

EVALUATION OF SOCIO-ECONOMIC AND CULTURAL CHARACTERISTICS OF GENDER INVOLVEMENT IN URBAN INFORMAL HOUSING DEVELOPMENT: A CASE OF SOUTHWESTERN NIGERIA

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ABSTRACT— The informal housing is most prevalent around the world as more population lives in settlements that are unplanned with poor conditions. This study evaluated the socio-economic characteristics of gender (male and female) in relation to urban informal housing development in South-western Nigeria. The cross-sectional survey design was adopted while multi-stage sampling technique was used. All the localities in each state capital of South-western Nigeria were identified and three localities were randomly selected. A structured questionnaire focusing on socio-economic characteristics (sex, age, income) and involvement in housing development was administered to the household-head in the selected residential buildings. Quantitative data were analysed using descriptive statistics, One-way Analysis of Variance and Chi-Square at $p \leq 0.05$ while qualitative data were content analysed. The ages of respondents were 34.46 ± 10.23 (male) and 37 ± 3 (female) years respectively. Males constituted 72.8% of respondents. Building construction ration between the genders (male: female) in Ado-Ekiti (75.0%:25.0%); Abeokuta (100.0%:0.0%); Akure (93.8%:6.2%); Ikeja (94.6%:5.4%); Ibadan (78.6%:21.4%); Osogbo (80.0%:20.0%). There were significant differences between male and female involvement in land procurement ($\chi^2=130.507$) and housing construction ($\chi^2=53.019$) while building design and approval ($\chi^2=115.893$), housing finance provision ($\chi^2=51.031$) and building materials acquisition ($\chi^2=27.873$) were otherwise. Men participated more in informal urban housing development processes in south-western Nigeria. The study depicted that socio-economic characteristics of respondents were the determinant factors of their involvement in urban informal housing development.

Keywords— Gender, housing development, informal, urban housing and development

1. INTRODUCTION

The Provision of adequate, decent housing accommodation for the citizens has been described as a most intractable problem of the third world nations, including Nigeria (Agarwal, 1981). Olotuah (2005) described housing as one of man's important needs and an essential requirement for his existence. Adequacy in housing enhances the welfare and the productivity of man, and conversely its inadequacy threatens the very basis of his existence (Olotuah, 1997; 2000a). The place of housing in man's life, according to Olotuah (2002), is therefore eminent, necessitating its adequate provision in quantitative and qualitative terms. Atolagbe (2011) observed that studies in the urban centres of Nigeria, with glaring evidence of inadequate housing and infrastructural facilities to match urbanization, have proven this lack of adequate and decent housing. The United Nations –UN, (1972) viewed the enormous importance of housing to man as an unquestionable

right of the individual. Every citizen in this regard deserves to have access to adequate housing without hindrance whatsoever. The Federal Government of Nigeria -FGN, (2004) report shows that about 60% of Nigerians are homeless (FGN, 2004) despite the fact that there are about 10.7 million houses in Nigeria (FMB, 2007). Igbinoba (2009) maintained that the housing backlog is estimated at 14 million units. However, (Pepple, 2012) noted that the current housing deficit in Nigeria is put at 17.5 million units. The worth of housing depends upon quality considerations such as design, density, building materials, finishes, floor spaces and on access to employment and other income earning opportunities, public facilities, community services and market. All aspects of lives of people in any society, according to Ajayi (2000), are shaped by gender. Lawanson (2007) further explained that gender roles and relations have, to a large extent, assisted in shaping the process of urbanization. There are different perspectives to

development, however there is a general consensus that development will lead to good change manifested in increased capacity of people to have control over material asset, resources and other physical necessities of life. Thus, the gender-sensitive approaches to sustainable development should be an integral part of urban policy, programming and practice (UNCSW, 1994). Lawanson (2007) also observed that in almost all societies, women and men differ in their activities and undertakings, regarding access to and control over resources, and participating in decision making. Oriye *et al* (2012) reiterated that although, women play significant roles in nation building, the inability to assess their needs vis-à-vis housing needs and define them as inherently different from those of men, is the underlying factor that undermines women participation in formulating housing-related policies and programs. This is evident in the observation of Fajemirokun, (2004) that the National Housing Policy of 1991 does not include any gender perspective. He observed that the principal instruments on housing are devoid of gender references and that advancing a gender perspective in relation to housing must take into account existing legal protections on gender equality rather than specific housing rights provisions. Young (1995) maintained that women's urban experience is inadequately represented by conventional urban theories and models that describe the development and consequences of different urban forms. He also observed that in recent times, feminist researchers have shown that men are rarely knowledgeable about women's aspirations, either because of separate interests and spheres, or because of cultural norms. For instance, the key provision on gender equality in the 1999 Constitution in Section 42 (1) provides no restrictions in the equivalent provisions of the Africa Charter on the Rights of Women in Africa. Ignoring gender divisions and interest in urban studies (housing studies inclusive) is neglecting an important structuring element of urban space and urban processes (McDowell, 1983; Seager, 1992; Short, 1996; UNCHS, 1996). Recent studies have thus confirmed possible gender-blindness and discrimination faced by women in most and all aspects of housing. These include various studies on challenges of gender perspectives to urban sustainability and development in Nigeria. Several studies (Agbola, 1990; Olanrewaju and

Okoko (2000), Afonja *et al* (2002) and Olatubara (2003) have examined some aspects of women participation in residential location decision making but to the reflect of cultural right for a woman to fit herself into the residential choice of her husband since a woman is regarded as part of movable property of her husband once she is married. Such cultural belief has benefit for the woman and her children who are the target groups substantially or for the man and the society in the area of housing need reduction (Oriye *et al*, 2012). This assertion has seriously affected the operation of many formal establishments in charge of the provision of shelter and infrastructures.

Olotuah and Ajayi (2008), writing on repositioning women in housing development, opined that both genders should participate actively in housing development, Ajayi (2000) who appraised gender participation in housing production and management in Nigeria and concluded that there is need for general change in perceptions concerning women's role in development so as to overcome the obstacles which will thus provide the basis for the establishment of clear policy guidelines. Other researchers who have worked in area of gender and housing include: Gass (1987); Ajibodu (1998); Coulter (1997); Larsson (2001) Ulloa (2001); Randrimaro (2000), Ashinyanbola (2005) including Sanni and Akinyemi (2009). Their findings revealed that there is need for recognition of both men and women's contributions to housing development; establishment of ways and means of enhancing their potentials and identification of specific gender problems with respect to all aspects of housing development. They also suggested that there should be policy crusade for equity, equality, social justice and the elimination of all forms of discrimination against women. The Southwest is noted for its temporal and spatial patterns of urbanization and this has been accompanied with large scale housing deficiencies as well as poor, social and residential environments in the form of slums and squatters. The study, therefore, seeks to evaluate the socio-economic characteristics of gender (male and female) in relation to urban informal housing development in South-western Nigeria. This is with a view to determine the position of male and female involvement in urban informal housing

development, their contribution and participation in housing development in Southwest Nigeria.

II. LITERATURE REVIEW

Several studies have been conducted on the factors influencing participation in housing development in general and urban housing development in particular (Larson, 1991; Macaloo, 1990 and 1994; Ntege, 1992; Obbo, 1976, 1984; Republic of Uganda, 1992a, and Rondinelli, 1990). With regard to the social aspects of housing development, Sengendo (1992) described housing as an expression of ways of life as well as a process by which people express themselves, their status, aspirations and social relations. House ownership, in most African societies, is largely constructed as a male preserve (Obbo, 1976). Agbola (1990a) pointed out that the decision to own house is usually apportioned to men as heads of households according to the patriarchal system. For instance, among the Konjo ethnic group of western Uganda, the norms and beliefs against women's ownership of land is so high that landowners may refuse to sell land to a female even if she has cash at the ready (Mariye, 1993). Among the Konjo, selling land to a female amounts to encouraging "prostitution", which sets a bad precedent for (Konjo girls and women. Ntege (1992) similarly noted that young women are often threatened that if they "go too far" in education, own property or accumulate "too much" money, they will jeopardise their chances of marriage. As far as women are concerned, house ownership is for the hopeless, females who will never marry widows, prostitutes, senior spinsters, the frustrated and the divorced. Ntege (1992) added that this does not only prevent women from purchasing land and pursuing their inheritance rights where applicable, but also discourages them from optimally utilising these resources.

It is probably in this context that Berry (1989) stated that people's ability to increase their assets depends not only on their access to productive resources, but also on their ability to control and use them effectively. Berry (1989) cautioned that this ability depends on participation in a variety of social institutions. In the case of women's engagement in urban housing development, the social institutions discourage

women's utilisation of resources to develop their own houses. Some women, especially second wives, leave their husbands when they acquire land as they consider it unnecessary to work on someone else's land and, at the same time, being responsible for clothing and feeding themselves and their children. Quoting Bujra (1976), Lee Smith (1997) cites a woman who was heard saying, "*My house is my husband*". Implicitly, the marital contract entails men providing property. Hence, if a woman could acquire her own property, the acquisition through the husband (marital bond) may become nullified, thereby reducing the necessity of having a resident, full-time husband. In his submission, Okewole (1997) opined that there are prejudices and conceptions about women due to cultural norms in Africa, especially the southwest zone and few other areas in Nigeria. For example, the Yoruba tradition does not see the need for a woman, single or married, to have any other residential accommodation other than her parent's and her husband's house. In addition to this, the customary land tenure system authorises only household heads, usually male, to be allocated the communal land. Land-owning propensity in a woman is believed to be a constraint and bound to have negative effect. Another cultural belief is in the inheritance system, where the male-child is considered more important and willed all the family possession and property. The belief is that the male child will develop the ancestral home while the female child will get married and allow family properties pass to strangers or non-members of the family. Hence, decision to own a house is usually reserved for men as head of households in consonance with the patriarchal system (Agbola, 1990b). Female attempts to gain access to housing are often frustrated and met with resistance in a male-dominated structure. She is often considered as being too ambitious if she aspires to own a house. Although the United Nations Charter of 1945 and the 1948 Universal Declaration of Human Rights have enshrined the principle of equity, little progress has been achieved in the area of equality between men and women in Africa. The contradictory situation in Africa today places women as important producers and reproducers on the one hand, and as political, social and economic subordinates on the other. Resolving this

paradox is the most challenging need facing African women today.

Over time, women have contributed to development through home management, environment management, agriculture, income generation and so on. Such contributions have been made as individuals and as group through organisations. According to Akinola (1999), the amounts of hours women devote to economic activities are very enormous. The maintenance of existing stock of shelter and infrastructure in any community is an important aspect of providing such infrastructure and facilities. In this process, women because of their domestic locus have traditionally played a major role. In many societies, the day-to-day maintenance of the immediate environment is regarded as the women's duty. The involvement of women in maintenance is for three main benefits, namely: to achieve better results and prevent the settlement from degenerating into slum; reduce cost of renovations and repairs and servicing of infrastructure.

In recent times, there has been a wide spread proliferation of squatter and shanty settlements where the majority of the population of many cities in Nigeria have taken responsibility for their own housing provision. The conventional intervention in public projects by the government have also failed to satisfy low-income housing demand, thus there has been paradigm shift in government housing policy to a diversity of assisted alternative "self-help" solutions such as "sites and services" and 'upgrading' scheme (Keonigsberger, 1986). Agbola (1990a); Moser (1992) and Asiyanbola (2005) observed that such self-help programmes involving the participation of beneficiary in all aspects of the project are recognised by international agencies and national governments as offering cheap alternative housing to a large proportion of the urban population without major increase in the proportion of investment allocated to housing.

In devising new housing solutions and policies, Agbola (1990b); Moser (1992, 1993), Wood (1994); Young (1995) and Pascal (1997) observed that there have been age-long assumptions which do not fit the reality of women's life in developing countries. The first assumption holds that the

household consists of a nuclear family of husband, wife and two or three children. This assumption fails to recognise that low-income households are not homogenous in terms of family structure. Although nuclear families may be the dominant type, a diversity of other structures may occur. For instance, the changing social conditions, which disrupt traditional patterns of family and kinship, have increased the number of female-headed households. Here, the male partner is absent, either temporarily because of migratory or permanently because of abandonment, divorce or death. Moser (1992) and Chant (1987) observed that an estimate of one-third of the households is now headed by women. With the frequent retrenchment, collapse of financial institution and brain-drain syndrome, there are strong indications that such households have increased in Nigeria (Siyanbola, 1995). In such households, women shoulder almost all, if not all, the responsibilities of a male household head. Furthermore, it is assumed that in the family, there is a clear division of labour in which the man of the family, as the breadwinner, is primarily involved in productive work outside the home while the woman, as the housewife, takes overall responsibility for the reproductive and domestic work involved. This second assumption fails to recognise that women in low-income households perform "triple roles" (Moser, 1992, 1993; Brett, 1991 and Young 1995). First, women's work includes reproductive role incorporating child-bearing and rearing. Second, it includes productive tasks, often as secondary income earners, located within the home or in informal sector enterprises. Third, it is increasingly expanding to include community-managing operations, and organisational jobs undertaken at the neighbourhood level. Notably, unlike men, women are severely constrained by the burden of simultaneously balancing these three roles. Their reproductive and community-managing works are often seen as natural or non-productive, not valued as work. This role of women is individualised and it is erroneously assumed that women have free time. This is why planners wonder why women fail to participate fully in self-help housing projects which rely particularly on their contributing work. This is particularly true in the case of female-headed household where the

problem of the triple burden can be severe (Moser, 1993; Young, 1995 and Chant, 1997). Implicit among these assumptions is the fact that within the household, there is equal control over resources and decision-making between men and women in matters affecting the household livelihood. However, recent studies by Olatubara (2003) show that the husband takes a disproportionately higher fraction of decision in the choice of residential district a household lives in and the choice of house in such selected residential district. In both cases, the husband solely takes these decisions in more than 30% household surveyed in Ibadan while the wife takes decision in an average of 9% of all respondents. However, a good fraction of these decisions in an average of household (about 40%) jointly take decision between husband and wife. Discrimination against women in matters of housing has shown that the end products do not reach and /or substantially benefit the target groups (Kaushahu, 2000), especially the poor majority of whom are women.

III. METHODOLOGY

This study focuses on Gender and Urban Housing development in Southwest Nigeria. The South West geographical zone of Nigeria comprises Ekiti, Lagos, Ogun, Ondo, Osun and Oyo states. The zone is located between longitude $2^{\circ}31'$ and $6^{\circ}00'$ East of the Greenwich Meridian and Latitude $6^{\circ}21'$ and $8^{\circ}37'$ North of the Equator and covers approximately $78,771\text{km}^2$, (about 8.5 percent of the federation's territorial landmass). According Majale, (2002) the zone falls entirely within the tropics and the climate is humid with very high and constant temperature characterized by high evaporation and evapo-transpiration. The population of the South west geopolitical zone was about 27,722,432 (National Population Census-NPS 2006) representing about 19.7 percent of Nigerian population comprising Ekiti (2,398,957), Ogun (3,751, 140), Lagos state (9,113, 605), Ondo (3,460,877), Osun (3,416,959) and Oyo (5,580,894) represented in Figure 1.



Figure 1: South-West Zone within Nigeria,
Source: adapted from Federal Surveys map

Research Design

Survey research design was employed for this study as it is well suited to research work in order to bridge the gap between qualitative and quantitative methods (Johannson, 2005). Cross-sectional survey design, which involves sampling the respondents only once and data collected on the cross-section of the target population in a short time, was adopted for the research work. Both the descriptive and exploratory research designs were adopted in understanding the nature and dynamics of gender and urban housing development of South-western Nigeria. Descriptive research design, according to Nubi (2005) is concerned with conditions that exist; practices that prevail; points of view or attitude that are held; processes that are going on; effects that are being felt; or trends that are developing. Comparison across different socio-economic settings gives further insight into this type of housing development and helps to extend knowledge base. In each state sampled, most of the socio-economic issues that impact on gender and urban development that could be used to produce generalisable information were considered. The approach enables the exploration of the various dimensions of gender impact on housing development phenomena that is potentially knowledge generating.

Research Methods

Both quantitative and qualitative research methods were employed. Therefore, methodological triangulation was employed in this study to understand the whole process of

urban housing development amongst the gender groups in the study area.

Data used

The study relied on both primary and secondary sources of data. Data were specifically collected on household characteristics as well as variables that allow for the assessment of gender and urban housing development in the study area. The study was done using purposively sampled capital cities of the six states in South-western Nigeria (Ado-Ekiti, Akure, Abeokuta, Ibadan, Ikeja and Osogbo). Data were collected from randomly selected localities in the three identified residential density areas of the capital city of each state. The method of investigation involved both descriptive and analytical techniques. Contextual method; according to Olatubara (2003), are those that are capable of capturing the subjective perception of the respondents.

Sample Frame, Size and Procedure

The study adopted a multi-stage stratified sampling technique. This method was adopted in a progressive sequential approach connoting that sampling was done at different stages of sampling. A residential density of each category was randomly selected in each capital city. Thus, three residential density zones were selected in each capital city of South-western Nigeria. A total of 18 residential areas were thus selected, composing of low, medium and high density residential areas. A total of 1145 residential buildings were selected for sampling. In every selected building, one or two copies of the

questionnaire were administered, thus: in buildings that were strictly owner-occupied, the household head was sampled.

A total of 1145 copies of questionnaires were administered while 1090 copies were retrieved. The details of the sampling procedure are presented in Tables 1, 2 and 3. The total number of the houses in the selected localities within each density area (low, medium and high) of a capital city that are inhabited are visually selected, counted and listed in the identified urban localities in each capital city of the identified states in South western Nigeria., since the focus of the research is to investigate the variations in gender involvement in housing development in the different categories of residential area types in the study area. Oduwaye (2002), Lawanson and Onifade (2013) and Alade (2012) adopted this classification and found it reliable for the purpose of data collection. Thus, a total of 4580 houses were identified and this formed the sampling frame (Tables 1 and 2).

Sample Size

With the preliminary physical identification census conducted to identify inhabited built houses in the urban localities in the study area, which gave a total of 4580. Twenty-five percent (25%) of the houses enumerated that were inhabited constituted the sample size employed for the study, and a total of 1145 residential buildings were selected for sampling (see Table 2).

Table 1: Sampling Frame

State	Capital City	Localities	
Ekiti state	Ado Ekiti	Low	Idofin, Inisa, Ijoka, Okeyinmi, Ereguru, Idolofin. Fed. Housing Estate.
		Medium	Ijigbo, Oke-Ila, Dallimore, Oke-Isa, Irona.
		High	Oke Alafia, Igbehin, Farm Settlement.
Lagos state	Ikeja	Low	Akora Estate, Omole Estate(Phase I & II)Abba Johnson Crescent, Ikeja G.R.A, Ladoke Akintola ,Michael ogun, Ayoola Coker, Rev. Akinjobi,
		Medium	Awuse, Awosika, Aromire, Adeniyi Jones, Opebi, Olushosun, Adekunle village
		High	Anifowose Nurudeen, Akinrin, Oloto, Airport, Oregun, Onipetesi, Oke-Ira, Aguda, Alausa, Allen Avenue.
Ogun state	Abeokuta	Low	Ibara Housing Estate, Elegu Housing Estate
		Medium	Surulere
		High	Iporo Ake
Ondo state	Akure	Low	Ijapo Estate, Alagbaka, Awule, Idofin,
		Medium	Oke Aro, Leo, Araromi, Champion
		High	Arakale, Ayedun Quarters, Ijoka, Oja-Oba, Odo Ikoyi,
Osun state	Oshogbo	Low	GRA, Kobo-n-gbogboe, Ofatedo Estate, Ayekale.

		Medium	Ayetoro, Ita Olookan, Oke-Okanla, Ota Efun, Salako
		High	Okeebaale, Kajola, Isale-Osun, Oluode, Ayetoro, Sabo, Latonna, Asubiario, Oke-Fia, Odi- Olowo, Alekuwodo, Oja-Oba, Station, Fagbeesa
Oyo State	Ibadan	Low	Iyaganku GRA, Jericho, Oluyole estate, Old Bodija, New Bodija, Ikolaba.
		Medium	Oke Itunu, Ring road, Odo-ona, Apata, Challenge
		High	Oke Ado, Oke –Bola,Ogunpa, Gege, Foko, Popoyemoja, Isale osi, Bode, Idi Arere

Table 2: Sample Size

S/N	Selected State	Capital City	Density Area	Locality Selected	Streets Selected	No. of houses per street	No. of houses selected (25% sample)
1	Ekiti	Ado-Ekiti	Low	Ado-Ekiti(110) Federal Hsg Estate.	Main Avenue	23	6
					2 nd Avenue	21	5
					Afao Road.	31	8
					Omisajana, Sije Road	35	9
					Sub- Total	110	28
			Medium	Ado-Ekiti(233) Oke-Ila.	Housing Road	59	15
					Foluke Close	62	15
					Oloke-Meji str.	58	15
					Mayor Str.	54	13
					Sub- Total	233	58
			High	Oloke-Meji (294)	Balota Str.	97	24
					Ilupeju str.	89	22
					Oloke meji str..	41	10
					Mayor str.	67	17
					Sub- Total	294	73 159
2	Lagos	Ikeja	Low	Omole Estate (Phase 1)(248)	Omofade Str.	65	16
					Olatunde Sule Str.	66	17
					Isaac Omole Str.	72	18
					Ademola Ajasa str.	45	11
					Sub- Total	248	62
			Medium	Toyin street-Ikeja (288)	Ezekiel Str.	68	17
					Unity Road.	74	19
					Akintoye Shogunle Str.	76	19
					Atunwa street	70	17
					Sub- Total	288	72
			High	Awolowo way (AbuleAlagbede) (482)	Emina Crescent	112	28
					Toyin Street	108	27
					Tiwalade Street	130	33
					Ogunlade Street	132	33
					Sub- Total	482	121 255
3	Ogun	Abeokuta	Low	Ibara Housing Estate(92)	Adetokunbo Crescent	20	5
					Obanta road	28	7
					Ekundayo Opaleye str.	24	6
					Osokoya str.	20	5
					Sub- Total	92	23
			Medium	Surulere- Ibara, Ita Eko.(188)	Samson Ayorinde str.	41	10
					Alhaja Shonekan str.	54	14
					Sanyaolu, Oke-Ile Aro	45	11
					Ariya Motel Lane	48	12
					Sub- Total	188	47
			High	Iporo Ake (253)	Ebu-Ake Str.	68	17
					Falode Lane	63	16
					Saw mill	65	16
					Fimimona str.	57	14
4	Ondo	Akure	Low	Ijapo- Estate(188)	.Ogbese Str	46	11
					Oduduwa Str.	52	13

					Akoko Avenue.	43	11	
					Owo Str.	47	12	
					Sub- Total	188	47	
			Medium	Oke Aro(225)	Igbalaye Str.	56	14	
					Oruntan Str.	61	15	
					Afunbiowo Str.	49	12	
					AdesidaSrt.	59	15	
					Sub- Total	225	56	
			High	Arakale(309)	Ajgunle Str.	73	18	
					Idige Str.	58	15	
					Akinyele Martins Str.	93	23	
					Odundun Str.	85	21	
					Sub- Total	309	77	180
5			Low	Ofatedo Estate (103)	Yemi Odesina Street	40	10	
					Okerente Hsg Estate	36	9	
					Kareem Olojo	27	7	
					Sub- Total	103	26	
			Medium	Salako Area. (184)	Kareem Adisa Str.	40	10	
					Wahab Alegun Str.	48	12	
					Yomi Omigbogun str.	44	11	
					Ajadi Aresa Str.	52	13	
					Sub- Total	184	46	
			High	Odi-Olowo/Ota-Efun(274)	Odo Eran	58	15	
					Irepodun Str.	59	15	
					Oyeyemi Str.	64	16	
					Ifaologi I Srt.	93	23	
					Sub- Total	274	69	141
6	Oyo	Ibadan	Low	Oluyole Estate (248)	Sanusi Akere street	56	14	
					Teachers' House str.	68	17	
					Alaafin Avenue	64	16	
					7 th Avenue	60	15	
					Sub- Total	248	63	
			Medium	Okoro Village(288)	Ifedapo street	60	15	
					Joy street	92	23	
					George Jayemo str.	72	18	
					Off okoro str.	64	16	
					Sub- Total	288	72	
			High	Oke bola (320)	Fagbohun str.	100	25	
					Osikanlu str.	76	19	
					Koyejo str.	68	17	
					Oni Lane	76	19	
					Sub- Total	320	80	214
Total						4580	1145	

Data collection

Data from primary sources involved observation, interview and questionnaire administration. Questionnaire administration was done through field visits to owners of owner- occupied buildings (either men or women) and non-owners' (tenants) in the study area. The questionnaire design allowed respondents the opportunity to pick options among list of responses where necessary while some questions were made open to allow objective response from the respondents. According to Denscombe (2008), in questionnaire survey the

problem of wording, ordering of questions, the range of pre-coded and available answers given to respondents have the advantage of standardisation for analysis and efficiency and quick use of time.

Interview and Observation

Individuals were interviewed to enquire about their experiences during housing development processes. The interview was semi-structured because it allows interviewees

to develop their ideas and speak freely on the issues raised. According to Bernard (2002), semi-structured interview is generally considered to be the best type of interview format when interviewing high level bureaucrats and elite members of the society. Observation method with the use of observational checklist was used to capture certain information which the selected household head might not want to disclose. The observational checklist was administered along with the questionnaire with the checklist containing

information on infrastructure, social facilities, building details and general condition of the housing environment.

Questionnaire administration

The questionnaire was administered to the head of households. The owner occupied buildings accounted for 446 respondents; owner and tenant occupied account ted for 657 respondents while 42 respondents accounted for tenant occupied. This gives a total of 1145 copies of the questionnaire administered. A total of 1090 copies of were correctly filled, returned and used for analysis (Table 3).

Table 3: Questionnaire administration and collection

Category of household	Copies of Questionnaire administered	Copies of Questionnaire Retrieved	% of Total
Owner Occupied	446	434	37.9
Owner and Tenant	657	639	55.8
Tenant only	42	17	1.5
Total	1145	1090	95.2

IV. DATA ANALYSIS

The data collected in this study from the questionnaire survey were analyzed using qualitative and quantitative methods. Qualitative data when collected and adequately analyzed are valuable to understanding ideas, beliefs, practices and behaviours in order to decide on the need to employ them in quantitative data analysis for proper interpretation. Using SPSS PC, Univariate, bi-variate and multivariate analyses were generated. The tests of significance of the correlations were p-values.

Descriptive Statistics

The descriptive statistics used include frequency tables and percentages and cross-tabulations. Graphs of different kinds (bar charts, pie charts etc.) were used for further illustrations. These were used to describe the socio-economic characteristics of the respondents, housing characteristics and involvement of respondents at each stage of housing development processes.

process. The variables identified for this subsystem include sex, age, marital status, religion, tribe/ethnicity, occupation, educational status, income level and household status of respondents. The analysis here is both descriptive and inferential.

Sex and age of the Respondents

The study revealed that more than seven-tenths (72.8%) of the sampled population were males and the rest (27.2%) were females (Figure 2). When disaggregated by residential densities, the proportion remains similar across residential densities as higher incidence of males than females was observed in all residential density areas: 83.5% (low), 63.5% (medium) and 74.5% (high) for male as against female :16.5% (low), 36.4% (medium) and 25.8% (high). Observed prevalence of males respondents could be due to the fact that household heads who were mostly males, were targeted in the administration of the questionnaires, and it was only in their absence that the oldest adult members of the households were interviewed. Higher incidence of male headed households observed in the area is a subtle confirmation of earlier works (Agbola, 1990 and Okewole, 1997) that affirm the effect of patriarchy in house ownership among the Yorubas of Southwest Nigeria. This also corroborates earlier findings by Agbola (1989) and Berry (1989) that people's ability to

V. RESULTS AND DISCUSSION

The socio-economic characteristics of respondents are referred to as "occupants' subsystems' within the housing development

increase their assets depends on their ability to control and use them effectively and on participation in a variety of social institutions which discourage women's engagement in a range of activities that include ownership and accessibility of housing, land acquisition to building construction and urban housing development.

Further analysis revealed that only 133 (12.2%) of the respondents comprising 101 (9.3%) males and 32 (2.9%) females were aged 19-35 years, indicating that close to nine-tenths (87.8%) were still very agile, have enough knowledge and experience to provide reliable information required for the study (Table 4).

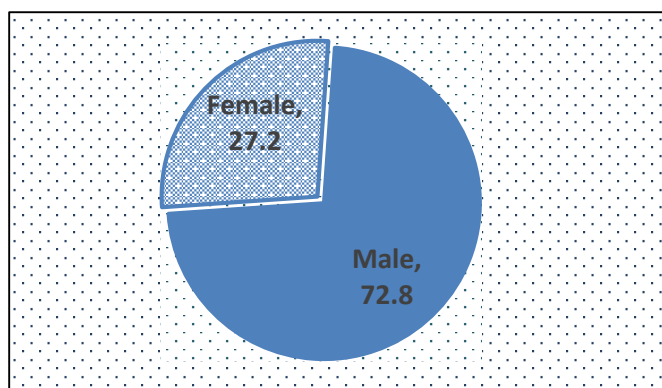


Figure 2: Sex of the Respondents

A closer look at the statistics suggested that the majority of the respondents in the study area suggested that the majority of them got involved in housing developments at a more matured age of 36 years and above. The observation was more true take a cursory look at the women involvement revealed that as the women grew older; the more their involvements in housing development. Several reasons may be attributed to this phenomenon as these women grow older they must have outgrown the dependency attitudes from their husband and are likely to face less societal resistance to build their own houses. In addition to the above, some of them might have acquired enough economic strength to develop houses from which they can earn income from rental purposes. Young married women are likely face the fear of antagonising their husbands even if they have enough resources to do such but to save their marriage. Some married women may even have the believe that it is the duty of their husband to provide and build houses for the entire family thus may not exercise efforts at

engaging in involvement in housing development. Distribution of the aged population varied significantly by gender among the residential density areas; 12(8.8%) comprising 17 (6.8%) males and 5 (2.0%) females in low density areas; 30 (8.4%) comprising 16 (4.5%) males and 14 (3.9%) females in medium density area; and 81 (16.7%) comprising 68 (14.0%) males and 13 (2.7%) females in high density areas.

Marital Status

Six marital statuses of 'married,' 'widow,' 'divorced,' 'separated,' and 'single parents' were identified in the study area. The study revealed that close to four-fifths (79.62%) of the respondents, comprising 676 (62.0%) males and 192 (17.6%) females were 'married', followed by next category of 'singles' that accounted for only 133 (12.2%) of the respondents comprising 93 (8.5%) males and 40 (3.7%) females (Table 5). Even when compared among the residential density areas, 'married,' respondents were still found to shower far above others. For instance, in the low density area, 188 (75.6%) of the respondents, comprising 165 (66.3%) males and 23 (9.3%) females, were married; 308 (86.3%) comprising 205 (57.4%) males and 103 (28.9%) females, were married in the medium density areas; and 371 (76.6%) comprising 307 (63.4%) males and 64(13.2%) females were married in the high density areas. The observed high incidence of married people among the respondents might own much to social status attached to being married among the Yorubas that are the major residents of the study area. Practice of polygamy that is freely practiced among the Yorubas could also be a significant Factor. This distribution pattern of the marital statuses is an indication that a higher percentage of married people could have likely urge of involving in housing development processes especially among the low, moderate income and high income urban dwellers, due to problem of housing.

Duration of Marriage

The study revealed variations in the number of years the respondents have spent in marriage in the study area. For instance, for the whole study area, 354 (32.5%) of the respondents comprising 259 (23.8%) males and 95 (8.7%) females had been married for between one and fifteen (15)

years; 350 (32.1%) comprising 259 (23.8%) males and 91 (8.32%) females had been married for 16-30 years (Table 6). The rest had been married for more than 30 years, implying that most of the married respondents had been married for so long that the spouse could provide relevant reliable information the absence of the household heads. Basis of this information holds true for all the residential density areas where less than 40% [35.7% (low); 36.4% (medium) and 26.9% (high)] of the respondents had been married for between 1-15 years.

Educational Status

The study revealed that significant proportion of the respondents had formal education with more than a halve [607 (55.7%)] having attained tertiary education, with more than a quarter [282 (25.9%)] having attained secondary education, with the rest [201(18.4%)] attained less than secondary education (Figure 3). Even when compared along residential density areas, majority still had more than primary education. For instance, in the low density areas, 20(8.0%) had secondary education and 212 (85.2%) had tertiary education; in medium density 118(33.0%) had secondary education and 191(53.5%) had tertiary education; while in high density areas, 144 (29.7%) had secondary education and 203 (41.9%) had tertiary education (Table 4).

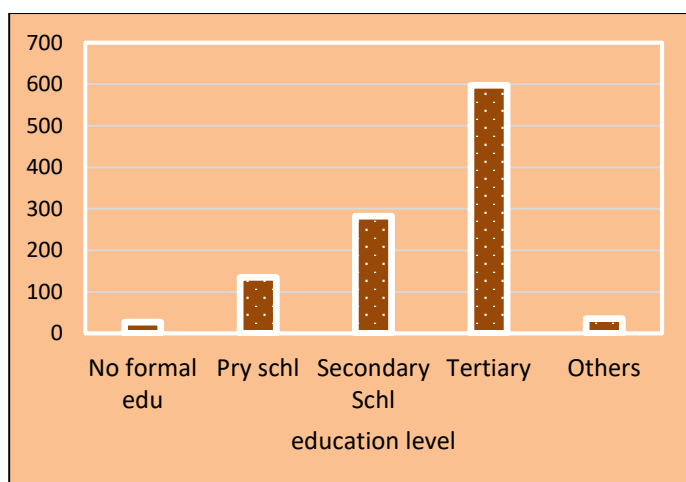


Figure 3: Educational Status of the Respondents

General high incidence of educated people among the respondents in the study area might owe much to the 'free primary education' programme that was introduced in the

region in 1955 (61years ago) and primary and secondary education that has been tuition-free in the region since 1979 till of recent. The higher involvement of more educated female respondents in housing development could be due to the fact that education enables women to attain higher position and attracts good job; hence higher income thus, they could have felt a need to develop their own houses for income earning purposes (rentals) even when their husband owned houses. Also, because of the low level of education in the high density area, the poverty level tends to be higher than any other area so also is the poor quality of housing found in the high density area.

Occupation

Ten employment status of 'farming,' 'craftsmanship,' 'civil service,' 'teaching,' 'trading,' 'company worker,' 'medical personnel,' 'retired,' 'unemployed' and 'others' were identified in the study area. Further analysis on the employment statuses of the respondents revealed that 34 (3.1%) of respondents comprising 13 (1.2%) males and 21 (1.9%) females were unemployed while 85 (7.8%) of the respondents comprising of 61 (5.6%) males and 24 (2.2%) of female were retired indicating that close to nine-tenth 971 (89.1%) of the respondents were gainfully employed (Figure 4). This trend is understandable in that virtually majority of the household heads, in their bid to acquire housing, which is one of the basic needs of man, will want to engage in one employment activity or the other except those that are tired on the account of age or health. The implication of this finding is that majority (89.1%) of the respondents who are employed which gives a good pointer of employed residents that can provide adequate information on their respective level of involvement in housing development. Employment status has been found to be a determinant factor of involvement of an individual in housing development processes. A further analysis of the nature of employment of the employed indicates self-employment as the dominant nature of employment, accounting for 48.4% in the study area. The self-employed engage in such trade such as Mechanics, Carpentry, Welding, Panel beating, Trading, Farming, Bricklaying, Fashion designing and others. Equally, 9.7% of the employed

households in the study area are in informal and formal private companies (sector employment) giving a totality of 58.1% of the respondents engaging in informal private sectors of employment.

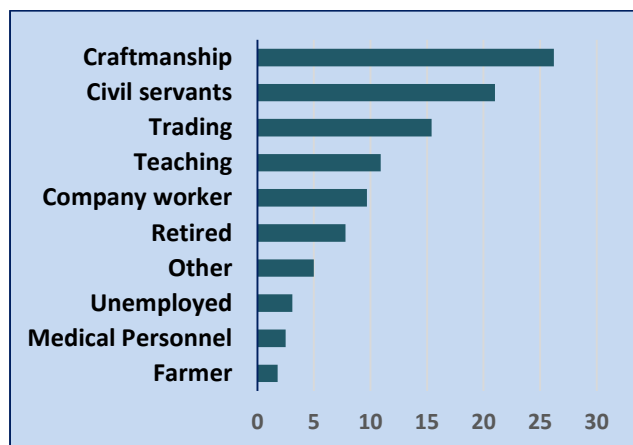


Figure 4: Occupation of the Respondents

According to Ferguson 2008a, more than half (70%) of the populations in developing countries are in the informal sector of the economy. Also, a glance at the occupational status across the density areas revealed that majority of the respondents in the low density area are government employed with 22.1% of respondents followed by the respondents in the high density with 21.3% and 19.6% of respondents in the medium density area. However, the predominant of the high density area engage in professional artisan services with 33.9% of respondents. This has a drastic measure on the level of income and standard of living. It also impacted negatively on the quality of their housing construction confirming the findings of Aluko (2012).

Majority of the female respondents in the study area engaged in such gender stereotype jobs as teachers, traders and self-employed (craftmanship). This confirms the findings of Etim and Awah (1996) that the gender professional stereotypes streamlined women into such professions as trading, craftmanship, teaching, nursing, catering and secretariat activities and the like. Employment status has been found to be a determinant factor of involvement of an individual in housing development processes (Table 4).

Years of Employment

The study revealed great variations in the number of years the respondents have spent in employment in the study area. For instance, for the whole study area, 518 (47.5%) of the respondents comprising 375(34.4%) males and 143 (13.1%) females had been working for between one and fifteen (15) years; 335 (30.7%) comprising 263 (24.1%) males and 72 (6.6%) females had been working for 16-30 years (Table 4).

The study reveals that the rest 25 (2.4%) of the respondents comprising 21 (2.0%) male and 4 (0.4%) females had been working for more than 45 years while just 34 (3.1) did not have any means of livelihood indicating that more than nine-tenths (94.5%) were very agile and still actively; gainfully employed and buoyant enough to provide reliable information required on the overview of their experiences in housing development processes over the years they have been employed (Table 4). Basis of this information holds true for all the residential density areas where close to half 47.5% [57.4% (low); 43.4% (medium) and 43.8% (high)] of the respondents had been working for between 1-15 years.

Monthly Income of Respondents

Analysis of the estimated monthly income of respondents in the study area revealed that more than eight-tenth, 951 (87.2%) of the respondents comprising 720 (66.1%) male and 231 (21.1%) female respondents earn above the minimum wage of ₦18,000 per month indicating that the rest 139 (12.7%) comprising 74 (6.8%) male and 65 (5.9%) female respondents earn ₦18,000 and below which is less than the minimum wage in Nigeria (Table 4). The study also reveals that there is variation in the income of respondents across the density areas. The survey also shows that poverty is more obvious within the low income earners than the high and medium income earners. For instance, higher incidence of low income is experienced across the density areas holds true for all residential density areas where 139(12.7%) comprising [3.6% (low), 7.0% (medium), 22.1% (high)] earns less than ₦18, 000 per month. The highest income earned (#500, 001.00 and above) was found among the male respondents (21.7%) in the low density area. This implies that low income earners are more prevalent in medium and high densities areas while high income earners are mostly found in low density areas. This is of importance to this study because with higher income, there is more

disposable income with which to procure decent housing. This means the poorer residents are more in the high density area. This also has negative effect on their standard of living and housing characteristics which confirms the findings of Coker (2006) and Aluko (2012).

Religion and Ethnicity of the Respondent

Christianity and Islam were the two most prominent religions practiced in Nigeria. This finding was based on the result of the survey conducted in the study area which shows that more than three-fifth 719 (65.9%) comprising 515 (47.2%) male and 204 (18.7%) female respondents belong to the Christianity group while close to one-third 307(32.2%) comprising 217 (19.9%) male and 90 (8.3%) female respondents in the study area belong to Islamic religion. Traditional religion accounted for less than one percent (0.8%) of the respondents comprising 7 (0.6%) male and 2 (0.2%) female respondents respectively; while other religious groups such as; the Grail message and Rosicrucian sects accounted for only 1(0.1%) male respondents (Figure 5).

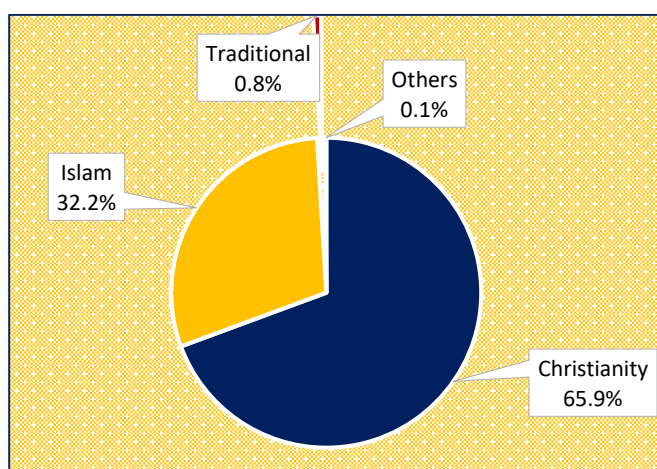


Figure 5: Religion of the Respondents

Further analysis of respondents' religion by density areas shows similar variation patterns of respondents' distribution of religion where more than 65% [80.8% (low), 67.5% (medium), 57.2% (high)] of the respondents were Christians whereas Islam accounted for less than one-third (30%) comprising [18.9% (low), 31.9% (medium), 41.3% (high)] (Table 4). This finding confirms the predominance of the two religions over all other religions practiced in Nigeria. It also suggests that most respondents within the study area belong to

either religion, with Christianity having a larger proportion among the households sampled. Ogbonnaya (2017) states that religion can be involved in influencing the progress to a better world. Further, in his view he emphasised its innumerable adherents and its common belief in the dignity of the human person under God, religion is committed to the promotion of the human good so as to provide basic human needs, guarantee protection of human rights and promote integral development of the globe. Olatubara (2007), emphasised the need to accommodate individual needs (culture) of the inhabitants in housing design and construction. Rappaport (2000) identifies culture as relating to particular group or tribe, however, culture in Nigeria includes religion, tribes, languages etc. Jabareen (2005) in his research submitted that culture is a determining factor of housing preferences in developing cities; he refers to religious beliefs, social relations, kinship relations etc. The findings in this study shows that all religion were represented which will give pure assessment of the people across various religion and tribes in the study area. Thus, neglecting religion, the source of normative meaning that grounds the architecture of infrastructural and super-structural institutions of society, is misunderstanding the world process as a whole for religious people. As long as secular discourse continues to exclude religion in its analysis of globalization, progress and development of people, the results of its analysis will always be defective. As Max Stackhouse asserts: 'The neglect of religion as an ordering, uniting and dividing factor in a number of influential interpretations of globalization is a major cause of misunderstanding and a studied blindness regarding what is going on in the world.' The study revealed that 977 (89.6%) comprising 713 (65.4%) male and 264 (24.2%) female were Yorubas from the South-western part of Nigeria indicating that just one tenth of the respondents belong to other ethnicity in the country. Adedayo (2012) established that designs of housing should be done in a way to meet the socio-cultural demands of the society in the area of housing. Although, the findings in this study revealed that some other categories of geographical spread of ethnicity in the country were represented; however, the major ethnic group in the Southwest Nigeria which is Yoruba were adequately represented and will be able to provide adequate information necessary on the

involvement of both gender groups in housing development processes in the study area.

housing construction to reduce rental expenditure on large or more living space.

Family Type and Household size of the Respondents

Four family types 'polygamy', 'monogamy/nucleated,' 'single parent,' and 'not married' were identified in the study area. The study revealed that close to three quarter of the respondents comprising 571(52.4%) male and 208 (19.1%) female practice 'monogamy'; followed by the next category of polygamy that accounted for 161(14.7%) comprising 116 (10.6%) males and 45 (4.1%) females (Table 4). The distribution of respondents practising polygamy varies significantly among the residential density areas; 30(12.0%) comprising 16 (6.4%) males and 14 (5.6%) females in low density area; 49 (13.8%) comprising 42 (11.8%) male and 7 (2.0%) in medium density area; and 82 (17.0%) comprising 58(12.0%) male and 24 (5.0%) female in the high density areas. The study also revealed that 149 (13.7%) of the respondents were either not married or single parents. The study revealed that, average household size was 4-6 persons for the entire population and this accounted for more than half [621 (57.0%)], followed by household size of 1-3 which accounted for 211 (19.4%) of the respondents. Household size of 7-9 persons accounted for more than one fifth 176 (16.2%) comprising 116 (10.6%) males and 61 (5.6%) females (Table 4). This size could be regarded as fairly normal, considering the nature of household composition in most African societies, generally where a family consists of a father, mother and possibly four children. Large households of more than 10 people accounted for 72 (6.3%) comprising 48 (4.1%) male and 24 (2.2%) of female respondents in the study area. The average household size in the study area is slightly higher than national average of 5.5 persons per household (National Bureau of Statistics, 2010). The relatively large household size in the high density area is probably due to lack of birth control which is common among the low income households. Another factor that has impact on housing development process is the household size. A large household definitely require more living space and by extension would be willing to engage in

Keeping joint account with spouse and Monthly income of Respondent's Spouse

Analysis of respondents who keep joint account with their spouses revealed that more than eight- tenth 928 (85.1%) comprising 644 (59.1%) male and 284 (26.0%) female respondents do not keep joint account with their spouses while the rest 152 (13.9%) comprising 150 (13.7%) male and 2(0.2%) female respondents in the study area did keep joint account with their spouses (Table 13). This is due to the fact that majority of the respondents and their spouses work in different establishment. Some respondents were of the opinion that it is not ideal for a woman to know how much the husband has at hand while some respondents maintained that the issue of income should be a thing of secrecy between spouses. Analysis of the estimated monthly income of respondent spouse's income shows that those who said their spouses earn below ₦18, 000.00 accounted for 9 (6.0%) while close to two fifth 58 (38.7%) of the respondents said their spouses earn between ₦18,001. 00 - ₦50,000.00. Less than half 67 (44.6%) of the respondents said their spouses earn between ₦50, 001.00 - ₦200000 and more than one tenth 16 (10.7%) of the respondents said their spouses earn between ₦200, 001.00- ₦500, 000.00. This question did not attract much response as few of the entire respondents knew the income of their spouses. The analysis further revealed that only the male respondents in the study area knew their spouses' income (See Table 4).

Number of Wife (Wives) possessed and numbers residing by/with the Respondent

Polygamy is a type of marriage practiced freely among the Yorubas of Southwest Nigeria. In order to ascertain the possibility of joint ownership of houses by the respondents an enquiry on the number of wife (-ves) possessed by a man is very imperative.

Table 4: Socio-economic characteristics of the Respondents

Response	Gender/Density	Residential Density						Total	
		Low		Medium		High			
		Freq.	%	Freq.	%	Freq.	%	Freq.	%
Age of the Respondent									
19-35 years	Male	17	6.8	16	4.5	68	14.0	101	9.3
	Female	5	2.0	14	3.9	13	2.7	32	2.9
36-45 years	Male	16	6.4	55	15.4	73	15.1	144	13.2
	Female	7	2.8	8	2.2	17	3.5	32	2.9
46-55 years	Male	66	26.5	74	20.7	67	13.8	207	19.0
	Female	14	5.6	29	8.1	15	3.1	58	5.3
56-65 years	Male	44	17.7	52	14.6	88	18.2	184	16.9
	Female	8	3.2	36	10.1	28	5.8	72	6.6
66 years and above	Male	65	26.1	30	8.4	63	13.0	158	14.5
	Female	7	2.8	43	12.0	52	10.7	102	9.4
Total	Male	208	83.5	227	63.6	359	74.2	794	72.8
	Female	41	16.5	130	36.4	125	25.8	296	27.2
Grand total		249	100	357	100	484	100	1090	100
Marital Status									
Married	Male	165	66.3	205	57.4	307	63.4	676	62.0
	Female	23	9.3	103	28.9	64	13.2	192	17.6
Single	Male	38	15.3	16	4.5	40	8.3	93	8.5
	Female	1	0.4	6	1.7	33	6.8	40	3.7
Widow	Male	3	1.2	3	0.1	8	1.7	14	1.3
	Female	14	5.6	15	0.4	19	3.9	48	4.4
Divorced	Male	0	0.0	1	0.3	2	0.4	3	0.3
	Female	1	0.4	1	0.3	0	0.0	2	0.2
Separated	Male	3	1.2	0	0.0	2	0.4	5	0.5
	Female	2	0.8	0	0.0	5	1.0	7	0.6
Single Parent	Male	0	0.0	2	0.6	0	0.0	2	0.2
	Female	0	0.0	3	0.8	4	0.8	7	0.6
Total	Male	208	83.5	227	63.6	359	74.2	794	72.8
	Female	41	16.5	130	36.4	125	25.8	296	27.2
Grand Total		249	100	357	100	484	100	1090	100
Year of marriage									
1-15 years	Male	75	30.1	81	22.7	103	21.3	259	23.8
	Female	14	5.6	49	13.7	32	6.6	95	8.7
16-30 years	Male	66	26.5	99	27.7	108	22.3	259	23.8
	Female	16	6.4	45	12.6	30	6.2	91	8.3
31-45 years	Male	26	10.4	25	7.0	80	16.5	131	12.0
	Female	7	2.8	21	5.7	20	4.1	48	4.4
46-60 years	Male	3	1.2	4	1.1	26	5.4	33	3.0
	Female	3	1.2	6	1.7	7	1.4	16	1.5
61 years and above	Male	0	0.0	0	0.0	1	0.2	1	0.1
	Female	0	0.0	0	0.0	0	0.0	0	0.0
Not Married	Male	38	15.3	18	5.0	41	8.5	97	8.9
	Female	1	0.4	9	2.5	36	7.4	46	4.2
Total	Male	208	83.5	227	63.6	359	74.2	794	72.8
	Female	41	16.5	130	36.4	125	25.8	296	27.2
Grand total		249	100	357	100	484	100	1090	100
Years of Employment									
1-15 years	Male	125	48.2	97	26.3	153	31.6	375	34.4
	Female	23	9.2	61	17.1	59	12.2	143	13.1
16-30 years	Male	70	28.1	101	28.3	147	30.4	317	29.0
	Female	9	3.6	52	14.6	31	6.4	92	8.4
31-45 years	Male	11	4.4	23	6.4	34	7.0	68	6.2
	Female	8	3.2	11	3.1	17	3.5	36	3.3
46-60 years	Male	1	0.4	2	0.6	14	2.9	17	1.6
	Female	0	0.0	2	0.6	1	0.2	3	0.3
61 years and above	Male	0	0.0	0	0.0	4	0.8	4	0.4
	Female	0	0.0	1	0.3	0	0.0	1	0.1
Unemployed	Male	4	1.6	2	0.6	7	1.4	13	1.2
	Female	1	0.4	3	0.8	17	3.5	21	1.9
Total	Male	208	83.5	227	63.6	359	74.2	794	72.8

	Female	41	16.5	130	36.4	125	25.8	296	27.2
Grand total		249	100	357	100	484	100	1090	100
Income									
₦ 18000 & below	Male	7	2.8	14	3.9	55	11.4	74	6.8
	Female	2	0.8	11	3.1	52	10.7	65	5.9
₦ 18001-₦ 50000	Male	13	5.2	26	7.3	64	13.2	101	9.3
	Female	5	2.0	17	4.8	20	2.1	42	3.9
₦ 50001 - ₦ 200000	Male	52	20.9	60	16.8	81	16.7	194	17.8
	Female	7	2.8	33	9.2	21	4.3	61	5.6
₦ 200001-₦ 500000	Male	82	28.9	78	21.8	111	22.9	271	24.9
	Female	22	8.8	57	15.9	27	5.6	106	9.7
₦ 500001 & above	Male	54	21.7	49	13.7	48	9.9	154	14.1
	Female	5	2.0	12	3.4	5	1.0	22	2.0
Total	Male	208	83.5	227	63.6	359	74.2	794	72.8
	Female	41	16.5	130	36.4	125	25.8	296	27.2
Grand total		249	100	357	100	484	100	1090	100
Family type									
Polygamy	Male	16	6.4	42	11.8	58	12.0	116	10.6
	Female	14	5.6	7	2.0	24	5.0	45	4.1
Monogamy/ Nucleated	Male	157	63.1	162	45.4	252	52.1	571	52.4
	Female	24	9.6	111	31.1	73	15.1	208	19.1
Single Parent	Male	1	0.4	7	2.0	6	1.7	13	1.2
	Female	2	0.8	7	2.0	5	1.4	14	1.3
Not Married	Male	34	13.7	16	4.5	43	8.9	93	8.5
	Female	1	0.4	5	1.4	23	4.8	29	2.7
Total	Male	208	83.5	227	63.6	359	74.2	794	72.8
	Female	41	16.5	130	36.4	125	25.8	296	27.2
Grand total		249	100	357	100	484	100	1090	100
Keeping Joint Account									
Keeping	Male	25	10.0	62	17.3	63	13.0	150	13.7
	Female	0	0.0	0	0.0	2	0.4	2	0.2
Not Keeping	Male	183	73.5	165	46.2	296	61.2	644	59.1
	Female	41	16.5	130	36.4	113	23.3	284	26.0
Total	Male	208	83.5	227	63.6	359	74.2	794	72.8
	Female	41	16.5	130	36.4	125	25.8	296	27.2
Grand total		249	100	357	100	484	100	1090	100
Monthly income of Respondent's Spouse									
18000 and below	Male	0	0.0	4	6.7	5	7.7	9	6.0
18001-50000	Male	9	36.0	21	35.0	28	43.1	58	38.7
50001-200000	Male	13	52.0	24	40.4	30	46.2	67	44.7
200001-500000	Male	3	12.0	11	18.3	2	3.1	16	10.6
Grand total		25	100	60	100	65	100	150	100
Number of Wife (Wives) possessed by the man									
One	Male	158	75.9	169	74.5	252	70.5	579	72.9
Two	Male	12	5.8	31	13.7	52	14.5	95	12.0
Three	Male	0	0.0	8	3.5	8	2.2	16	2.0
Four	Male	1	0.005	1	0.004	3	0.008	5	0.6
Others	Male	39	18.8	18	7.9	44	12.3	99	12.5
Total		208	100	227	100	359	100	794	100
Number of Wife (Wives) residing with the man									
One	Male	161	77.4	172	75.8	262	73.0	595	74.9
Two	Male	9	4.3	32	14.1	48	13.4	89	11.2
Three	Male	1	0.5	3	1.3	3	0.8	7	0.9
Others	Male	37	17.8	20	8.8	46	12.8	103	13.0
Total		208	100	227	100	359	100	794	100
Position of the Married woman/Respondent in the home									
Only wife	Female	24	58.5	113	86.9	65	52.0	202	68.2
First Wife	Female	13	31.7	5	3.8	17	13.6	35	11.8
Second wife	Female	2	4.9	2	1.5	7	5.6	11	3.7
Others	Female	2	4.9	10	7.7	36	28.8	48	16.2
Total	Female	41	100	130	100	125	100	296	100

This is a subtle confirmation of earlier work by Agbola (1990) that in the Nigerian socio-cultural context, a woman especially in a male-headed household is willing to make this tremendous sacrifice if she has off-springs for the man and if there is no evidence that her husband has another wife or mistresses, or that he is a drunkard or an uncontrollable spender.. The analysis revealed that almost three quarter 579 (72.9%) of the male respondents have only one wife while more than one tenth 95 (12.0%) of the respondents have two (2) wives implying that there exist more of the spouses who could and readily contribute willingly and jointly to the finance of housing development of the family. Only 16 (2%) of the respondents have three (3) wives while 5 (0.6%) of the respondents have four (4) wives. The rest 99 (12.2%) were either not married; single parents or widows (Table 4). Further analysis revealed that more than seven-tenth 595 (74.9%) of the male respondents have only one (1) wife residing with them while 89 (11.2%) has only two (2) wives residing with them. The rest 7 (0.9%) of male respondents have three (3) wives residing with them while 103 (13%) were the non-married and single parents (Table 4). The position of a married woman in the home as the first or second wife and so on is presumed to have influence on the contribution of such a female spouse in the housing development processes of the family. The study reveals that more than half 202 (68.2%) of the female respondents in the study area were only wife of their husbands; while more than one tenth 35 (11.8%) of the female respondents were first wife; 11 (3.7%) of the female respondents were second wives and less than one fifth 48 (16.2%) were either not married at all; single; single parents and widows (Table 4). However, the distribution of the position of the married women varies significantly among the residential density areas. For instance, the position of a married woman as the only wife of the husband varies across the residential density areas such that more than half 202 (68.2%); 24 (58.5%) low, 113(86.9%) medium and 65 (52.0%) high were only wife of their husband.

VI. CONCLUSION

Based on the study's objectives and methods adopted for the study; it was observed that there is significant difference

between male and female involvement in housing development. The relationship between socio-economic characteristics and involvement in housing development processes is significant. It was also observed that economic and cultural factors were rated highest as factors influencing both male and female involvement in housing development. Also, different housing characteristics were observed across the density areas in the study; some housing quality variables were observed to have statistical significant with residential densities in the study area while some do not. It was concluded that social, cultural and economic factors could adequately serve as predictors of both male and female involvement in housing developments processes. Evident in the foregoing discussion; is the fact that urban housing development is both an economic and social process. This social components prevent women in their involvement fully and lesser than men do. There is the need for establishment of programmes that could facilitate more women involvement in urban housing development. Also the need to raise public enlightenment and consciousness on gender inequalities and inequities in urban housing development has the advantage thought and action in a transformational rather than mechanical manner, thus enabling people to explore issues, to understand the gender dynamics in their societies and to apply the concept of gender sensitivity to their everyday activities. Government can assist in making land available for would-be developers by purchasing such at a cheaper rate and making it available for the poor since land is the most expensive component for the poor in the urban cities. Also they can provide soft loans with low interest rates by housing finance institutions especially through mortgage and reduce the bottle-neck in accessing the facility.

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VIII. BIOGRAPHY

Dr. Adeoye D. O. is the lead author of the manuscript. She initiated the research and undertook the pilot survey for the study. She also conducted oral interviews with the occupants of the building with the assistance of research assistants.

Mr. Oladimeji S.B wrote the section on the literature review and the information on study area.

Dr. Odunola O.O sees to the research methodology and provided a framework for the analytical tools for the study. He also assisted in the analysis of the data collected during the research.

Arc. Akindele O.A assisted in the interpretation of the analysed data and the write up for the research report with other researchers.

Dr. D.O. Adeoye initiated the research and was the lead researcher, Arc. Oladimeji S.B. assisted in the literature review and Dr. Odunola O.O. helped in the methodology design and analysis of the data while Arc. Akindele A.O. also assisted in the analysis of the data, its interpretation and report writing. All the authors participated fully in the research especially in the pilot survey and in the administration of questionnaire and interview sessions during the research exercise.

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