challenges in Lagos: A Look at The Socio -Economic Lifestyle of The Slum Dwellers

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## Abstract

The uprising of slums in Lagos has become an issue of concern as a result of the effect it has on the environment and most importantly, the people that live in such slums. The living conditions of the people living in slums is a reflection of the severity of this bedevilling problem. Understanding their living conditions will enable the design of more appropriate models and frameworks for the upgrading and development of slum areas. In this study, the living conditions of the slum dwellers has been investigated as well as their perceived resilience. The study used a quantitative approach to study the phenomenon, and a total sample of 384 respondents was drawn from the population using convenience sampling. Data for the study was collected using survey method, where questionnaires were administered by the researcher to 394 respondents from different households. Data was analysed descriptively using quantitative methods. The findings of the study revealed that the living conditions were deplorable, with lack of good hospitals, portable water, schools, transport, refuse disposal system, and poor electricity supply. In terms of perceived resilience, the findings showed that Fifthly, with regards, the perceived resilience of the urban slum dwellers, it was found that the four dimensions of resilience investigated in this study were present in the slum communities, but they were lacking in an aspect of connection and caring; the findings showed that the slum dwellers were not committed to the wellbeing of their neighbourhood. Hence, the need for improvement in this aspect. Lastly, it was found that the level of resilience of the slum communities was moderate, implying the need for initiatives and interventions that can help in improving the level of resilience.

**Keywords:** Urban Slum, Housing, Challenges, Socio –Economic, Slum Dwellers

## Introduction

Despite the advanced level of Lagos, the question arises whether the fruits of human development have been fairly shared among all segments of the population. Among the urban population, slum dwellers are the poorest. According to Gandy (2006, p.372) there are as many as 200 different slums in Lagos, "ranging in size from clusters of shacks underneath highways to entire districts such as Ajegunle and Mushin. It has been noted that Lagos is one

of the Nigerian states with the highest number of slums (Gandy, 2006). The rate at which urban slums are growing in the region has become worrisome as it has continued unabated despite several attempts, by the Lagos state government to checkmate the phenomenon. New make-shift apartments are being built on daily basis at the urban fringes of Lagos without title to land, and without planning approval. There appears to be a strong resilience by the residents of the urban slums to government attempts at, stopping the proliferation of urban slum formation. Over the years, such resiliencies have been exhibited through civil demonstrations, community uproar, and direct confrontations with, government agencies responsible for development control. The development of slums has impacted negatively on the physical and socio-economic environment of some areas of Lagos State. Some of these areas are presently being perceived to be "safe-heaven" for anti-social elements like kidnappers, armed robbers, drug peddlers, and area boys generally referred to in the area as "Agbero". There is the general perception that crime rates in some of these areas of Lagos State have remained increasingly high because the perpetrators of such crimes come from these slums. As Morka (2007, p.7) points out, over two-thirds of the population of Lagos lives in the "informal settlements or slums scattered around the city". Most of these slums are densely populated with some estimates indicating that "more than 75 per cent of urban slum dwellers live in one room households with a density of 4.6 persons per room" (Adelekan, 2009, p.6).

Bearing this in mind, local authorities have engaged in different activities aimed at building resilience. However, the building of such resilience cannot be achieved by only these authorities, and as such, individuals within such informal settlements must participate actively in building resilience. This is because true resilience cannot be designed and achieved by government alone, but will need the active partnership of marginalized urban slum dwellers. Thus, this study also seeks to investigate the individual and joint efforts made by the urban slum dwellers in Lagos to build resilience to the disasters that could occur within their settlement due to climate change, natural or man-made disasters.

## **Literature Review**

### **Slums**

Slum is one of the negative indicators of the development. It shows the lack of the basic amenities. Day by day number of the urban centres is increasing. Migration of the people from the rural areas to urban centres is growing. Heavy conjunction in the city forces the urban poor to live in slums areas. These areas are deprived in terms of the living conditions (Singh, 2016). In a 2018 report of the UN-Habitat 21

Global activities, it was highlighted that there was an increase in the number of people living in slum; the number was reported to be 1 billion with an expected increase of another 1 billion by the year 2030. According to the UN-Habitat report of 2019, an expected 70% increase in the number of people residing in slums will occur by 2050. Shittu et al (2018) noted that most of these slum dwellers are found in Africa, where informal settlements are highly concentrated. Consequently, this results in the presence of deteriorated housing units, overburdened infrastructure, inadequate housing, lack of social institutions, etc. (Popogbe, 2021). The term "slum" is difficult to define. The definitions for slums are qualitative such as "areas of people lacking, for example, durable housing or easy access to safe water". In the present time the different terms uses for the slums like as -the many synonyms used for the term "slum" such as "informal settlements," "squatter," "shanty town," or "ghetto". There

are also countless varying names across the globe such as “favelas” in Brazil, “townships” in Southern Africa, or “aashawa” in Egypt Slums and ghettos have been viewed as phenomena that are reflective of the challenges of urban development, where urban progression does not necessarily translate to urban development due to the fact that it is typically an occurrence that is caused by non-enforcement of principles of urban development (Tanko, 2017). This is prominent in several developing countries where the development of urban areas is not based on any plan by the government, and this in turn results in the emergence and existence of many kinds of informal settlements like slums, which are often characterized by, overcrowding, lack of water and sanitation, and lack of drinking water (Paul, 2019).

### **Overview of Urban Slum in Lagos**

Lagos, the former federal capital of Nigeria, is the country’s economic hub and biggest city. With a current population of about 10.5 million people, UN estimates indicate that by 2015 the population of Lagos will be close to 12.5 million (UN-Habitat, 2010, p. 53).

Lagos is a port city and the most populous city in Nigeria. The metropolitan area originated on islands, including Lagos Island, that were protected from the Atlantic Ocean by sand spits. The city has expanded onto the mainland west of the lagoon, however, with Ikeja, the capital of Lagos, and Agege over 25 miles northwest of Lagos Island. Lagos has a population estimated at 21 million in 2016, which makes it the largest city in Africa. The Lagos State Government estimates the population of Lagos at 17.5 million, although this number has been disputed by the Nigerian Government and found to be unreliable by the National Population Commission of Nigeria, which put the population at over 21 million in 2016. Lagos surpassed Cairo in size in 2012 to become the largest city of Africa. The population was estimated at just 11.2 million in 2011 by the United Nations.

Lagos was originally inhabited by the Awori group of the Yoruba people. Today, it has a very diverse population due to heavy migration from other parts of Nigeria and surrounding countries. The Yoruba are the dominant ethnic group. There are more than 250 ethnic groups represented in Lagos, however, including the Hausa, Igbo, and Fulani. Small minorities of American, British, East Indian, Chinese, white Zimbabwean, Greek, Syrian, Lebanese and Japanese are also present in the city. In the mid-19th century, many ex-slaves of Afro-Brazilian and Afro-Cuban descent and emigrants from Sierra Leone created communities in Lagos, along with ex-slaves from the Americas. They became missionaries and merchants in the city. While there are many millionaires in Lagos, about 66% of the population lives in slums. In fact, the city has been dubbed the "mega-city of slums," with millions living in and around the lagoons with no access to roads, clean water, electricity or waste disposal. The World Bank has identified 9 of the largest slums of the city for upgrading with a \$200 million loan from the United States, which would benefit about one million people. One large slum is Makoko, which has no security and rampant crime.

### **Methodology**

This section presents the study methodology, which highlights and describes the procedures used for data collection, sampling, and method of analyses. The research design is the blueprint for fulfilling objectives and answering questions. It summarizes the essentials of research design as an activity and time based plan. It provides a framework for specifying the relationship among the study variables (Cooper & Schindler, 2010). Thus, in this study, the quantitative research design has been used to study the phenomenon as well as analyse data that was gotten from the field using mathematically based method. The living conditions and

resilience perception of the respondents were investigated using numerical data. The use of survey research method was employed in order to obtain answers to the research questions. In the survey method, questionnaires were used to collect data which was used to investigate the phenomenon under study. More so, in this study the target population has been derived from National Population Census Commission, Lagos State. The population was drawn from the total number of households in the urban slums under study, including, Agege, Ajegunle, Amukoko, Badia, Ilaje-Otumara, and Makoko. The sample size for this work was determined using Krejcie and Morgan's sample size table. Based on this table, the sample for this study is 384, and after the collection of data, all 384 questionnaires were returned and used for analysis.

Convenience sampling was used in this study. A convenience sample is a type of non-probability sampling method where the sample is taken from a group of people easy to contact or to reach. The data for this study was collected using a questionnaire comprising of questions that have previously been validated and used in previous studies. The questionnaire was administered by the researcher directly to the respondents. The resilience perception was measured using the theory-based, evidence-informed CART survey containing 21 core community resilience items to address 4 interrelated CART domains that both reflect and contribute to community resilience. The domains, which are described in early publications about CART (Pfefferbaum et al., 2013) are: (1) Connection and Caring (including relatedness, participation, shared values, support and nurturance, equity, justice, hope, and diversity within the community); (2) Resources (including the community's natural, physical, information, human, social, and financial resources); (3) Transformative Potential (deriving from the ability of communities to frame collective experiences, collect and analyze relevant data, assess community performance, and build skills); and (4) Disaster Management (addressing the community's prevention and mitigation, preparedness, response, and recovery activities). The data collected was analysed descriptively using descriptive statistics on SPSS software.

### **Findings and Discussion**

The findings of the study are presented in this section, starting with the living conditions which were measured in terms of availability of basic social amenities like healthcare, road, transport, schools, electricity, water availability. Subsequently, the findings for perception on resilience is presented.

#### **Living Conditions**

With regards to the condition of roads in the slum, the results of the analysis showed that 21.4% of the respondents indicated that the road in their place of residence was tarred, 28.4% indicated that theirs was untarred, then 30.7% noted that their roads were had storm drains, while the remaining 19.5% indicated that the roads in their communities were always flooded. In terms of the types of house, 14.3% of them indicated that they live in make-shift accommodations, 24.7% of them indicated that they live in face-to-face housing, 38.5% live in 2/3 bedroom, and the remaining 22.4% indicated that they live in bungalow houses. With respect to the quality of electricity in the slum, 48.4% indicated that their light was of good quality, 29.9% indicated that the quality of their light was very good, 10.2% noted that the light quality was fair, and few of them 11.5% indicated that their light quality was very bad. In terms of source of water in the urban slums, 25.5% agreed that their source of water was well source, 29.4% of them indicated that they got their water from borehole, 26.6% of them

agreed that their source of water was stream/river, and the remaining 18.5% indicated that they got their water from tap source. With regards to the type of healthcare facility available in their communities, the results showed that 24.7% of the respondents reported that there were public health centres within their communities, 29.9% indicated that they had private clinics in their areas, 24.5% agreed that they had private hospitals, and the remaining 18.5% reported that they had no healthcare facility in their communities. Regarding the quality of transportation, 18.8% of the respondents indicated that the quality of transportation was very bad, 27.9% agreed that the transport quality was bad, 24.5% rated the transportation quality as fair, 19% reported that the quality of transportation in their community was good, and the remaining 9.9% indicated that the quality of transportation was very good.

Regarding the quality of schools in the urban slums of Lagos, the results showed that 7.6% of the respondents reported that the primary and secondary schools in their communities were of very bad quality, another 24.2% reported that the quality was bad, 29.9% rated the quality of schools as fair, 22.7% reported that the quality of schools was good, and the remaining 15.6% indicated that the schools were of very good quality. The overall mean scores of all the items used in measuring the living conditions of the slum dwellers are presented in the next paragraph.

The results of the study showed that among all the basic amenities used in determining their living conditions, quality of electricity had the overall highest mean score of ( $M=4.131$ ), followed by the type of healthcare available in the slums ( $M=3.128$ ), then followed by quality of schools available in the slums ( $M=3.062$ ). The result also showed that the mean score for quality of transportation in the area was ( $M=2.902$ ), the mean score for the type of house which they lived in was ( $M=2.845$ ), then for the road condition, the mean score was ( $M=2.631$ ) and then the overall lowest means score was recorded for the source of water ( $M=2.517$ ). Table 1 below presents the results of the living conditions of the study respondents.

Table 1  
*Living Conditions of Urban Slum Dwellers in Lagos State*

Item	F	%	Mean	SD
<b>Road Condition</b>				
Tarred	82	21.4		
Untarred/gullied	109	28.4	2.631	.984
Available Storm drain	118	3.7		
Always flooded	75	19.5		
<b>Total</b>	<b>384</b>	<b>100</b>		
<b>Type of House</b>				
Make-shift	55	14.3		
Face-to-face rooming	95	24.7	2.845	.859
Block of /3 bedroom flat	148	38.5		
Bungalow	86	22.4		
<b>Total</b>	<b>384</b>	<b>100</b>		
<b>Quality of Electricity</b>				
Very Good	115	29.9		
Good	186	48.4	4.131	.825
Fair	39	10.2		
Bad	44	11.5		
<b>Total</b>	<b>384</b>	<b>100</b>		

**Source of Water**

Well	98	25.5		
Borehole	113	29.4	2.517	1.017
Stream/River	102	26.6		
Tap Water	71	18.5		
<b>Total</b>	<b>384</b>	<b>100</b>		

**Type of Healthcare**

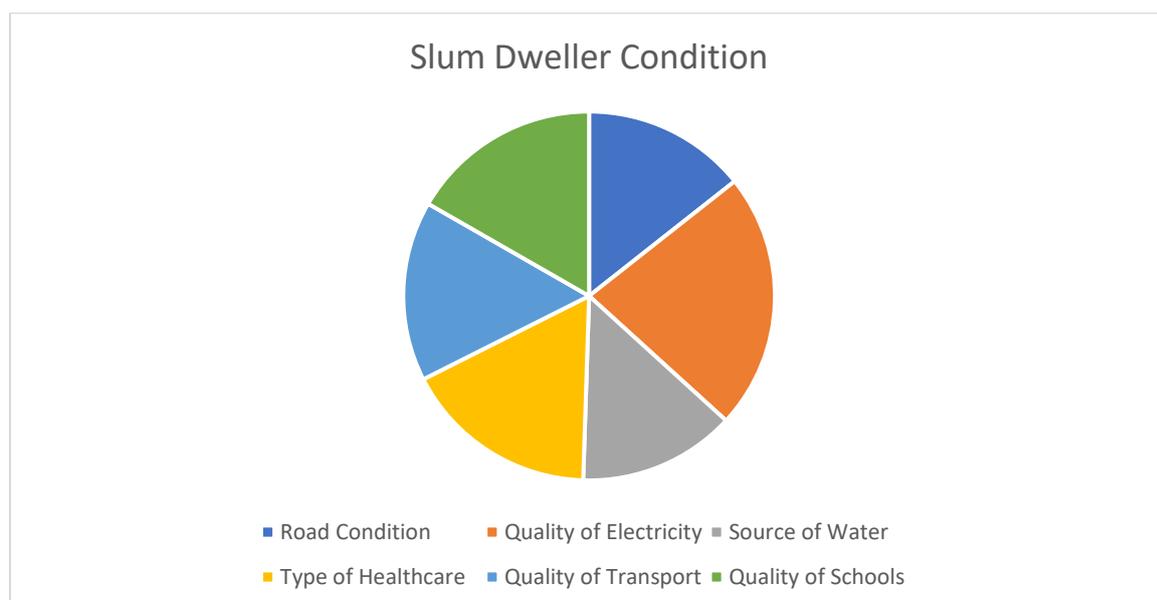
Public Health Centre	95	24.7		
Private Clinic	115	29.9	3.128	1.581
Private Hospital	94	24.5		
None of the above	80	20.8		
<b>Total</b>	<b>384</b>	<b>100</b>		

**Quality of Transport**

Very Good	38	9.9		
Good	73	19	2.902	1.173
Fair	94	24.5		
Bad	107	27.9		
Very Bad	72	18.8		
<b>Total</b>	<b>384</b>	<b>100</b>		

**Quality of Schools**

Very Good	60	15.6		
Good	87	22.7	3.062	1.197
Fair	115	29.9		
Very bad	29	7.6		
Bad	93	24.2		
<b>Total</b>	<b>384</b>	<b>100</b>		



The second objective of this study seeks to examine the living conditions of the urban slum dwellers, and these have been measured in terms of availability of basic social amenities like healthcare, road, transport, schools, etc. The findings of the study revealed that, majority of

the roads in the slum were untarred and always flooded. However, in few areas, the roads were tarred and had storm drains. The absence of good roads with proper drainages can be harmful to the slum dwellers, in terms of security and health (Mawkhlieng & Debbarma, 2018). Thus, it is important that authorities responsible for urban planning to consider providing good roads in such areas, or at least provide drainages so as to avoid flooding and stagnation of water, which can cause different water borne diseases.

In terms of the types of house, the findings of the study showed that majority of the slum dwellers lived in relatively modest accommodations, while a few of them lived in make-shift accommodations. This finding is similar to the findings of Karn, et. al (2003) who investigated the housing conditions of slum, pavement and squatter dwellers. Their findings showed that only few of the respondents lived in shabby houses, whereas over half of them lived in semi-permanent and standard houses built with cement. This implies that not all slums are characterized by shabby and make-shift houses as portrayed in some studies (Phukan, 2014). This author, on the other hand, found that in slums located in Jorhat city, most of the households reside in sub-standard houses built with cane, bamboo, plastic, and straw cover. In their study, it was revealed that only few of the households used tin or wood to roof their houses.

Despite the fact that the findings of this study showed that majority of the dwellers lived in relatively modest houses, it does not suggest that the houses are of good structural quality, as a report given by Akinwale (2018) about the metropolitan Lagos and challenges of rural-urban migration showed that majority of the urban slums in Lagos are characterized by poor living conditions including structurally poor quality buildings, which can be detrimental to the environment and well-being of the occupants. More so, based on the yearly rental reported by the respondents, it can be assumed that the houses may not be in good condition as they may be in old and dilapidated buildings, and hence the cheap cost of rental.

With respect to the quality of electricity in the slum, more than half of them indicated that their light was of good quality, whereas, a very insignificant percentage of the respondents indicated that the light in their areas was very bad. This finding contradicts the findings of Mbano and Nwadiaro (2012) who found that the electricity supply of the urban slum is poor and in some cases absent. The finding of this study may be attributed to the general improvement in power supply in the country at large. Although, majority of the respondents reported that the quality electricity in their areas of residence is good, it is important for the government to look into the problem of electricity in urban slums which is generally a problem as found by other scholars. It is important for the government to provide quality electricity when trying to restructure and rehabilitate the informal settlements so as to enable to economic activities of the slum dwellers. Researchers (Momoh, et. al., 2018) have found that the consequences of poor electricity supply includes depletion and collapse of infrastructure, shutdown of industries and fast decline in the availability of basic amenities such as quality healthcare services, and potable drinking water.

In addition, the findings of this study revealed that some parts of the slums were reported to have relatively good sources of water including wells, taps and boreholes. However, in other parts it was reported that the source of water was either stream or river. This implies that the slum dwellers have access to different sources of water. Water has been continuously reported as a major challenge for slum dwellers; for example in the study conducted by Prasad and Singh (2009), it was reported that 98 per cent of the slum dwellers had problems associated with fetching water. The problem of potable water is a critical problem that must be given urgent attention, given that the absence of potable water and other sanitation

facilities can cause illnesses like diarrhoea, typhoid, cholera, and several other water borne diseases (Sijbesma & Dijk, 2006). The findings of the current study supports the findings of Risbud (2003) who found that in Mumbai almost half of the slum areas have access to water from common standpipes, tube wells, or community standpipes. However, the author reported that the women and children living in the slum areas need to make several trips to fetch water which is time-consuming, and this could also be detrimental to their health due to the so much stress they are go through to fetch water. Thus, water is crucial resource that should be made available to people living in slums so as to alleviate their suffering and enable good sanitary conditions in the slums.

With regards to the type of healthcare facility available in the slum, it was found that different types of healthcare facilities were available including, public health centres, private clinics, and private hospitals. Nevertheless, it was also found that in some of the areas they had no healthcare facility. Furthermore, the findings showed that the healthcare facility found in most of the slums were private-owned, whereas only few were government-owned. This finding is similar to the findings of Banerjee (2012), who reported that over 60% of the slum dwellers in their hospital visited private hospitals for the treatment of their ailment. They also found that higher level of satisfaction was derived from private hospitals as compared to public hospitals. Hence, the presence of mostly private hospitals in the slum, and the high patronage of private hospitals and clinics. In this regard, it is clear from the findings of this study that the government has neglected the slums in terms of provision of healthcare facilities which are critical to the well-being of individuals and the communities at large. Therefore, there is need for the government to focus on providing healthcare facilities, at least public health centres, so that even the poorest of the slum dwellers can be able to get treatment when sick, thereby reducing mortality rate in such areas. The problem of health facilities is a problem that is well-documented in the literature of urban and regional studies, because researchers have continuously found that slums are characterized by poor conditions, and high level of diseases due to the absence of health services and facilities (Gangadharan, 2005).

With respect to the quality of transportation in slum areas, it was found that majority of respondents reported that the transportation in their locations was poor, while only few of them indicated that the quality of transportation in the areas is good. This is not a strange finding as a workshop report provided by the International Network for Transport and Accessibility in Low Income Countries (INTALInc, 2017) showed that majority of the urban slum dwellers are left at the mercy of Danfos, which are the major source of motorised transport for 70% of low income earners. According to the report, most of these danfos are characterized by unsafe travelling conditions, poor quality of services, disorganization and aggressive drivers. Regardless of these poor conditions, the report highlighted that the absence of these danfos will further worsen the transport conditions of the slums.

In addition to the danfos, other means of motorised transportation that are predominant in the slum areas and other low-income settlements are, motorised two-wheelers, motorcycles, and tricycles imported from India and China with the aim of improving the access to remote off-rod areas, while avoiding congestion on major roads. All of these have rapidly grown into the major source of informal public transportation within urban slums (Fasakin 2001, Porter 2002). Regardless of the benefits of such sources of transportation in urban slums, these sources of transportation constitute a major source of noise and air pollution, given that the vehicles are usually old vehicles. Consequently, this has aggravated the traffic casualties and poor quality of transport services in the slums and other low-income neighbourhoods

(Adegbulugbe et al., 2008, Gujba et al., 2013; Krzyzanowski et al., 2005). Oyesiku and Odufuwa (2002) further noted that informal tricycle and motorcycle auto-rickshaw operations have become the largest providers of passenger transport in large urban agglomerations like Lagos.

According to the (INTALInc, 2017), the high cost of transportation and long commuting distances faced by informal settlers is attributed to the locations in which their houses are situated, as their houses are located at the peripheries of the city. Such spatial segregation has led to social exclusion of urban slum dwellers in Lagos. Given these issues surrounding transportation within slum areas and other informal settlements, it becomes critical for the government to prioritize the transportation of slum dwellers so as to alleviate their commuting problems and to improve the quality of their transportation. This way the urban slum dwellers will have access to opportunities that could improve their economic status, especially individuals that are into different kinds of businesses.

Another critical aspect of the living conditions of urban slum dwellers investigated in this study is the quality of schools in the urban slums. The findings revealed that majority of the respondents reported that they were satisfied with quality of schools in their slums, as a large percentage of them reported that quality of schools was good. However, researchers (Sinha, et. al., 2016) have reported that the level of illiteracy in the slum area is very high, because majority of the slum dwellers are unable to pay the tuition of their wards due to their low income. More so, the parents are only able to secure low paying jobs because of their low level of education, given that they migrate from rural to urban areas. Therefore, having good schools around does not guarantee that all children in slum areas will attend those schools; the most determining factor for their school attendance is the income level of their parents. This is a critical aspect of slum dwellers that must be given due attention, and one of the ways through which this situation of urban slum dwellers can be addressed is for government to build government schools that are close to such informal schools with subsidized school fees or a more favourable payment plan so that the parents can be able to afford the tuition. This is important because education is one of the major sources of human capital formation that may lead to changes in the living conditions of children that dwell in slums (Mawkhlieng & Debbarma, 2018).

Overall, the findings for the living conditions revealed that their living condition was fair, as the overall mean score was found to be at the mid-point. This shows that there is need for improvement, and this improvement can be achieved through a participatory approach, where the government and the slum dwellers can collaborate to improve the conditions of the slum in general. The participatory approach was used in the work of French et al. (2018), who initiated a project of participatory slum upgrading in Afghanistan. This approach was used with the aim of improving access to basic urban services, while local governance is strengthened. So, similar approach can be adopted within the context of Lagos state in terms of slum upgrading so that the living conditions of the slum dwellers can be improved according to their needs.

In conclusion, the findings of the study showed that the quality of light was good, type of healthcare was fair, and quality of available schools was also fair. However, it was found that, the quality of transportation, type of house, road condition, and sources of water was poor, as low mean score below the mid-point were recorded for these aspects of their living conditions.

### **Perception on Resilience**

The perceptions of the respondents regarding their resilience in the urban slums were measured based on the CART survey which is made up of 21 core community resilience items that are categorized into four major interrelated domains of resilience. The four domains include (1) Connection and Caring (which includes support and nurturance, common values, participation, relatedness, diversity, hope, justice, and equity within the community); (2) Resources (includes the physical, information, natural, financial, social, and human resources possessed by the community) (3) Transformative Potential (which comes from communities' ability to frame their collective experience, collect and analyse important data, then perform an analysis of the performance of the community, and build skills); and (4) Disaster Management (which addresses the community's readiness, prevention and mitigation, response, and recovery activities). Therefore, the results of the perceptions are presented based on the four domains connection and caring, resources, transformative potential, and disaster management.

The study results showed that with regards to the first domain of connection and caring, the results revealed that 70.5% of the respondents agreed to the statement "people in my neighbourhood feel like they belong to the neighbourhood" and a mean score of ( $M=3.0143$ ) was recorded for this statement. It was also found that 100% of the respondent disagreed with the statement "people in my neighbourhood are committed to the well-being of the neighbourhood", and the mean score for this statement was ( $M=1.422$ ), being the lowest mean score for all the items in this domain. Furthermore, the results showed that 89.3% of the respondents believe that "people in their neighbourhood have hope about the future, and the means score for this statement was ( $M=3.894$ ). The results further showed that 83.2% of the respondents agreed that "people in their neighbourhood help each other", with a mean score of ( $M=3.268$ ) recorded for this statement. Lastly, in the domain of connection and caring, it was found that less than half of the respondents 38.3% of the respondents agreed to the statement "My neighbourhood treats people fairly no matter what their background is", and the mean score recorded for this statement was ( $M=2.237$ ). The overall mean score recorded for connection and caring domain was ( $M=2.767$ ) which is slightly below the mid-point (3).

With regards to the second domain of resilience, which is resource, the results showed that 94.8% of the respondents believed that their neighbourhood has the resources it needs to take care of its needs, and the mean score recorded for this statement was ( $M=4.265$ ). The results further showed that in terms of human resources, 96.5% of the respondents agreed to the statement "My neighbourhood has effective leaders", with a mean score of ( $M=4.305$ ) obtained for the statement. More so, the results showed that 100% of the respondents believe that "people in their neighbourhood are able to get the services they need" ( $M=4.345$ ). Also, the results revealed that 91.7% of the respondents agree that "People in their neighbourhood know where to go to get things done", with a mean score of ( $M=4.220$ ). Lastly, it was revealed that 98.3% of the respondents are of the opinion that their "neighbourhood works with organizations and agencies outside the neighbourhood to get things done", and the mean score obtained for this item which is the last in the domain of resources was ( $M=4.240$ ). An overall mean score of ( $M=4.275$ ) was obtained for the dimension of resources.

In terms of the Transformative Potentials dimension of resilience examined in this study, the results showed that 96% of the respondents indicated that people in their neighbourhood "communicate with leaders who can improve the neighbourhood", the mean score obtained for this statement was ( $M=4.117$ ). More so, the results revealed that 97.4% of the

respondents agreed to the statement “People in my neighbourhood are aware of issues that they might address together”, with a mean score of (4.291) recorded for the statement. It was also found that 88.1% of the respondents indicated that people in their neighbourhood “discuss issues so they can improve the neighbourhood”, and a mean score of (M=4.048) was obtained for this statement. The results further showed that 86.6% of the respondents agreed to the statement “People in my neighbourhood work together on solutions so that the neighbourhood can improve”, with a mean score of (M=3.845) obtained for this statement. In addition, the results showed that 83.8% of the respondents indicated that their “neighbourhood looks at its success and failures so that it can learn from the past”, and the mean score for this statement was (M=3.808). For the statement “My neighbourhood develops skills and finds resources to solve its problems and reach its goals” 90.9% of the respondents agreed to it, with a mean score of (M=4.097) recorded for the statement. Lastly, the domain of transformative potential, the results revealed that 96.1% of the respondents agreed that their “neighbourhood has priorities and sets goals for the future, and the mean score recorded for this statement was (M=4.351). The overall mean score for this dimension of transformative potential was (M=4.079).

Lastly, with regards to the dimension of Disaster Management, the results revealed that 91.2% of the respondents agreed that their “neighbourhood tries to prevent disasters” (M=4.065). It was also found that 91.4% agreed to the statement “My neighbourhood actively prepares for future disasters”, and a mean score of (M=4.011). In addition, the results showed that 89.2% of the respondents agreed to the statement “My neighbourhood can provide emergency services during a disaster” (M=4.048). Lastly, in the domain of disaster management, it was found that 88.6% of the respondents indicated that their “neighbourhood has the services and programs to help people after a disaster”, and a mean score of (M=3.968) was obtained for the statement. The overall mean score for this dimension was M=4.023.

In summary, out of the four dimensions of resilience, resources had the highest means score (M=4.275), while lowest means score was recorded for connection and caring (M=2.767). The results for perception of resilience of urban slums in Lagos are presented on Tables 2 and 3 present a summary of the mean scores for the four dimensions of resilience of urban slums in Lagos.

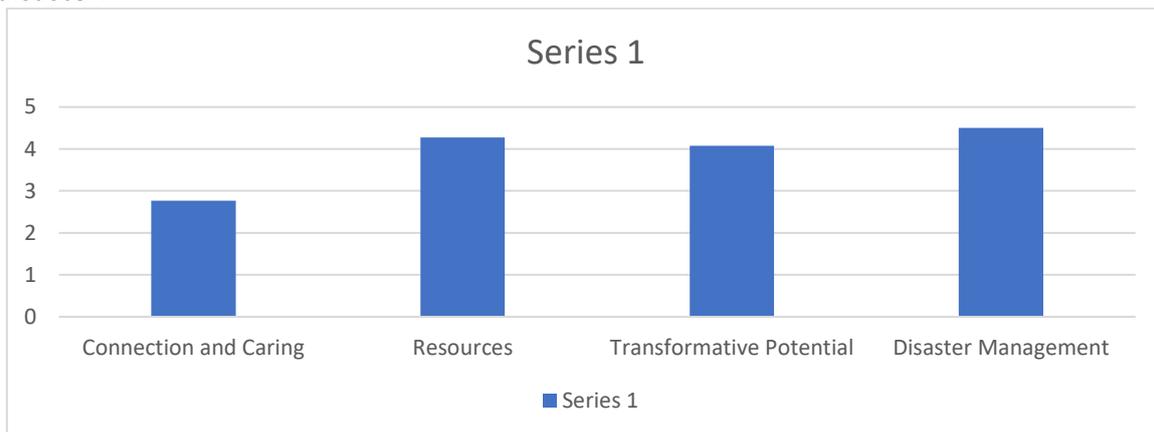
Table 2

*Perceptions of Respondents of the Resilience of Urban Slums in Lagos*

Item	<i>f</i>	%	Mean	SD
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People in my neighbourhood feel like they belong to the neighbourhood.	247	64.3	3.014	1.008
People in my neighbourhood are committed to the wellbeing of the neighbourhood.	350	91.1	1.422	.494
People in my neighbourhood have hope about the future.	313	81.5	3.894	1.103
People in my neighbourhood help each other.	291	75.8	3.268	.857
My neighbourhood treats people fairly no matter what their background is.	134	34.9	2.237	.688
My neighbourhood has the resources it needs to take care of neighbourhood problems.	332	86.5	4.265	.822
My neighbourhood has effective leaders.	338	88	4.305	.757
People in my neighbourhood are able to get the services they need.	350	91.1	4.345	.728
People in my neighbourhood know where to go to get things done.	321	83.6	4.220	.936
My neighbourhood works with organizations and agencies outside the neighbourhood to get things done	344	89.6	4.240	.771
People in my neighbourhood communicate with leaders who can help improve the neighbourhood.	336	87.5	4.117	1.081
People in my neighbourhood are aware of neighbourhood issues that they may address together.	341	88.8	4.291	.776
People in my neighbourhood discuss issues so they can improve the neighbourhood.	308	80.2	4.048	1.081
People in my neighbourhood work together on solutions so that the neighbourhood can improve	303	78.9	3.845	1.127
My neighbourhood looks at its successes and failures so it can learn from the past	293	76.3	3.808	1.117
My neighbourhood develops skills and finds resources to solve its problems and reach its goals.	318	82.8	4.097	.979
My neighbourhood has priorities and set goals for the future.	336	87.5	4.351	.849
My neighbourhood tries to prevent disasters	319	83.1	4.065	1.042

My neighbourhood actively prepares future disasters.	320	83.3	4.011	.954
My neighbourhood can provide emergency services during a disaster.	312	81.3	4.048	1.027
My neighbourhood has services and programs to help people after a disaster.	310	80.7	3.968	1.079



Graph 2: Summary of Mean Scores of the Four Dimensions of Resilience

The perceptions of the respondents regarding their resilience in the urban slums were measured based on the CART survey which is made up of 21 core community resilience items that are categorized into four major interrelated domains of resilience. The four domains include (1) Connection and Caring (which includes support and nurturance, common values, participation, relatedness, diversity, hope, justice, and equity within the community); (2) Resources (includes the physical, information, natural, financial, social, and human resources possessed by the community) (3) Transformative Potential (which comes from communities' ability to frame their collective experience, collect and analyse important data, then perform an analysis of the performance of the community, and build skills); and (4) Disaster Management (which addresses the community's readiness, prevention and mitigation, response, and recovery activities). Therefore, the findings of the perceptions are presented based on the four domains connection and caring, resources, transformative potential, and disaster management.

With regards to first domain of connection and caring, it was found that a large number of the respondents indicated that in their neighbourhood everyone has a sense of belonging. However, the findings of the study showed that the slum dwellers were not committed to the well-being of the neighbourhood. Despite the fact that they show no commitment to the well-being of their neighbourhood, it was found that they were hopeful about the future and helped each other. In addition to this, it was found that, regardless of background, everyone in the neighbourhood is treated fairly. Overall, it can be concluded that there is connection and caring among the slum dwellers. This is one of the key to achievement in any sphere of life. In the context of this study, this attribute can help them form resilience to anything that may threaten their existence and well-being in the slums.

With regards to the second domain of resilience, which is resources, the findings showed that the respondents believed that their neighbourhood has the resources it needs to take care of its needs, especially human resource. It was found that the human resources were effective

leaders. More so, the findings revealed that the slum dwellers reported that they were able to access the services they need, and they knew the right place to go to get things done. In this regard, some of the places they go to get things done are agencies and organizations outside the neighbourhood. Such resources could be instrumental to resilience building among the slum dwellers. For example in the study carried out by Ahmed (2014), it was noted that in Dhaka, Bangladesh, there is partnership between agencies, organizations and the slum dwellers, as these external resources are instrumental to the promotion of pro-poor policies, especially prevention of slum evictions. In addition, such agencies have facilitated the formation slum dwellers rights committees. The author noted that in Dhaka, such agencies including Habitat for Humanity have also helped in building resilience using a multi-sectoral approach to capacity building in slums. The findings of the current study shows that, the slum dwellers that participated in this study have the resources it takes to build a resilient community. However, despite having such resources, it was found that in terms of connection and caring, they are not committed to the well-being of their neighbourhood. This could be attributed to lack of cooperation among the slum dwellers as a result of the existence of individualism within the communities. Without collaboration, it could be almost impossible to build resilience, and this could in turn make the communities porous and vulnerable to any threat. Having a team spirit is crucial to achieving resilience.

To further buttress on the need for resources in building resilience, especially external partnership, Dobson, Nyamweru and Dodman (2015) noted that active participation of the urban dwellers is paramount in building resilience within African urban centres, where majority of the population are slum dwellers. These authors also highlighted that these slum dwellers must partner with local authorities to build resilience, as true resilience cannot be designed and achieved by government alone.

In terms of the Transformative Potentials dimension of resilience examined in this study, the findings revealed that the neighbourhood have a communication link with leaders that have the potentials to improve their neighbourhood. It was also found that the slum dwellers are aware of the issues that they can address collaboratively. This is an important aspect of building resilience, because people can only help themselves if they are aware of their problems and ways through which such problems can be solved. The findings also showed that since they are aware of the problems they can solve collaboratively, they engage in discussions that are aimed improving their neighbourhoods, as well as work together on solutions that can solve the problems of the neighbourhood. This is one the reasons why participatory approaches to building resilience should be adopted, given that the slum dwellers have better knowledge of their problems and how they can solve it. In the same vein, Satterthwite and Mitlin (2014) noted that grassroots initiatives involving the people at the grassroots is rapidly being recognised in informal settlements as an effective approach to addressing poverty and climate change adaptation. In this case, the government or partnering agencies only need to support the slum dwellers with financial or technical support required for building resilience. However, despite the all the efforts made by national governments, local authorities and international agents, on little attention is to the ways through which organized and collective activities of low-income residents can contribute to this (Jabeen et. al., 2010). Consequently, the technical and financial support rendered to the urban slum dwellers is limited (Smith et. al., 2014), thereby limiting the degree to which they can make meaningful contribution in terms of resilience.

Furthermore within the domain of transformative leadership, the findings of the study showed that in discussing and finding solutions to the problems experienced by the slum

dwellers, the slum dwellers are able to reflect on their failures as well as successes with the aim of learning from their past mistakes. This reflection enables the co-creation of knowledge for future adjustments. This approach has been highlighted in the work of Clarke and Oswald (2010) who noted that collective critical thinking plays a major role in co-creation of knowledge for development. Similarly, other researchers have debated that critical reflection may be a way through which communities' ownership of projects can be increased, thereby increasing the sustainability and relevance of such projects (Aragón, et. al., 2010). It was also found that the slum dwellers indicated their ability to set their goal for the future, implying that they are able to set long term goals that can help them adapt to the challenges they encounter as slum dwellers.

The findings for the last dimension of resilience, which is disaster management, shows that the respondents reported that they make efforts to prevent disasters, and are actively engage in preparations for future disasters. It was also found that the slum dwellers reported that they are capable of providing emergency services in the event of a disaster in the neighbourhood. All these reveal that the slum dwellers are highly resilient in terms of disaster management which is the most crucial aspect of resilience given that majority of the slum areas are prone to climate change, water-logging, flooding caused by poor drainage, earthquake, rise in temperature, windstorms and fire outbreaks due to poorly constructed houses and use of inferior quality building materials (Ahmed, 2014). For these reasons, it is important for neighbourhoods to work at individual, household and community levels to build resilience against natural and artificial disasters. Apart from being prepared for disasters, and making efforts to prevent disasters, the findings also revealed that the slum dwellers reported that they are able to provide emergency services during a disaster.

In summary, out of the four dimensions of resilience, it was found that the dimension of resources had the highest means score, while connection and caring had the lowest mean score. This means that, there is need for the connection and caring dimension of resilience to be further strengthened among the slum dwellers, because with connection, the resources which they have cannot be well harnessed to achieve resilience. This means that having resources can be as good as not having them, if the slum dwellers cannot collaborate to effectively use the resources.

Overall, it was found that the slum dwellers have all it takes to build resilience, and are making great efforts towards building resilience in their neighbourhoods. Nevertheless, there is room for improvement in certain areas of their resilience, particularly, connection and caring.

### **Conclusion**

In conclusion, in this study the living conditions of the urban slum dwellers as well as their perceived resilience have been investigated. From the findings of this study, it was deduced that their living condition was fair, as the overall mean score was found to be at the mid-point. This shows that there is need for improvement, and this improvement can be achieved through a participatory approach, where the government and the slum dwellers can collaborate to improve the conditions of the slum in general. On the other hand, with regards to the perceived resilience of the urban slum dwellers, it was found that the four dimensions of resilience investigated in this study were present in the slum communities, but they were lacking in an aspect of connection and caring; the findings showed that the slum dwellers were not committed to the wellbeing of their neighbourhood.

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