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Urban Governance and Turning African Cities Around: Lagos Case Study

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Acronyms

BFS	Bus Franchise System
BRT	Bus Rapid Transit
CEO	Chief Executive Officer
FGD	Focus Group Discussion
GDP	Gross Domestic Product
HOMS	Home Ownership Mortgage Scheme
LAMATA	Lagos Metropolitan Area Transport Authority
LBIC	Lagos Building Investment Company
LEDP	Lagos Executive Development Board
LMB	Lagos Mortgage Board
LSDPC	Lagos State Development and Property Corporation
NURTW	National Union of Road Transport Workers
SAPs	Structural Adjustment Programmes
STMP	Strategic Transit Master Plan

Abstract

This study focuses on urban governance and how it has contributed in turning Lagos around; in parallel with studies in Luanda in Angola and Johannesburg in South Africa. The historical and political development of Nigeria and Lagos can be broadly categorised into three eras. The colonial era institutionalized discriminatory and exploitative urban governance policies in Lagos State. The protracted military rule in the post-colonial era worsened urban decay and decadence.

However, in the last decade there have been intense efforts to redirect the growth trajectory of Lagos through the implementation of major urban development projects. Between May 1999 and May 2015, Lagos was blessed with two visionary governors who successfully led the state to the path of change. This research offers in-depth insights into the governance of two flagship projects – the innovative Lagos Bus Rapid Transit and Lagos Home Ownership Mortgage Scheme.

The challenges of public transport and housing represent common and conspicuous urbanisation challenges in Africa. Access to decent and affordable housing, and an efficient and affordable transportation system are essential for human wellbeing. Moreover, to allow for a comparison between Lagos and other African cities being studied, a common thread in the selected projects was essential.

The data used for this research were collected through direct observations, desktop analysis, focus group discussions and in-depth interviews. An analytical framework was developed to explore the level of capacity, inclusiveness, accountability and contestations of these flagship projects.

The commitment to transform cities and invest beyond conventional budgetary allocation has significantly altered the pace of development and is 'turning African cities around'. Leadership capacity and political will to commit human, technical and financial resources to conceive, plan and implement projects are central to the transformation narrative of Lagos.

Key words:

Urban governance, turn-around, housing, public transport system, leadership

1.0 Introduction

This study focuses on urban governance and how it has contributed in turning Lagos around; in parallel with studies in Luanda in Angola and Johannesburg in South Africa. Within the context of this study, governance is described as the relationship between civil society and the state; between rulers and the ruled; and between the government and the governed (McCarney et al., 1996). Central to this relationship, as further described by McCarney et al. (1996, pp. 95-96), 'are the paths to improvement in credibility and legitimation of government through accountability, transparency, responsiveness, real participation, empowerment of groups in civil society and public consultation'. The success of governance in urban areas is thus closely related to the quality of relationships amongst the various stakeholders and the instruments involved.

Lagos is situated along the West African coast and predates colonial interference. Lagos moved through various trajectories based on the varied economic and political roles it played in the historical and political development of Nigeria (Mabogunje, 1961). On a spatio-temporal dimension, the historical and political development of Nigeria and Lagos can be broadly categorised into three eras – pre-colonial (years before 1861), colonial (1861-1960) and post-colonial (1960-present) as depicted in Figures 1 and 2.

	PRE-COLONIAL 1861	COLONIAL ERA 1914	1960	1966	1979	1983	1999	2015
	Traditional/Monarchical	Indirect rule		Indigenous governance with global influence				
Political Structure	<ul style="list-style-type: none"> Oba and Chiefs - Executive Ogboni - Legislative arm Oro/Eso - Law enforcement 	<ul style="list-style-type: none"> Queen as the Head of Government Governor General as the representative of the Queen in Lagos Oba and chiefs as intermediaries [little political power] 		<ul style="list-style-type: none"> First Republic - Parliamentary System 	<ul style="list-style-type: none"> First military government 	<ul style="list-style-type: none"> Second Republic - Presidential System 	<ul style="list-style-type: none"> Multiple Military State create 	<ul style="list-style-type: none"> Republic - Presidential System
Conflicts	<ul style="list-style-type: none"> Oba and Chiefs & Bini empire European power and the indigenous power 	<ul style="list-style-type: none"> Agitation for independence European power and the indigenous power at logger head 		<ul style="list-style-type: none"> Tribal insincerity and strives Colonial hangover 	<ul style="list-style-type: none"> Civil war 	<ul style="list-style-type: none"> Inter party conflict and rivalry between Lagos and central government 	<ul style="list-style-type: none"> Issues of true federalism 	<ul style="list-style-type: none"> resources allocation issues
	<ul style="list-style-type: none"> Oba as the Lord of the political economy Power and wealth radiates from the Palace 	<ul style="list-style-type: none"> Traditional political power was eroded. Lagos became British colony The economy developed around the regions 	<ul style="list-style-type: none"> Lagos became a political capital of Nigeria population and resource got depleted 	<ul style="list-style-type: none"> Traditional political power was eroded. Regions have autonomy and developing at their pace. The traditional institutions were there for legitimacy - tool in the hands of the State 		<ul style="list-style-type: none"> Metro line project abandoned. Infrastructure neglect and limited investment. 		<ul style="list-style-type: none"> Independent power project abandoned

Figure 1: Political and institutional arrangement in time and space

Lagos evolved from a traditional city centre – Isale Eko – on Lagos Island around the 14th century. It was 'colonised' by the Bini Empire during the 15th century. Up until the late 19th century, Lagos was predominantly a rural settlement of farmers and fishermen in today's Lagos Island from where they expanded to areas such as Ebute-Meta, Iddo Island and Ikeja (Adisa, 1994). Slave trade and barter in spices and other goods existed between the port city of Lagos and the hinterlands long before colonial times. With the arrival of European slave merchants, the slave trade on the coast expanded.

	14th Cen PRE-COLONIAL	15th Cen PRE-COLONIAL	1861 COLONIAL ERA	1914 COLONIAL ERA	1960	1980s POST COLONIAL	2015
	Homogeneous	Transition	Cosmopolitanism foundation		Indigenous governance with global influence		
Social Groups	<ul style="list-style-type: none"> The origin of Lagos Homogeneous socio-cultural group Aworis 	<ul style="list-style-type: none"> Yoruba group Bini Warriors Portuguese div of diff interest 	<ul style="list-style-type: none"> Migration of merchant traders from the hinterland Slave returnees - Saros Clustering of groups outside Lagos city 		<ul style="list-style-type: none"> Socio-cultural polarization. Ethnic consciousness 		
Economy	<ul style="list-style-type: none"> Fishing and farming 	<ul style="list-style-type: none"> Fishing and farming Trans-atlantic slave trade Trade by barter Ebute Ero - CBD 	<ul style="list-style-type: none"> End to slave trade, trade shifted to cash crops Integration of Lagos to international mkt. Dualism of CBD, Ebute-Ero (local), Marine - New formal and informal trading prevalent Capital flight to colonial Hqs Locals chiefs lost economic power 		<ul style="list-style-type: none"> Oil driven economy 	<ul style="list-style-type: none"> Economic deregulation Neoliberalism Structural Adjustment programmes Economic instability and Naira Devaluation 	
			<ul style="list-style-type: none"> Social segregation and inequality Development of civil societies and pressure group to unseat the colonial government 		<ul style="list-style-type: none"> Lack of institutional and political capacities to manage national economy 	<ul style="list-style-type: none"> Institutionalisation of corruption Internalisation of powerlessness 	<ul style="list-style-type: none"> NEW AGENDA

Figure 2: Socio-economic dimension of governance in time and space

When the transatlantic slave trade was abolished, large numbers of emancipated slaves returned while Lagos continued to attract people from the interior of modern Nigeria (Sanni, 2007). Most of the returnees formed the first set of the educated elite who greatly influenced the direction of commerce and urban development. Their influence, however, was largely shaped by the interests and needs of the colonialists whose policies segregated indigenous areas from reserved districts for Europeans.

The period of colonial administration in Lagos was a period of rapid urban growth. For example, the population dramatically increased from just 25,518 in 1871 to about 40,000 in 1901 and subsequently to 662,246 in 1963 (Mabogunje, 1961). This resulted in inadequate social infrastructure, poverty and massive rural-urban migration (Decker, 2010). The colonial governance system promoted discriminative policies in which the colonial residential areas were adequately planned while discouraging effective planning and adequate provision of infrastructure in the indigenous settlements. With this, two publics – primordial and civic – marked by discriminatory and exploitative practices were institutionalised (Ekeh, 1975).

At the end of the colonial era, Lagos maintained its position as the political and administrative capital until the seat of the federal government moved to Abuja in December 1991. Since Nigeria's independence in 1960, the official structure of government in Nigeria has evolved to recognize three distinct administrative levels – national, state and local government areas – each with defined spheres of jurisdiction and constitutional functions. In 1967, Lagos emerged as one of the federating States and has dominated the country's socio-political landscape despite it being the smallest in the federation.

Post-independent Nigeria witnessed political and economic instability occasioned by incessant military interference in the political and governance system. The military ruled Nigeria from 1966 to 1979, 1983 to 1993 and thereafter a mix of military and civilian rules that ended in 1999. They ruled with no respect for the rule of law and no political will for any meaningful development agenda. They provided unlimited and unquestionable access to the resources of the country to a cabal that was exceedingly corrupt.

The military regimes of the 1980s adopted the Structural Adjustment Programmes (SAPs) imposed by the International Monetary Fund on many African countries. These programmes involved reduction of the government's role in the economy. The negative impacts of SAPs included growth in unemployment and high cost of living. The socio-spatial effect of this in Lagos included the emergence of informal business outlets, which overnight transformed former residential buildings into commercial buildings. These displaced residential buildings increased the problem of housing shortages with the attendant high rents. There were problems of traffic congestion resulting from daily commuting between the affordable suburbs and business centres. Ironically, in the midst of these there was an oasis of wealth and improved security in elite settlements like Ikoyi, Victoria Island, Ikeja and Apapa. This contrasted sharply with the desert of wants represented by Maroko, Makoko, Somolu, Ajegunle, Mushin and Agege (Randle, 1980).

This report discusses Lagos' turn-around in the last decade-and-a-half, which represents the recent phase of post-colonial urban governance and development experience in the metropolis. The next section identifies and explains what constitutes the element of turn-around, and the drivers of turn-around in Lagos. Section 3 discusses the methodology adopted in the research. Section 4 provides a general overview of some selected flagship projects while section 5 provides analytical details for the two selected flagship projects – housing and public urban transport in Lagos. Section 6 concludes with a synthesis of policy implications of the project findings.

2.0 Turn-around cities within the context of Lagos

Due to the peculiarity of each case study (Luanda, Johannesburg, Lagos), there is a need to provide a more localised conceptualisation of the element of 'turn-around'. Turn-around, as used in this research project, refers to emerging evidence in the last 5-10 years that some African cities are showing prospects for improved and sustained economic growth defined in Gross Domestic Product (GDP) terms, expanding public investment on economic

infrastructure, and manifestation of world-class flagship projects backed by financial and technical resources and political capital that seem to attract the international investor community to many African cities.

Cities are the main drivers of the national economy. Their infrastructure and service delivery is an essential indicator of the investment environment and the state of the economy (Welgemoed & Viljoen, 2013). However, as a result of the protracted military rule that lasted until May 1999, Lagos was showing signs of urban decay and decadence in all its sectors at the turn of the millennium. One of the indices of decay was heaps of indiscriminate refuse. There was a time when managing municipal solid waste in Lagos was almost an impossible task and the picture of Lagos was never complete unless it contained heaps of refuse as shown in Figure 3.

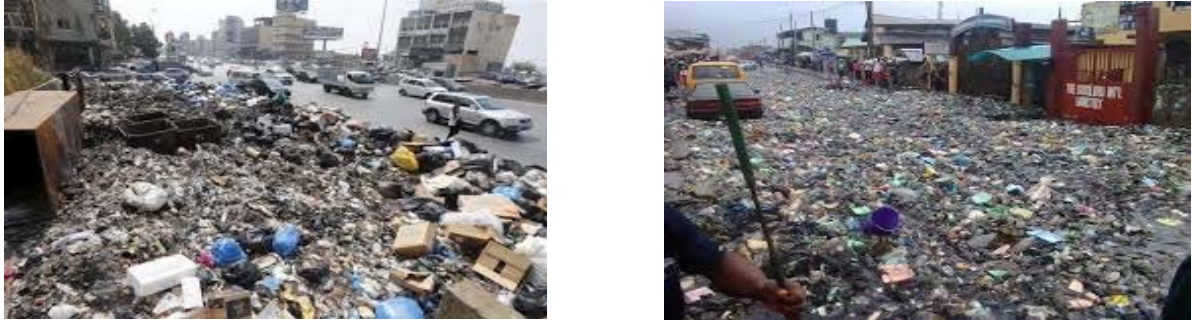


Figure 3: Heaps of indiscriminate refuse along Lagos streets, pre-1999
Source: <http://www.nairaland.com/2425837/photos-wouldnt-believe-street-lagos>

Another popular streetscape of Lagos were vandals and ‘Area Boys’ who usually resided within the road interchange loops (Figure 4). These were groups of loosely organised gangs of street teenagers and young adults who extorted money from passers-by. They sometimes dealt in illegal drugs (Heap, 2010).



Figure 4: Vandals and ‘Area Boys’ along Lagos streets, pre-1999
Source: <http://www.openeyemag.com/5-things-you-need-to-know-about-area-boys-in-lagos/>

In responding to these challenges, a process of governance and policy reform started in Lagos at the beginning of the Nigerian fourth republic in 1999. The fourth republic created opportunities for the state government to adopt a business-like and private sector approach to governance and service delivery. A good example is the reform of solid waste management from mere waste collection and disposal to sorting, recycling, reuse, incineration, composting as well as energy-from-waste. The state government has also turned some of the notorious spots used for indiscriminate refuse dumps and crime to parks (Figure 5).



Figure 5: Parks and gardens: Lagos' new look, post-1999
 Source: <http://moelagos.gov.ng/gallery/>

In addition, there are many other indices that aggregate to propel the emerging nuanced narrative of Lagos' turn-around. These include improvement in the city's economy and revenue base within a relatively short period with potential for further improvement; and political stability and a functional policy direction backed by visionary leadership, political will, conscious urban planning and management mechanisms. The outcome is the emergence of several world class and ambitious flagship projects capable of improving the city's global competitiveness.

2.1 Drivers of the Political Economy of Urban Development

Until recently, municipal and state authorities relied heavily on monthly statutory revenue transfers from the federal government. However, upon political differences between the federal government and Lagos State government in 2005, the monthly allocation for Lagos was withheld for upward of 15 months. This placed significant economic stress on Lagos' administration.

The Lagos State government realised the unsustainable nature of over-reliance on monthly federal allocation to achieve the vision of turning Lagos to an African model megacity, a regional hub and a global city. The leadership recognised that Lagos has a diversified economic base as it accounts for over 60 percent of the industrial and commercial activities in the country and tapped into this economic potential through a professional tax system. This led to a drastic change that has seen taxation-led internally generated revenue rise multiple-folds in the last decade (Figure 6). Lagos currently generates about 75 percent of its income from internally generated revenue and is the most financially viable state in Nigeria. Although Lagos is not completely immune to the negative impacts of falling oil prices (about 90 percent of Nigeria's foreign exchange earnings come from the oil and gas sector) on the national economy, it still has high potential to support its economic base through commerce, manufacturing and services.

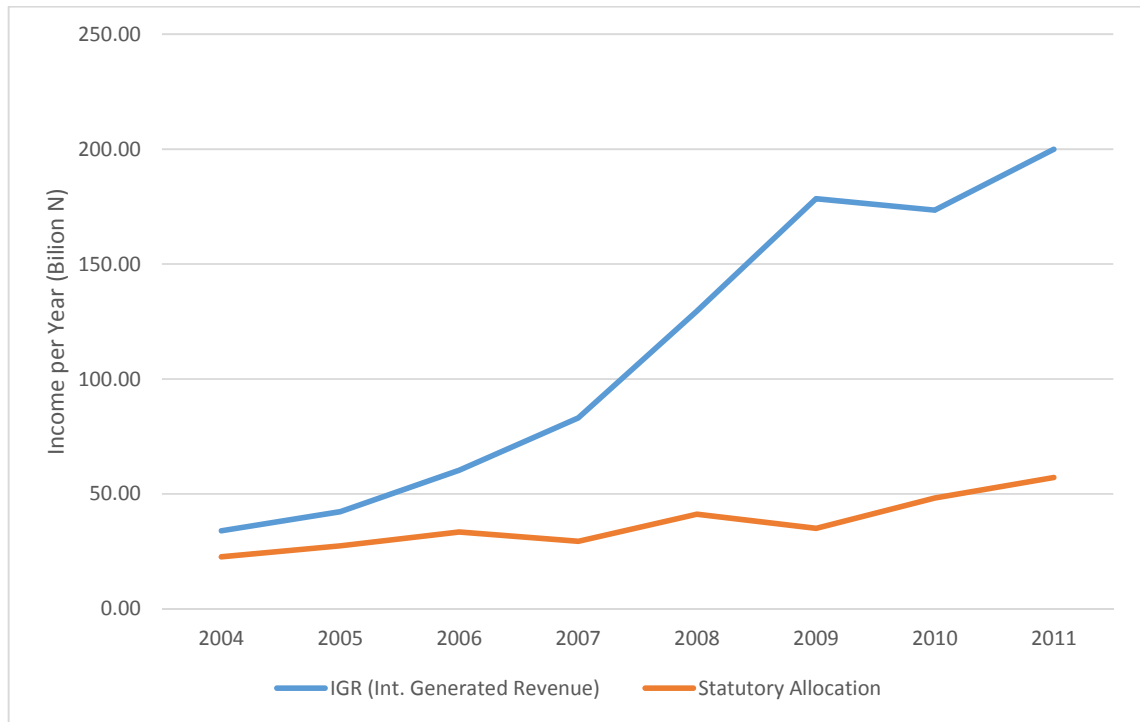


Figure 6: Internally generated revenue relative to statutory allocation (2004-2011)
 Source: Lagos State Treasury Office (2013)

This tax development in Lagos conforms to what Bodea and LeBas (2016) refer to as 'tax morale', a situation where individuals with a positive experience of state services delivery willingly pay their taxes. The increase in the state government's revenues resulted in significant investment in urban development plans, transportation facilities, new housing schemes, new industrial and commercial districts (Lekki Free Trade Zone and Eko Atlantic City), healthcare facilities, city beatification and slum regeneration. This was further complemented by the renewed interest of government to match the increasing growth rate and improved GDP, relative to the level of infrastructure development, through the 'Strategic Development Plan'.

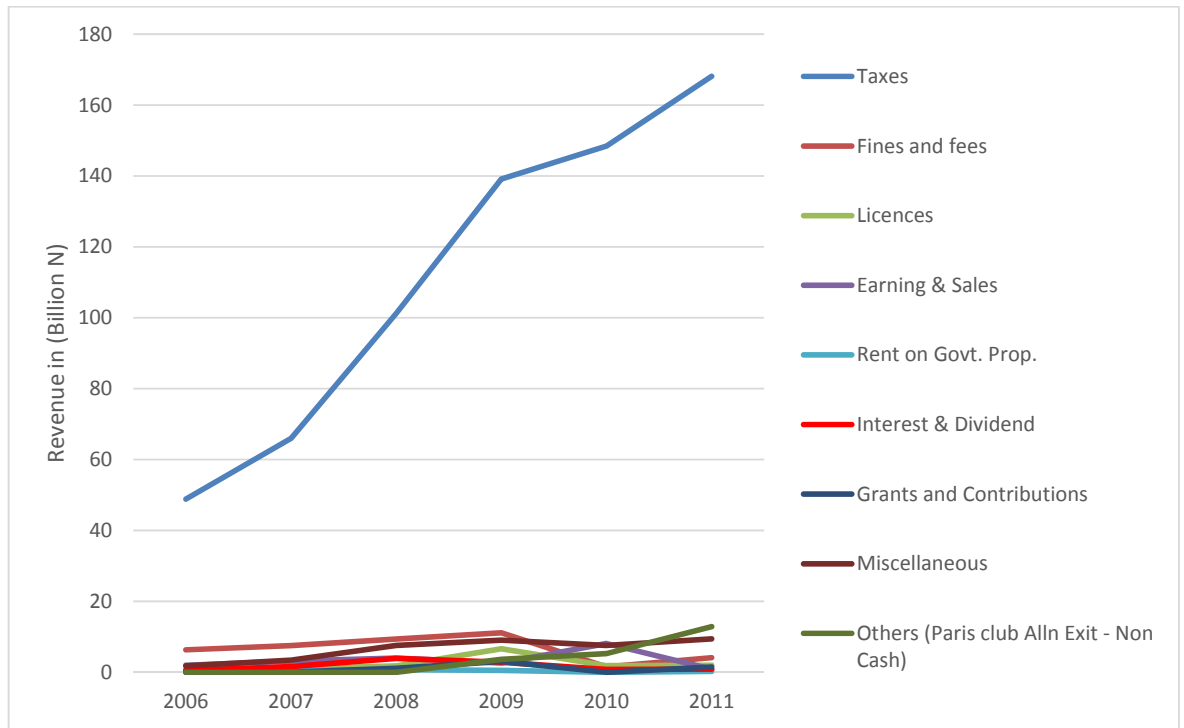


Figure 7: Components of Internally Generated Revenue (IGR) in Lagos
 Source: Lagos State Treasury Office (2013)

The government's ability to generate more income through taxes and levies (Figure 7) resulted in a significant shift from recurrent spending to capital spending on infrastructure projects (Figure 8). The state government made a commitment to improve quality of life through massive investment in infrastructure provision backed by the passion and commitment of the state Governor. As noted by Babatunde Fashola (the Lagos State Governor from 2007 to 2015):

I have a strong belief in the capacity of what can happen through infrastructure provision. If we have oil income, invest it in infrastructure. Infrastructure investment irrevocably translates to GDP growth. Property values will go up, rates will increase, incomes will increase, etc. The process in itself gives an opportunity for a value chain of employment from construction companies to quantity surveying, architectural, civil engineering and all the professionals involved. It then comes down to unskilled employment; labourers, artisans, vendors. Infrastructure itself drives the banking sector – they have to finance it. So the larger section of the economy benefits when you make those types of decisions. (In-depth Interview, September 2015)

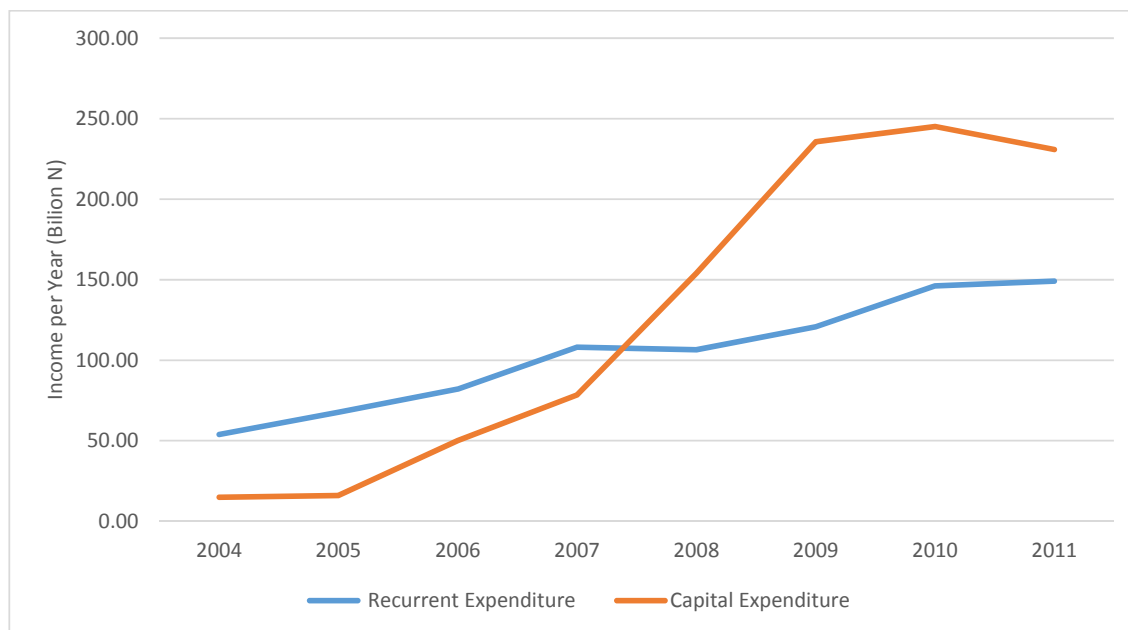


Figure 8: Capital expenditure on infrastructure relative to recurrent expenditure (2004-2011)
 Source: Lagos State Treasury Office (2013)

2.2 Governance Context and System

Within the juxtaposition of military and civilian rules, Lagos has been mostly led by civilian visionary leaders since the creation of Lagos State on May 27th 1967. An important aspect of urban governance in Lagos that has received relatively improved attention is urban management. This has resulted in the ongoing democratisation of the planning process and professionalisation of the public sector. The state government made a commitment to improve urban management and service delivery through the implementation of Performance Management Framework and Service Charters. The central focus of this charter, as described by former Governor Fashola, is to develop a Lagos State that 'will truly be a centre of excellence and Africa's economic hub' (Lagos State Service Charter Policy, 2010).

All government ministries and other public service providers implement this charter. It was set up to empower residents to demand for improved services from public authorities. The charter promotes values of adequate service delivery through the adoption of the principles of transparency, accountability and responsiveness. In addition, it improves the public perception of the government and the overall governance situation particularly during Governor Fashola's administration. The gradual evolution of a new public transport system with the emergence of its critical foundational infrastructure is an example that has received global acknowledgement.

Although the development initiatives over the past one-and-a-half decades are remarkable, Lagos still faces huge urban challenges. One of the objectives of this research is to explain the drivers of the turn-around considering the short time it has taken to cause a substantial change. In the course of this research, the former Governor Fashola was asked what could be learnt from Lagos' transformation by his government. His response was:

'I don't know really, it is just that I have an undying belief in the capacity of what can happen in this continent. I don't believe that any set of people or race is superior to the other. I realise in the history of human civilisation, it is given to each set of people to redefine their particular era... and so there is no monopoly of developmental capacity.'

Notwithstanding this undying belief, and the national and international recognition for Lagos State government's turn-around efforts, there are concerns about the extent to which the projects being implemented meet the needs and aspirations of the various socio-economic

groups. Also of concern is the institutional and financial capacity to sustain the current turn-around initiatives.

3.0 Methodology

The overarching goal of this research is to analyse the factors that influence urban governance in Lagos. The research is structured to conceptually consider the four elements of governance: the **government**, the **governed**, the **interactions** between the former and the latter, and the **time lag**.

Governance involves a diversity of actors – formal and informal/traditional, local and international – who share responsibility to govern and exercise power through a multiplicity of instruments. The outputs of governance within urban systems are a product of many interacting forces resulting from diverse decisions taken by city administrators [state] and spectrum of people [agency] (Figure 9).

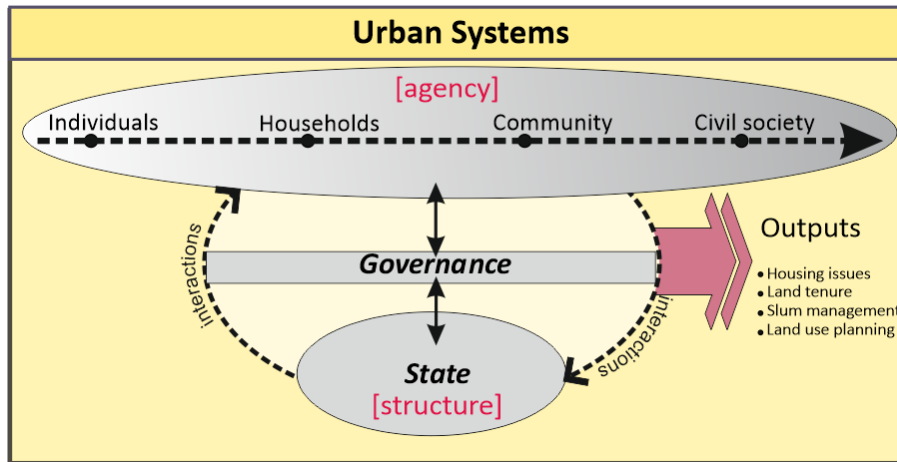


Figure 9: Governance within urban systems

The theoretical underpinning is construed within the structuration theory (Giddens, 1984). Structuration theory attempts to explain and integrate human agency with social structure. Within this scope, 'agency' involves the principle where individuals construct their own life course through the choices and actions they take within the opportunities and constraints of history and social circumstances. 'Structure' refers to those social arrangements such as bureaucracies or institutions that seem to influence the opportunities that individuals have. The interplay might act to limit the opportunities available to a section of the society while at the same time enhancing others.

To allow for a systematic and thorough assessment of the 'turn-around city' trope, the study first extensively reviewed literature and the thematic assessment of different phases of development and political administrations broadly categorised into the three pre-colonial, colonial and post-colonial eras. The geography, history, socio-political and cultural dimensions were reviewed.

The research is driven by the following questions (as developed through the framework paper):

- i. In what ways can the urban development agenda of the given city (Lagos) be regarded as illustrative of 'turn-around' discourses?
- ii. What are the primary elements of the urban development agenda?
- iii. What is the discursive rationale and strategy of the urban development agenda and priority programmes that are invested with political capital?
- iv. How does incomplete decentralisation of government affect the political dynamics of Lagos?
- v. How does the urban development agenda translate into programmes, budgets, and institutional mechanisms to ensure delivery?

- vi. To what extent were the priority programmes or flagship initiatives developed in a top-down technocratic fashion, and/or in a consultative manner?
- vii. What are the prospects of achieving the stated goals of the flagship initiatives?
- viii. What is the genesis of the flagship initiative? Where does it originate from as an idea/imaginary and programmatic artifact?

3.1 Selection of Case Studies

In the past 15 years, the Lagos State government embarked on various urban development flagship projects and policy reforms that qualify as turn-around projects (when assessed using the five criteria in the method note). However, considering the high number of ongoing flagship projects, it became impossible to undertake an in-depth study of all the projects. Therefore this research focuses on two flagship projects: Lagos Strategic Transport Master Plan (focusing on the Bus Rapid Transport [BRT] component) and Lagos Home Ownership Mortgage Scheme (Lagos HOMS) for in-depth analysis.

The two flagship projects were selected based on the high potential to access relevant data. They also have prospects of providing significant insights to the research question. In addition, the two projects are at different stages of implementation, which provides opportunity for evaluation of conception and implementation strategies adopted.

3.1.1 Data Collection

The data used for this research were collected through direct observations, desktop analysis, focus group discussions and in-depth interviews. There were three sessions of focus group discussions (FGD) in August 2015 that involved a total of 32 participants (including seven research team members). The participants were carefully selected to reflect a cross section of people from different socio-economic and cultural backgrounds and genders (Appendix IV).

In addition to the FGDs, in-depth interviews were conducted to explore the opinions of policy actors and specific stakeholders who were directly involved at the higher level of policy formulation and urban development initiatives in Lagos State. A total of five in-depth interviews were conducted (see details in Appendix I). Each session lasted for approximately one hour. The interviews helped to corroborate or clarify particular insights that emerged from literature, FGDs and direct observations.

3.2 Data Analysis and Interpretation

To answer the research questions, an analytical framework was developed. This was established at the inception workshop and was later refined, based on the reviews of the reference group, to include all the dimensions as contained in Table 1. This strategy enabled nuanced analysis of urban governance in Lagos. Analysis of data was greatly enhanced by descriptive and quantitative analyses. The transcripts from the interviews and FGDs were analysed and interpreted along the themes generated as shown in Table 1.

Table 1: Analytical framework

Analytical Category	Dimensions
1. Capacity	<ul style="list-style-type: none"> • Human • Financial • Institutional systems to plan and act/implement
2. Inclusiveness	<ul style="list-style-type: none"> • Drivers for initiating the projects • Normative concerns: <ul style="list-style-type: none"> ○ Resource efficient growth paths ○ Inclusive urban policies and processes • Nature of decision-making processes: <ul style="list-style-type: none"> ○ Conception and implementation of projects ○ Are the projects pro-poor, and do they actively redistribute resources or do they polarise? ○ Are the flagship initiatives developed in a top-down technocratic fashion, and/or in a consultative manner? • Evaluation of performance: <ul style="list-style-type: none"> ○ Public satisfaction (use newspaper clippings for insights) measuring what was decided at the onset and what was achieved/delivered.
3. Accountability	<ul style="list-style-type: none"> • Multi-level system: powers and functions division <ul style="list-style-type: none"> ○ Power relations and dynamics at play • Democratic mechanisms to mediate decision-making within (local) state and with external actors, especially around contested issues • Availability of channels to change things that may go wrong • Quality of relationship between stakeholders
4. Contestation	<ul style="list-style-type: none"> • Type of political regime • Stakeholders' perception and response regarding conception and implementation of projects • Relationships between and within political parties

The four analytical categories provided the corresponding themes that allowed in-depth engagement with the insights offered by the participants at the FGDs as well as the individuals interviewed. The next section provides an overview of Lagos flagship projects and initiatives.

4.0 Overview of Lagos Flagship Projects and Initiatives

The dearth of basic infrastructure and the need to bridge the widening gap have remained a common urban management challenge for many African cities. Hence, recent reforms and 'flagship projects' at the core of the turn-around process are the focus of attention. Lagos' several flagship projects are summarized in Table 2.

Table 2: List of some flagship projects in Lagos

SN	Description of Flagship Project	Urban Sector	Mode of Development/ Funding/ Operation	Timelines	Status
1	Eko Atlantic City	Planned City Development	Public-Private Partnership	2003 - 2005 (Feasibility Study Conducted)	Currently under Construction
2	Lagos Strategic Transport Master Plan • Lagos Bus Rapid Transit		Public-Private Partnership	March 2008 (Phase 1)	Implementation on

SN	Description of Flagship Project	Urban Sector	Mode of Development/ Funding/ Operation	Timelines	Status
	<ul style="list-style-type: none"> Lagos Rail Mass Transit Network 	Urban Mobility / Transport	Public-Private Partnership	2008 (Blue Line)	Under Construction
	<ul style="list-style-type: none"> Lagos Cable Car Project 		Public-Private Partnership	2013 (Terminus Sites)	Sites Secured
3	Lagos Home Ownership Mortgage Scheme	Housing	Public Initiative	February 2014 (Project Launch)	Under Construction / Delivery Ongoing
4	Lekki Free Trade Zone	Industrial Growth Pole	Public-Private Partnership	2006 (Master Plan Initiated and Document Developed)	Under Construction
5	Badagry Port and Free Zone	Industrial Growth Pole	Public-Private Partnership	Early 2018 - Planned Soft Start	Pending Construction
6	Some major road infrastructure:				
	<ul style="list-style-type: none"> Lagos-Epe Expressway Rehabilitation 	Urban Mobility / Transport	Public-Private Partnership	May 2008 (Contract)	Almost Completed
	<ul style="list-style-type: none"> Lekki-Ikoyi Link Bridge Construction 		Government Initiative	May 2013 (Launch)	Completed
	<ul style="list-style-type: none"> Lagos-Badagry Expressway Upgrade 		Public-Private Partnership	April 2009 (Launch)	Under Construction
	<ul style="list-style-type: none"> Ikorodu Road Expansion Project 		Public-Private Partnership	August 2012 (Launch)	Almost Completed
7	Some Commercial Development Projects:				
	<ul style="list-style-type: none"> Tejuosho Market Redevelopment 	Modern Market	Public-Private Partnership	August 2014	Completed
	<ul style="list-style-type: none"> The Palms Shopping Mall, Lekki 	Retail Shopping	Private Development	December 2005	Operational
	<ul style="list-style-type: none"> Actis Shopping Mall, Ikeja 	Retail Shopping	Private Development	December 2011	Operational
	<ul style="list-style-type: none"> Expansion of the Palms Mall, Lagos 	Retail Shopping	Private Development	December 2016	Under Construction
8	Lagos City Beautification Project (Parks and Gardens)	Environment/ Landscape	Public	July 2007 ¹	Continuous Project
9	Tax reform	Finance	Public-Private	2005	Completed

Source: Compilation by Authors (2015)

¹ Former Gov. Fashola on 20 March 2008 mentioned that “the operation green Lagos has been given priority by the administration in the last eight months through beautification projects including enumeration and tagging of trees”. This translates to July 2007 immediately upon resumption in office. This was his signature project.

The financial transformation triggered by a significant change in the taxation system motivated major urban development initiatives by the government and also bolstered the confidence of private investors. These initiatives include the development of major road infrastructure and projects such as the expansion and modernisation of Lekki-Epe Expressway. This project, with an estimated value of US\$450 million, was conceived as a Public-Private Partnership (LSPPP, 2010a).

The modernisation of urban markets as well as the emergence of large retail stores, a very vital segment of the informal sector which employs many of the city's residents and contributes to the commercial growth of the state, is a strategic component of the Lagos renaissance process (Fashola, 2009). The Eko Atlantic City Project is considered one of the most ambitious new city development projects in terms of technology, cost and innovation in the sub-Saharan African region. While the project is at its early stages (with controversies and limited access to information and its key actors), a city is gradually rising from the depths of the Atlantic Ocean as one of the strategic flagship projects in Lagos.

Municipal waste management and urban greenery gained momentum in the last decade. The Lagos beautification process commenced with the direct sponsorship, landscaping and beautification of open spaces, roundabouts, recreation parks, road medians and verges (Banire, 2008). Currently, Lagos boasts over 200 landscaped sites. Over five million trees planted across the metropolis have enhanced the aesthetics of the environment (Ugbodaga, 2014).

Lagos HOMS is an initiative to address the problem of providing affordable housing. It is one of the foci of this report and is aimed at developing a mortgage culture in Lagos. It also aims at urban redevelopment through densification and infill of residential development across the metropolis on lands hitherto underutilised and prone to slum growth. Similarly, the Lekki Free Trade Zone is a major public-private economic investment and industrial development project located 65km east of the metropolis. The industrial zone encompasses hubs for oil and gas, logistics, light and medium scale industries, hospitality and resort, engineering and infrastructure support services, commerce, retail, real estate, and information and communication technology (LFTZ, 2014; LSPPP, 2010b).

Finally BRT, as an important element of the city's changing public urban transport system, is the other focus of this Lagos case study. The new Governor of Lagos State, Mr. Akinwunmi Ambode, while launching the BRT Classic in October 2015 summarised the vision of Lagos public transport thus:

"The Strategic Transport Master Plan (STMP), which is already being implemented, is a 30-year plan that will deliver to Lagos a truly world class integrated public transport system with six rail lines, one mono-rail, fourteen BRT corridors, three cable car corridors and twenty-six developed water routes" (Ambode, 2015).

4.1 Justification for Selecting the Two Flagship Projects

In the last decade, there have been intense efforts to redirect the growth trajectory of Lagos through the implementation of major urban development projects. While the scope and vision of some of these projects clearly exhibit potentials of a massive transformation in the Lagos urban landscape, most of them have limited coverage both spatially and across the spectrum of residents.

Several variables were considered in selecting the two turn-around flagship projects for in-depth analysis. These include:

- the prevailing situation before the initiative was developed,
- the current level of implementation,
- the physical and/or systemic impacts on the city,
- the governance structure and the people, and
- the scope of the present study.

The challenges of public transport and housing provision represent common and conspicuous urbanisation challenges in Africa. Access to decent and affordable housing, and an efficient and affordable transportation system are essential for human wellbeing and prosperity. Moreover, to allow for a comparison between Lagos and other African cities being

studied, a common thread in the selected projects was essential. The subsequent sections provide in-depth analysis on the Lagos BRT and Lagos HOMS.

5.0 In-depth Analysis of Selected Flagship Initiatives

This section presents the two selected flagship projects in Lagos through the analytical lenses of capacity, inclusiveness, accountability and contestation.

5.1 Lagos Bus Rapid Transit (BRT)

The findings of several technical studies on the perennial Lagos transport problems led to the development of the STMP – a multi-modal transport system that includes cable cars, Rail Mass Transit and BRT. The Lagos BRT forms the most impacting component of the STMP and is designed to achieve the performance and quality of a light rail or metro system with the flexibility, cost and simplicity of a bus system (LAMATA, 2015b) by using a dedicated and physically segregated bus lane.

Past efforts at Lagos' urban public and private transit have been unsustainable. The earliest attempt at urban public transit was an electric tramway on Lagos Island in the 1920s. However, being totally government-run, operational deficiencies rendered the scheme ineffective and unsustainable (Olukoju, 2003). Ferry services between Lagos Island and Apapa during the colonial era survived into the post-independence era, albeit unsustainably. Similarly, there was a flourishing private and municipal bus transport service in Lagos during the colonial period.

At the beginning of the new millennium, Lagos lacked any form of an organised public transport system to serve the burgeoning metropolis. The city was dominated by informal mini and midi transit buses popularly called 'danfo' and 'molue' respectively; with an estimated 75,000 of the mini transit buses in operation. Associated problems included notorious traffic jams, air pollution from the mostly old and rickety buses, exploitative transportation costs, and a generally unsafe public transport system (Yaqub, Olateju, & Aina, 2012).

Therefore the need for a reformed public multi-modal transit system was obvious. The subsequent analysis explores the implementation of the BRT project within the context of the system's capacity, inclusiveness of its processes, and mechanisms that promote accountability and address possible forms of contestation.

5.1.1 Capacity: Lagos Bus Rapid Transit (BRT)

Analysing the capacity of the Lagos BRT project includes examining political, leadership, institutional, financial and manpower dimensions. The planning and design of the Lagos BRT benefitted from technical assistance from the World Bank Group during the early to mid-2000s. A representative of Lagos Metropolitan Area Transport Authority (LAMATA) at the FGD summarised the thinking behind the STMP as follows:

"The transport master plan is built on seven strategic platforms: strategic decision to increase transport choices, strategic linkages amongst modes and fare techniques, strategic users' attraction and affordability, to promote a sustainable urban system through reduced public transport-sourced emissions, strategic decisions for efficient route system, strategic decisions for efficient road system for land use integration, strategic long term financing for investment planning..."

The STMP has a strong strategic foundation. The first phase of the STMP featured the BRT prominently owing to the quick wins it was expected to achieve. A feasibility study was conducted in 2006 for a starting corridor of the Lagos BRT system (Yaqub et al., 2012). This is a reflection of the city's administrators' deliberate and strategic thinking at the time the project was conceived.

The analysis of different options influenced decisions regarding strategies to address the chaotic public transport situation. Clearly, neither a wholly government-run system laden with its bureaucratic downside and financial limitations nor a private monopolistic approach (Hensher & Wong, 2011) with its exploitative tendencies held answers to the Lagos transport

problems. A third dimension is an entirely laissez-faire option (Cervero, 2000; Glover, 2011), which the dominant urban poor rely on as a key 'coping strategy' (Lawanson & Oduwaye, 2014).

The new public transport system in Lagos focuses on capacity in human and institutional competence through the establishment of LAMATA. The reform process was duly founded on a legal regulatory framework while LAMATA was staffed with highly motivated individuals (Figure 10) with world experience in transport and management largely derived from the Nigerian Diaspora (LAMATA, 2009).

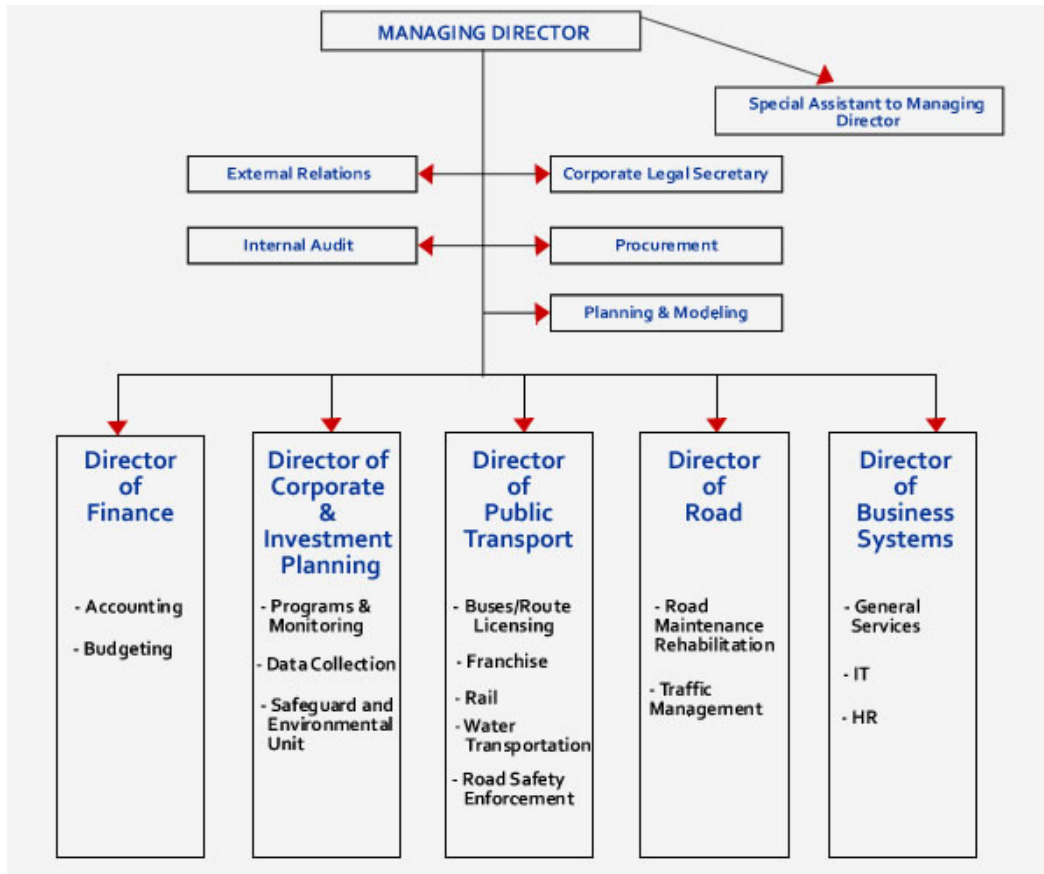


Figure 10: Organisational structure of LAMATA
 Source: http://www.lamata-ng.com/organisation_structure.php

There is extremely competent technical leadership and staff at LAMATA (Kumar et al., 2012). The current institutional arrangement represents a model of good governance in human and structural capacities. LAMATA is politically insulated and coordinates transport policies, programmes and actions of all agencies at different tiers of government as well as oversees fundamental investments in the city's transport system and maintenance of roads focusing on a network of about 632 km declared bus public transport routes: "Without political insulation and active support by two successive administrations, it would have been very difficult if not impossible for BRT Lite to have been implemented and operated successfully" (Kumar et al., 2012, p. 27).

Elements of the project's financial capacity provide a departure from previous eras. The funding mechanism provides an innovative mix of committed public resources with local and foreign private sources that improve the project's financial sustainability and resilience. Direct fees generated from operations are also expected to provide a possible source of project finance.

Historically, the assessment of urban governance in Nigeria attributes lack of political will as the bane of urban development policies (Abdullahi & Abdullah, 2014; Balouga, 2012; Paki & Ebienfa, 2011; Wood & Chopra, 2012). However, consistent political will and leadership was the first catalyst of the reform process in Lagos (Filani, 2012). What happens if political will fades? It is not uncommon in Nigeria for leadership of public agencies to change with transition to a new government; and with patronage politics (Crook, 2003) it would be debatable whether the new replacements would be competent. However, what is more relevant would be the potential of a steep learning curve:

"...for Lagos, the system is running. The team that did that job is there. If you take out all the teams and you don't replace them with better people then you may create a take-off learning difficulty. There is the necessity to change people from time to time to improve efficiency. But do you want to do it once or gradually? Sometimes shocking the system helps, sometimes it doesn't" (Babatunde Fashola, In-depth interviews held September 2015).

A participant at the FGD noted that there is the potential of an agency ending up with '*bad politics*' that may not be limited to the advent of a rival political party but by successors with a different perspective. Therefore, to sustain and improve capacity of the BRT system, setting institutional objectives becomes very important. The eventual quality of a new leadership for LAMATA will test the resilience of established institutional capacity. Some of the major challenges to the long-term capacity of the Lagos BRT system are closely linked to the physical maintenance of the high capacity vehicles as well as sustained management of roads, bus stations and associated infrastructure (Figure 11).



(a) Bad road section (dedicated BRT lane)² (b) BRT bus being pushed by its passengers

Figure 11: Examples of road and vehicle condition

Source: <http://www.nairaland.com/2034809/lagos-na-wa-passengers-push/2>

Over reliance on importation of buses and component parts does not look sustainable. The BRT project anticipates the need for commitment by the foreign vehicle supplier(s) to provide local spare-parts stockholding, technical support and training from expatriate service engineers (Mobereola, 2009). Recent media reports showed a new service centre commissioned in Lagos by the main vehicle supplier to ensure nationwide uninterrupted supply of genuine spare parts (Koiki, 2014). While this conforms to the initial contract terms, it does not solve the important problem of local long-term capacity in vehicle supply, assemblage or production.

The competence of bus drivers is fundamental and a visible element of measuring the capacity of the public transport system (Brunoro, Sznelwar, Bolis, & Abrahao, 2015; Eboli & Mazzulla, 2012). However, as revealed by BRT operators at the FGD, there is a critical

² The picture on BRT lane is the aftermath of converting a portion of the asphalt-based route for BRT usage. The road surface quickly subsided after intense use by the high capacity BRT buses. This is, however, currently being addressed by resurfacing the BRT dedicated lanes with concrete pavement.

shortage of high capacity bus drivers. This appears counterintuitive in a city of over 20 million residents. The LAGBUS General Manager noted during the FGD:

"There is a serious shortage of drivers in Nigeria. There are only a very few people who can drive a BRT bus. When we attend a forum like this and people say LAGBUS drivers are so bad, the truth is when LAGBUS was started the only people who had some form of experience were the 'molue' drivers. Yes, we have gone through a process of retraining them but I think there needs to be a concerted effort towards addressing the issue of drivers' shortage. We have a training school where if you can drive a car we train you how to drive a bus..."

With an 85 percent fleet capacity utilisation rate on the BRT-Lite corridor, the demand for good bus drivers is expected to increase. The BRT-Lite currently operates about 220 buses while the BRT-Classic – extending from Mile 12 to Ikorodu – launched in November 2015 operates 434 new buses (Ambode, 2015). While this should normally be an avenue for employment creation, stakeholders at the FGD observed the need to revisit the remunerations and benefits payable to these drivers as this could explain the existing dearth.

5.1.2 Inclusiveness: Lagos Bus Rapid Transit (BRT)

One of the goals of the feasibility study conducted prior to the launch of the BRT project was the inclusive idea of developing a public transport system that would provide significant socioeconomic benefits especially for the low-income population of Lagos. In addition, information from LAMATA, the head of LAGBUS as well as literature provide project benefits indicative of the extent of its inclusiveness:

"The following social groups are benefitting from the project: traders, the business world, uniform bus operators, the unemployed group, the civil service, and white-collar workers in employment (employs over 2000 people), poverty reduction, mobility, climate and environmental improvements as well as safety of travellers" (FGD held August 2015).

The head of LAGBUS indicated that the red buses component currently moves about 20 million passengers per year. LAMATA has recorded over 260 million passengers since inception with an estimated daily ridership of more than 180,000 commuters. Average waiting time is 15 minutes while an average journey on the BRT-Lite lasts about 55 minutes. The BRT system has reduced travel time by about 29 percent and commuters save up to 48 percent in fare compared to the informal system. Independent reports show that the project has significantly improved the quality of life of its users through reduced travel time, fewer transfers, cheaper travel, and perception of safety (Somuyiwa & Adebayo, 2009).

"The entry of the BRT system in Lagos has improved social inclusion even as the upwardly mobile groups use the 'park and ride' facility. Our fares are fixed; the last time we had a fare increase was 2009 although between 2009 and today the price of diesel has gone up by at least 120 percent. We encourage the female folks to join our company as bus captains (drivers) as corporate social responsibility to empower women..." (FGD held August 2015).

The prominence of patronage of the middle class requires some clarifications. Nigeria's middle class grew from 480,000 in 1990 to 4.1 million in 2014 (Draper, 2015). Gupta (2014) reports that per capita income increased from US\$390 in 2000 to US\$1,541 in 2011. Ferreira et al. (2013) cautioned that a larger middle class may not necessarily lead to shared prosperity and inclusive societies. Hence, the distinctions between the livelihood and lifestyle pattern of the working urban poor and the lower middle class remain unclear in Lagos.

Informal minibuses are the main feature of the Nigerian urban public transport system (Oyesiku, Odufuwa, & Somuyiwa, 2009). The National Union of Road Transport Workers (NURTW) is a cooperative society representing the workers in the Nigerian urban informal transport sector. Transport operators complain of excessive extortion and double taxation by the union (Atoyebi, Gbadamosi, Nwokoro, & Omole, 2015). Activities of the union have often led to urban violence of diverse magnitudes (Ademowo, 2015). Earlier attempts at formalising

public transport in parts of Lagos failed because of the inability to effectively engage the unions (Mobereola, 2009). According to LAMATA, NURTW represented a strong informal bus and taxi sector that would have been able to resist unilateral regulatory control (Mobereola, 2009). Their early inclusion as one of the critical stakeholders encouraged their cooperation and acceptance especially as they are well organised (Mason-Jones & Cohen, 2012). But the question remains, does the agreement of the few union leaders represent the views of the entire body? This question borders on the union's internal inclusivity, which falls outside the scope of this study.

This conforms to a popular notion of stakeholders as the few who have both the interest and power although the project actions and outcomes directly affect the daily lives and futures of millions of people (Bianchi & Kossoudji, 2001). This is the classical dilemma of representative democracy especially where large and powerful organisations such as NURTW have historically served the government and the ruling party instead of their members (Bianchi, 1989; Schmitter, 1971). LAMATA, however, claims that the engagement of the informal transport stakeholders was undertaken through several consultations, education and negotiation sessions which represent elements of inclusion. An FGD participant notes:

"...I think I will give credit to LAMATA on community involvement because I have attended two town hall meetings; one at the Church Mission Society when they were trying to convert the Marina into a two-way traffic. I was there when the 'danfo' drivers voiced their concerns" (FGD, August 2015).

Although Marmolejo (2010) warns of possible bias in LAMATA's self-assessment of the project's social inclusion, working proactively with the informal sector is an important lesson from the Lagos BRT project. An immediate outcome was the establishment of the Lagos NURTW-owned First BRT Cooperative Society Limited selected as the primary operator of the BRT-Lite corridor. Hence, through a mix of formal and informal engagements, promoters obtained stakeholders' cooperation and assigned respective roles to all parties. LAMATA provided infrastructure and regulatory framework while the chosen private sector operator, working within the tenets of set regulations, procured and operated buses while also maintaining the vehicles.

Spatial coverage is another aspect of social inclusion. To improve the physical access of more residents to an efficient and cheaper option, a newly completed section – made up of a 13.5km corridor – tagged 'BRT-Classic' has lanes running in the middle of the expanded Ikorodu Road without any interference from other traffic except at designated new turning points (LAMATA, 2015b); representing the closest domestication of the BRT concept in Lagos.

To address the fears of a forced elimination of large informal buses – 'molue' – the government introduced a parallel Bus Franchise Scheme (BFS) in Lagos. This is a temporary but realistic solution to further involve the transport unions of existing informal transport operators while gradually easing out old vehicles. A private sector operator, a transport union-led cooperative society, was created to operate and maintain the pilot BFS. This cooperative society provided bus drivers from former informal operators to be trained and integrated into the BFS system. Subsequently, the BFS arrangement has been supplemented through a state-owned enterprise (LAGBUS) which now manages, regulates and leases buses to other franchisees. There are currently 10 franchisees operating a total of 238 buses operating on 17 routes under the Route Franchise scheme in Lagos while 23 additional franchisees were recently approved by the Lagos State Executive Council (LAGBUS, 2012). With a target of 500 buses on 40 routes, this approach has further allowed for the involvement of a wider spectrum of interests in the ongoing reformation of urban public transport in Lagos.

However, has the project included the interests of vulnerable groups who do not have the kind of power that the transport unions wield? Vulnerable communities should equally have a voice in the process of the city's evolution. Travellers' needs were determined through a series of focus groups, surveys, and ethnographic observation (Mobereola, 2009). However, this was done prior to and during the implementation phase of the Lagos BRT-Lite project. Recent assessment of BRT by a gender expert is summarised below:

"When you want to board the BRT bus now, there is a standing rule that you give priority to pregnant women and people with disability (PWD). But I think BRT needs to

do a little more in terms of integrating the Special Peoples' Law into whatever they are doing. The law gives five years moratorium to change public space to become accessible to PWD. One thing that they didn't do was a needs assessment of the different transport needs of men and women... some of these policies are not informed by on ground issues" (FGD, August 2015).

One such need peculiar to the ubiquitous informal traders, particularly the market women in Lagos, is the transportation of their goods (especially food items) from the point of bulk purchase to the sale point. Currently they use mini-buses in suboptimal conditions. This peculiar need of the female traders requires direct response by the Lagos formal public transport system.

Although effective community engagement in the planning process has been identified as essential to attaining a sustainable Lagos Megacity (Lawanson, 2007), one can infer from the experience of the transport union in Lagos BRT that only 'powerful communities' will have a voice to negotiate some form of inclusivity. However, it seems only the informal transport leadership were engaged by the project promoters. This approach rode on the fact that the transport union operates a hierarchical structure where the leadership is often very powerful with capacity for violence. Therefore, the possibility for union members to disrupt the BRT project on the basis of non-inclusion is very low unless such actions are sanctioned by the leaders, which is very unlikely. Hence, the negotiation and concessions received by powerful groups do not always translate into direct benefits for the group members. All the same, the compulsory integration of informal operators through their leadership inadvertently directed at promoting the project's inclusiveness is perhaps one of the best achievements of the Lagos BRT project.

5.1.3 Accountability: Lagos BRT

In addition to the World Bank's international development assistance, two other stakeholders equally exert some form of checks on the Lagos BRT project. One is the local commercial banks that provide guarantees to fund the purchase of high capacity buses. A bus ticketing system was adopted where agents of the bank directly collect fares and monitor system operations:

"The bank was given the right to act as a ticket distributor and security monitor with the initial lien on revenues collected; only the balance after the deduction of financing costs is passed on to the operator" (LAMATA, 2009).

This daily revenue collection by the creditor provides clear financial accountability. This is a significant departure from the historical experience of both public and private transport revenue collection in Lagos and Nigeria as a whole. Although efforts are ongoing to adopt an electronic fare collection system through a pilot scheme, the current model has worked so far and is a useful consideration for optimisation and replication.

However, regardless of the several measures adopted to protect revenue leakages from the system, the burden seems to have been passed on to the commuters by some of the BRT operatives as noted in a recent newspaper article:

"Unsuspecting passengers are on a daily basis fleeced of thousands of their hard-earned Naira by some unscrupulous ticket sellers of Lagos BRT at bus stations under the pretence of non-availability of lower denomination Naira notes to use as change. Some of the public bus workers who engage in the unpatriotic act are exploiting the breakdown of the e-ticket facility in most BRT buses" (Akomolafe, 2015).

The benefits of financial accountability may remain unshared by commuters if the electronic fare payment system is not implemented on the Lagos BRT soon.

The other stakeholder is the government, which set an agenda leading to the creation of LAMATA in 2002 to guide the BRT system in Lagos. The lawmakers representing political constituencies of the Lagos metropolitan and regional areas played a role in this process as well as in major decisions that led to the amended LAMATA Act of 2007 (LAMATA, 2015a) that allowed the clear designation of specific responsibilities to LAMATA; a critical component

establishing a basis for accountability. The fact that the majority of lawmakers represent the same political party reduced the risk of conflict and removed delays in the legislative process.

With the abundance of political support enjoyed by LAMATA, potential for conflicts with different agencies of government with transport management responsibilities was high. The rearrangement of functions allowed for productive interrelationship with other agencies. For instance, disaggregation of traffic control functions from traffic management improved bureaucratic accountability. An example of this is where the Lagos State Traffic Management Authority enforces the BRT regulations that prohibit other vehicles from accessing the segregated BRT lanes.

Another dimension of accountability in the Lagos BRT project is public information and transparency. According to LAMATA, BRT's half-hour television programme has built a commuter's ridership forum in Lagos. "...from May 2008, a live interviews programme was established to examine BRT issues. The programme has a weekly audience of approximately 5 million" (LAMATA, 2009).

However, while these measures provide a means of publicity (LAMATA, 2009), what is not clear is the degree of transparency to the public beyond rhetoric. Different participants at the FGD noted the lack of a comprehensive document on LAMATA's website. One participant included issues of integration with other instruments of urban planning and development. "Do we have a transportation policy in Lagos? If yes, where is it? And if it is available, what is the relationship between that policy and the strategic master plan that we are talking about?" (FGD, August 2015). Since it was not possible to get a direct response from LAMATA beyond the claims that there exists a plan document, we sought the views of a stakeholder within the system:

"A lot of demand models have been developed in LAMATA for Lagos. I think the issue here is that there is a serious information gap. Even as an operator within the system, people tell you we got a strategic master plan but you ask them where the plan is. Where I come from, these are public knowledge. Here it is a big issue" (FGD, August 2015).

In all, while the Lagos BRT project has shown some elements of financial accountability – at least to private investors – and some bureaucratic accountability through clear delegation of responsibility to avoid duplication of functions, there is a gap in accountability to commuters who are still subjected to the faulty manual ticketing system. Also, the documented strategic plan is not available for investment and technical evaluation as well as for research purposes.

5.1.4 Contestation: Lagos BRT

With the background of a history of unorganised urban transit and a series of failed interventions, suspicions were commonplace at the initiation of the Lagos BRT project. Generally, and to a high degree of success, contestations of the transport unions and operators have been addressed through engagement, education and partnership in project implementation processes. There has been a process of education on organised collective transport systems and exposure to how such systems are operated including tours of South American BRT systems in 2004 and 2006 for selected union leadership (Mobereola, 2009).

At the FGD, a former informal transport operator, now integrated into the new system as head of ICS operating a BFS from Maryland to Ikotun, corroborates this view: "I am a former 'molue' driver before I was 'rehabilitated' through LAMATA. They sent me on many training and study tours to change me to what I am today."

Politics is a major source of contestation and the threat posed by opposition political groups must be understood for BRT project dynamics. While Lagos has experienced the leadership of the same political group since the return to democracy in 1999, the presence of a viable political opposition cannot be discounted. If aggrieved, any critical group such as the transport unions could align with the opposition and make the current government vulnerable to election loss. However, the Lagos BRT project enjoyed strong political support and one

critical success factor was the involvement of politicians which was imperative in the reorganisation of the informal sector (Orekoya, 2010),.

Other potential sources of contests for the Lagos BRT project include stationary traders, street hawkers, and communities along the project corridor. Compensation for displaced business activities or residents' properties is guided by the World Bank's sanctioned policies with due consideration of local regulations. Finding a balance between the Bank's resettlement protocol and relevant local legislation is exigent and requires innovative responses. BRT's implementation plan states clearly that 'lack of legal documents for customary rights of occupancy shall not be an obstacle for obtaining compensation or relocation assistance'. All inventoried and verified 'displaced people, regardless of their legal status, will therefore be provided compensation and/or rehabilitation'. The only caveat was that to screen opportunistic claimants, the genuinely affected must have established right to occupy and use the affected space through periodic payment of formal or informal fees to guarantee local sanction. Therefore, displaced persons are considered based on their moral rights rather than legal rights; the latter being more realistic for dealing with a largely informal sector-based target group.

5.1.5 Major Conclusions from the Analysis of the Lagos BRT Project

- **Capacity**
 - a) The BRT project is founded on sound technical and intellectual backgrounds while also constituting a crucial component of a larger strategic transport master plan.
 - b) LAMATA is manned by qualified personnel and has an institutional structure that allows it to carry out its assigned functions.
 - c) LAMATA is politically insulated. BRT similarly enjoys massive political assets. However, the project's capacity may be affected if this political asset is lost.
 - d) Importation of vehicles does not seem sustainable in the long run.
 - e) There is a critical shortage of high capacity bus drivers.
 - f) The operating environment of LAMATA is productive and world class but local and foreign technical partners are crucial to the agency's capacity to deliver the BRT project.

- **Inclusiveness**
 - a) BRT is inclusive in conceptualisation as it aims to provide significant socioeconomic benefits for the low-income population.
 - b) The BRT-Lite network is spatially inclusive. It links the city centre to the suburbs and other satellite areas while providing potential links to other districts and permitting connection to other modes of transport.
 - c) The successful engagement of the transport unions as well as other local stakeholders in the planning and implementation is a classic example of the project's inclusiveness.
 - d) The ongoing expansion of the BRT project to other districts as well as the parallel deployment of the BFS system allows a larger portion of the population access to better public transport.
 - e) The BRT project planning stage benefitted from inclusive measures of local and foreign consultations that eventually improved the final product.

- **Accountability**
 - a) The revenue collection system promotes financial accountability to private investors while introduction of electronic ticketing is expected to further improve the system.
 - b) The Lagos House of Assembly and other stakeholders provide a system of checks and balances on decisions that may have direct impact on BRT users such as in a fare increment process.
 - c) Separation of powers amongst government agencies in transport-related functions promotes democratic relations with LAMATA while minimising the risk of conflicts.

- **Contestations**

- a) The informal transport union represents a major stakeholder identified as a potential impediment and was therefore engaged from the planning through implementation stages.
- b) The local political terrain favoured the informal transport sector which constitutes a significant socio-political group in the city.
- c) Road hawkers are vulnerable but they do not pose severe political pressure. However, safeguard requirements of the World Bank allow for compensation of this group.
- d) Differences in rehabilitation and compensation measures for project-affected persons inherent between local statutes and the World Bank operation protocols were identified.
- e) LAMATA has made substantial efforts in producing safeguard documentations and interaction with the project stakeholders to address contested issues.

The next section discusses the Lagos Home Ownership Scheme (HOMS), being the second flagship project selected for in-depth analysis.

5.2 Lagos Home Ownership Mortgage Scheme (HOMS)

Lagos, Nigeria's most populous urban agglomeration, is acutely affected in the area of housing. Lagos exhibits the features of third world urban dysfunction in overcrowding and inadequate housing (de Gramont, 2015). Lack of access to adequate and affordable housing has been a longstanding issue in Lagos (Agunbiade et al., 2013). On the one hand, majority of the housing is in poor condition and the supply is grossly insufficient for the ever-increasing population. On the other hand, the cost of decent housing far exceeds the financial capacity of the majority of the population. Therefore the majority turn to informal housing which generally includes overcrowding, poor ventilation, poor facilities and insufficient living space, and are exposed to multiple shocks including flood hazards, forced eviction, and environmental health-related problems. As such, many Lagos residents are not only inadequately housed, but majority are tenants who struggle to pay rent.

A responsive government has the responsibility to provide a good quality of life and wellbeing for the people. Adequate housing, including availability of infrastructure and services, legal security of tenure, accessibility and affordability (Amnesty International, 2011), occupies a strategic position in the attainment of a good quality of life.

Provision of housing is the responsibility of all three tiers of government in the Nigerian constitution. However, only the federal and state governments are making contributions to the available housing. Nigeria is one of the countries with the worst housing conditions (COHRE, 2008). By the turn of the millennium, the housing gap was estimated at 16 million (Oshodi, 2010). Since 2010 the situation has grown worse, with an estimated housing deficit of 17 million (The Centre for Affordable Housing Finance in Africa, 2015). The problem is most severe in Lagos. Lagos alone has an estimated 5 million housing deficit (Adeyemi & Disu, 2012). Successive governments, both federal and state, have established several institutional frameworks to address the challenges of inadequate housing. At the federal level, the Federal Mortgage Bank was created to provide finance for housing; and Federal Housing Authority and Federal Ministry of Housing and Urban Development to provide housing (Agunbiade et al., 2013; Lagos State Government, 2012a; Olotuah & Bobadoye, 2009).

Lagos Executive Development Board (LEDB) was created in 1928 and later metamorphosed into Lagos State Development and Property Corporation (LSDPC) in 1972 to directly plan and develop housing schemes; Lagos State Building Investment Company Limited was established in 1980 and licensed as a Primary Mortgage Institution in 1991 to provide mortgage facilities; New Town Development Authority in 1981 to make serviced land available to prospective homeowners through planning schemes and site and services; and Lagos State Ministry of Housing was created as a full-fledged ministry in 1999 to coordinate the activities of other government housing provision agencies and to formulate and implement the overall housing policy for the state.

Over a period of 17 years (between 1955 and 1972), LEDB provided about 4,500 housing units while LSDPC delivered 22,419 housing units up to 2010 (Oshodi, 2010). The delivery approach was largely 'build and sell'. However, allocation favoured individuals with political connections and the capacity to fully pay immediately. This made it difficult for the critical targets of low-income groups who are actually disproportionately affected by the housing deficit to benefit.

The rate of home ownership in Lagos is low as over 70 percent of the residents are rent-paying tenants (Lagos State Government, 2012b). Agele (2013) identifies inefficient mortgage systems as the greatest obstacle to achieving the goal of adequate housing. The prevailing mortgage institutions have limited financial resources to sustainably make affordable mortgage available. Consequently, those who should ordinarily need housing finance do not benefit from the system. The efforts of successive administrations neither had significant impact on increasing the rate of home ownership in Lagos State nor in institutionalising a structure to achieve this.

In his first term, Babatunde Fashola realised the need for a paradigm shift from 'build and sell' to a mortgage system. Therefore, one of Fashola's administration policy approaches hinged on access to affordable mortgage. This resulted in the establishment of Lagos Mortgage Board (LMB) in 2010. The initiative got a boost with the introduction of Lagos HOMS in 2011 as a product to be managed by LMB and its subsequent official inauguration in February 2014. Lagos HOMS was specifically designed to provide more affordable and accessible mortgage finance options to encourage first-time homebuyers in Lagos State irrespective of race, ethnicity or religion. This mortgage finance makes Lagos HOMS an innovative idea different from other available housing options from the government and private sector, and qualifies the initiative as one of the turn-around projects to be considered.

Lagos HOMS promises provision of an affordable mortgage facility on a single-digit interest rate of 9.5 percent; lower than the prevailing market rate of between 20-22 percent. Beneficiaries pay 30 percent equity, while the remaining 70 percent is paid on equal instalments over a period of 10 years at 9.5 percent interest rate. To avoid housing speculation, the beneficiary must live in the house for a period of 10 years when the mortgage would have been fully paid off. The implementation of this initiative resulted in the delivery of various categories of housing units across Lagos State with prices ranging from Naira 4.1 million to 20.4 million (Appendix II). By the time the initiative was formally inaugurated, a number of houses had been completed while others were under construction with potential capacity for future expansion. The former Governor Fashola during the official inauguration of Lagos HOMS emphasised this:

"Today, as we flag off this scheme, there are 1,104 completed homes while another 3,156 units are at various stages of construction. We are starting 132 units in Iponri, 720 units in Ibeshe Ikorodu, 420 units in Ajara Badagry, 648 units in Sangotedo Phase II, 216 units in Obele, 36 units in Akerele Phase II, 48 units in Oyingbo, 125 units in Ilubirin and 1,080 units in Ijora."

Based on the statistics made available by the Chief Executive Officer (CEO) of Lagos HOMS as at May 2015, the number of housing units already completed was 1,126 (Table 3) while another 7,000 units in 29 sites across the state were at different stages of completion. It is projected that these will be completed within 2 to 3 years.

Table 3: The categories of completed housing units

Categories	Number of Units
Room and Parlour	160
1-Bedroom	378
2-Bedroom	336
3-Bedroom	252
Total	1,126

A further analysis of the activities of Lagos HOMS over a period of about one year (February 2014 to May 2015) shows that a total of 1,692 persons have applied so far. 1,408 persons (representing 72.6%) were prequalified for draws. Some applications were rejected for reasons ranging from insufficient funds, lack of evidence of five years tax payment, incomplete documentation and not being first time homebuyers. Out of the prequalified applicants, only 630 (representing 44.7%) emerged winners. The process of allocation goes through different stages (Appendix VI).

The subsequent sections evaluate the Lagos HOMS within the analytical framework of capacity, inclusiveness, contestations and accountability.

5.2.1 Capacity: HOMS

Institutional capacity and political will to mobilise human and financial resources are critical for the successful implementation of any government project targeted at improving people's lives (Opoko & Oluwatayo, 2014). The former Governor Tinubu's first term (Lagos State Governor, 1999-2007) was largely dedicated to planning and setting the agenda for the future of Lagos megacity. He worked with a team of dedicated and visionary individuals who believed in the agenda of moving Lagos forward.

Fashola, who was a member of Tinubu's team, inherited a strong team and a relatively good system when he took over as the governor in 2007. He built on the existing system and this gave him a strong platform to start addressing Lagos' urban challenges. At the beginning of Fashola's second term, he inaugurated LMB to advise the state government on funding, administration and the structure of mortgage and housing delivery policy. This resulted in the creation of Lagos HOMS. The planning, design and implementation of Lagos HOMS went through a rigorous process of deliberation for more than three years before its official inauguration in 2014.

The implementation of the Lagos HOMS initiative enjoyed political will and financial commitment. It enjoyed dedicated monthly budgetary allocations through a continuous increase in the state's internally-generated revenue. The start-up capital was saved during the planning process. The project is completely funded by the state government. One of the Lagos HOMS' executive directors at the FGD noted that the savings initially started with a monthly Naira 200 million and later increased to Naira 500 million. This ensured consistency in delivery and reduced the possibility of abandoned projects. From the inception, the idea of sustainability was greatly considered. It is anticipated that the initiative will become self-sustaining in seven years if all beneficiaries are committed to paying their monthly mortgage. With this, a pool of money will be ploughed back into the system without the need for government to further commit money to the project. This will guarantee continuous availability of financial resources to build more houses.

One of the intentions of the initiator of Lagos HOMS is to institutionalise the mortgage process in addressing housing challenges. Another long-term intention is to make government an enabler and assured purchaser to private developers. The developers are expected to build according to government-established standards and agreed prices for a continuous supply of decent housing. However, with the current change in state leadership, a major concern is whether the project will still continue to enjoy the kind of financial, technical and political capital it enjoyed under Fashola's administration.

However, the future of Lagos HOMS in the current administration seems promising. It is assumed that the current administration will embrace continuity. This assumption is evident in the response of the Public Relations Officer published on the Lagos HOMS website, November 19th 2015, to the appeal of one of the winners who has been waiting for about a year for the completion and delivery of his house having paid the required 30 percent equity:

“...the State Government is not relenting in its promise of giving Lagosians affordable housing. This is one of the critical points of the 11 points agenda of Governor Akinwumi Ambode under Housing wherein he promised to improve on the current policy of home ownership through Lagos HOMS and provide more ownership options” (UNDP, 1997).

Beyond the rhetoric, the policy direction of the current administration is not yet clear. For example, the intention of the project was that homeowners would emerge every month through a monthly draw. However, as at December 2015, the last draw was done in May 2015. This means that the current administration is yet to allocate a single housing unit. However, the current administration started very slowly without a cabinet until late October 2015.

Notwithstanding this, the idea of Lagos HOMS seems to be finding its way into the national level. By virtue of his demonstrated performance and capacity to deliver, Fashola was appointed into the Federal cabinet to oversee three ministries – works, power and housing. The federal government intends to adopt the Lagos HOMS model as stated by Fashola when he unveiled his vision for the three ministries. The Guardian of 9 December 2015 reported:

“If we complete our ongoing projects and we get land from the governors in all states and the Federal Capital Territory (FCT) to start what we know using the Lagos HOMS model, we should start 40 blocks of housing in each state and FCT. We see this leading to potential delivery of 12 flats per block and 480 flats per state, and 17,760 flats nationwide, for a start” (Anuforo & Chukwu, 2015).

Based on the antecedent of the man in charge, the initiative is likely to be institutionalised nationally and spread across the country. However, based on its implementation in Lagos, there are concerns around affordability and inclusiveness of the initiative. In many occasions, Fashola has been accused of being elitist.

5.2.2 Inclusiveness: HOMS

Participation is essential to inclusiveness. However, in reality, participation often becomes an instrument to legitimise structural inequalities embedded in power relations during public engagement. The issues of affordability, public satisfaction, marginalisation, and the nature of the decision-making processes emerged very strongly during FGDs and became highly contentious among participants. This report also draws on interviews and secondary data to discuss Lagos HOMS' inclusiveness.

The Lagos HOMS three-year planning process progressed in a technocratic top-down manner, as the discussions were limited to a few top political actors and technocrats. The middle class who were the critical target group were excluded in the process. Criteria for eligibility, interest rates, equity and mortgage tenure were decided during this period of consultation. For affordability, civil servants were used to benchmark housing prices, mortgage tenure and interest rates. The Permanent Secretary of the Lagos State Ministry of Housing stated:

“We used the civil servants as ... the lowest pay in the civil service... what is their take home pay? If we compound these numbers will they be able to pay? And that is how we arrived at 9.5% and even the cost of those units” (In-depth Interview, September 2015).

It would be assumed then that civil servants would be the first beneficiaries. Paradoxically, they are the first victims. As Crook (2003) noted, participation may not necessarily represent the needs and aspirations of the majority; evidently so in Lagos HOMS. There is a clear inconsistency in what is implemented and the socio-economic realities of the majority of the target groups. For example, a senior civil servant in the Lagos State Ministry of Physical Planning and Urban Development at the FGD noted that: “The homes are not just affordable. I will use myself as an example. I am a level 14 officer with a salary of Naira 170,000, I don't have a home. How can I pay for the home?”

Another focus group participant, a member of a civil society organization, expressed a similar view:

“...when I was in paid employment two years ago, I did the calculation of how much I am supposed to pay for a room and a parlour (one bedroom flat which is about Naira 4.3 million) in Epe. I discovered that I will pay Naira 1.3 million as a deposit. When I looked at my income... Naira 1.3 million where do I steal this money? So, at that point

I had to abandon the idea. That is for me who earns income, now look at the people in Ajegunle who live on a day-to-day basis without any sustainable and meaningful income.”

This means that a potential beneficiary, after paying the initial Naira 1.3 million would have to make a monthly payment of Naira 39,000 over 10 years. This is in the suburb of Lagos and is one of the cheapest options. Juxtaposing this with the economic realities of the majority of Nigerians further emphasises the issue around affordability. The majority of Nigeria’s population live below the poverty line, and there is a high unemployment rate. There is a high inflation rate that acutely affects housing prices and rent. In addition, the minimum wage remains at Naira 18,000 per month (The Centre for Affordable Housing Finance in Africa, 2015). More than 60 percent of households in Lagos have a total monthly income of less than Naira 40,000 (Lagos State Government, 2012b). Therefore to benefit from Lagos HOMS, the majority of the targeted groups would suffer from severe housing burdens – a situation where a household spends more than 50 percent of its income on housing (Lagos State Government, 2009, 2010).

The contribution of Lagos HOMS initiative so far is too small to make a dent on the current housing deficit. It is also too expensive. The initiative has been criticised for not considering the affordability for low-income groups and the majority who make their living through the informal sector. One member of civil society noted that the government is providing houses which are not affordable for its workers. Therefore, he considered the initiative a business idea put together by some clever people close to the government to profit from. This view was also emphasised by a member of the public while describing Lagos HOMS on the comment page of The Guardian Newspaper published on December 9, 2015.

“A flat at Igbogbo, Ikorodu is sold for Naira 9,000,000 with a deposit of 3,000,000. How many civil servants could afford that? Fashola is only fronting for the rich. A complete and standard 3 bedroom flat costs the same Naira 3,000,000 at Ikorodu.”

However, one of the directors in the Lagos State Ministry of Housing at the FGD emphasised that the initiative is not to deliver low-cost housing or social housing but to deliver affordable housing. She noted that affordability is a relative concept. Other policy actors who were interviewed emphasised the same. For example, Governor Fashola noted that affordability should be seen from an economic point of view:

“Affordability is not an isolated concept; it is an economic concept based on the price of sand, the cost of cement, the cost of iron rod, the cost of money and of course sustainability. If you build a house at Naira 10 and you sell at five naira over time you will lose all your money and your capacity to build more is gone” (In-depth Interview, September 2015).

An insight into Lagos HOMS shows that it was designed for particular economic groups, which makes the issue of inclusiveness contestable. Lagos HOMS is targeted towards residents who are first time homebuyers and who have paid their taxes for a period of five years. This fits the description of the African middle class, which is gradually on the increase. Although the process of home allocation is perfect within the targeted groups, the initiative excludes a large proportion of the population. The low-income groups and those who work in the informal sector who have no documentation to prove affordability are out of the net of potential beneficiaries. An analysis of the employment profile of beneficiaries indicates that only 7.3 percent (46 persons out of 630) of the beneficiaries work in the informal sector.

Beyond economic exclusion, how spatially and socially inclusive is the housing project? Government housing projects have mostly been located far away from those who need them and from activity centres, and have largely promoted spatial and social exclusion. Lagos HOMS initiative, however, takes a different approach. The housing projects are located where economic activities take place and the design concept encourages density and social mix. Every block has a mixture of 1-bedroom, 2-bedroom and 3-bedroom apartments. As such, a potential applicant has a choice of location and apartment based on cost and place of work.

Social inclusion from a gender perspective was also examined. Looking at gender more broadly in terms of sex, age group, religion, race and ethnicity, and based on the statistics made available by the CEO of Lagos HOMS, there is gender balance in the allocations so far. A gender and age disaggregation of the beneficiaries shows that females and youth constitute a significant proportion (Table 4).

Table 4: Gender and age disaggregation of beneficiaries

Gender	Number (Persons)	Percent
Male	330	52.4
Female	283	44.9
Co-applicant (Male and Female)	17	2.7
Total	630	100
Age Categories		
21-35 years (youth, working class)	420	66.7
36-60 years (adult, working class)	208	33
Above 60 (retiree)	2	0.3
Total	630	100

Lagos is a cosmopolitan area where people of all abilities, religions, tribes and ethnic groups in Nigeria are represented. The eligibility criteria are based on proof of affordability and residence in Lagos State. They do not have disability, religion, tribe or ethnic colorations. This point was emphasised by Governor Fashola at the fifth raffle draw as published on the Lagos HOMS website on July 14, 2014:

“Ethnicity and religion are not yardsticks for benefitting from Lagos HOMS... The scheme... encompasses the diversity of our country. Applicants from Igbo, Hausa and Delta, among others, duly participated and won. The scheme did not ask religious and ethnic questions. So tell those who want to divide us by religion that they will fail. This housing scheme has further bound us together.”

Increase in internally generated revenue is one of the major drivers of the recent urban development efforts in Lagos. This increase has largely come through taxes as more people become compliant in paying. Devas (2004) notes that more citizens are likely to willingly pay their taxes when there is a reasonable assurance that government will use such taxes for infrastructure and service provision. This seems to be the case in Lagos State.

The Lagos State Government often uses any available opportunity to preach the ‘gospel of tax’ and encourage people to voluntarily comply so they can experience more development. Lagos HOMS seems to be one such project that the state government is using to motivate people, particularly the informal sector, to willingly come into its tax net. Considering the transparency of the process of allocation coupled with the plan of more housing options likely to address the issue of affordability, more people are becoming confident of the ability of government to deliver. As the state government is planning to introduce rent-to-own, which particularly targets the informal sector, one can only predict that this will increase the rate of tax compliance and people’s saving capability. This may, however, not occur as predicted if the agency no longer enjoys the current level of accountability and institutional capacity to deliver housing in a transparent manner.

5.2.3 Accountability: HOMS

In the past, allocation of government housing was criticised for lack of transparency. The implementation of Lagos HOMS took a significantly different approach. The process of allocation reasonably ensures transparency and accountability. Interested applicants submit an application form with a payment of Naira 10,000 and other necessary documents to the Lagos State Ministry of Housing.

All applicants then go through a process of pre-qualification screening. To determine affordability, applicants who are salary earners submit pay slips for a period of six months and account statements for a period of one year. Self-employed applicants submit company profiles, three years audited accounts and personal account statements for one year.

Eligible applicants are then prequalified for a public draw. The public draw allows for transparency and accountability of the process. Winners of the public draw are expected to pay the 30 percent deposit as well as sign a risk acceptance criteria form. The final stage involves allocation and collection of the keys. If the notion of accountability is conceptualised to mean transparency of the process, then there is a high level of accountability. This was the unanimous verdict of participants at the FGD; that the processes of pre-qualification, qualification, draws and eventual allocation of homes are faultless within the targeted groups.

5.2.4 Contestations: HOMS

The planning, design and implementation of Lagos HOMS enjoyed a lot of political support. However, some policy actors argue that the project is limited in scope. Civil society groups and many other stakeholders argued during the FGD that the low income and informal sector groups who require affordable housing are excluded. Those in the informal sector who would have been able to afford the houses are excluded as they do not have 'trackable' sources of income as required. As such, Lagos HOMS is not totally embraced by the general public. It is considered too little to contribute significantly in addressing the current housing challenges of the critical population. It is considered as a business idea put together by some clever people who are close to the government to profit from.

Policy actors, however, argue that the approach is the only way to guarantee sustainability and continuity of the project. It was noted at the FGD that the state government committed a lot of taxpayer's money to build these houses and fund the mortgage. If Lagos HOMS works within its mandate, it will not solve the housing problem in Lagos State. However, the government is already thinking of expanding the initiative to incorporate rent-to-own and incremental development. With incremental development, only the outer frame would be built by the government while beneficiaries would finish according to their respective abilities. With the rent-to-own strategy, beneficiaries would not have to pay 30 percent equity, which is one of the major affordability challenges; rather, they would be required to pay monthly rents towards owning their homes. This specifically targets non-salary earners and those who work in the informal sector. For now though, these are just ideas which are not yet fully developed.

5.2.5 Major Conclusions from the Analysis of HOMS

- Capacity
 - a) The Lagos HOMS initiative was an outcome of a process of the housing problem identification.
 - b) Lagos HOMS enjoys political and financial autonomy as well as technical and human resources to function efficiently.
 - c) The Lagos HOMS institutional framework clearly establishes strategies for housing delivery, and an efficient and affordable housing finance system with mortgage offered at 9.5 percent interest rate against the prevailing market rate of 22 percent.
 - d) Although the policy direction of the current administration seems promising, it is not too clear.
 - e) With the appointment of Mr. Fashola as the minister in charge of housing, the Lagos HOMS initiative is likely to be institutionalised nationally and to spread across the country.

- Inclusiveness
 - a) The low-income groups and those who work in the informal sector, who are disproportionately affected by the housing deficit, are excluded because of the eligibility criteria.

- b) Although its contribution seems not yet so significant in relation to the current huge housing deficit and low rate of home ownership, it raises the prospects of increasing home ownership if the process is sustained.
- c) The initiative is largely considered as not inclusive and affordable.
- d) Lagos HOMS specifically targets the middle class who are working in the formal sector or those who have trackable income in the informal sector.
- e) There is gender balance in the allocation of homes so far.
 - Accountability
 - a) The various stages of allocation reasonably ensure transparency and accountability.
 - b) The public draw allows for transparency and accountability of the process.
 - Contestation
 - a) While home ownership through mortgage is a good approach to empower people, there are tensions and contradictions between the cost and economic capability of the majority of the targeted group, thus making the initiative not inclusive.
 - b) In light of the general criticism around affordability and inclusiveness, the government is planning to introduce rent-to-own and incremental development.

6.0 Conclusions and Recommendations

The deficiency of basic infrastructure and the urgent need to bridge the widening gap have been a major driver of massive infrastructure development interventions in most cities in Africa. This is coupled by the desire to reposition the cities in Africa to align with the global evolution of urban agglomeration and the corresponding benefits. The commitment to transform cities and invest beyond the conventional budgetary allocation, in what is tagged flagship projects, has significantly altered the pace of development and is 'turning African cities around'. This research offered in-depth insights into the governance structure of two flagship projects. Using the analytical framework developed, it was possible to explore the level of capacity, inclusiveness, accountability and contestations of the flagship projects.

The Lagos' transformation story is a combination of many factors including political stability occasioned by a sustained democratic process. Also important are the institutional capacity, political will and resource commitment driven by visionary, committed and efficient political leadership who were able to balance diverse and conflicting stakeholders' interests.

Political stability resulting from the sustained democratic experience, which started in 1999, is at the core of the recent noticeable transformation in Lagos. Prior to this period, Nigeria was characterised by political instability. The sustained democratic period created a window of opportunity for reforms that did not exist previously as well as challenged successive administrations with the plethora of urban development issues occasioned by the long years of military rule. In addition, it created an opportunity for the state leadership to engage in long-term planning and implementation of ambitious projects capable of transforming the city of Lagos, which outlived the life span of a single administration. Thus, the principle of continuity thrived among successive administrations. Tinubu's tenure as the governor of Lagos State was mainly devoted to the long-term strategic planning of many of the ambitious developmental projects implemented during Fashola's administration. Although the transformation of Lagos coincided with the sustained democratic process, considerable caution must be exercised in drawing conclusions on political stability and cities' transformation considering the fact that the benefits are not evenly distributed across Nigeria's cities. For Lagos, location and status (being the commercial and industrial hub of Nigeria), leadership capacity, political will and resources commitment coincided with political stability to deliver the much celebrated transformation.

Leadership capacity and political will to commit human, technical and financial resources to conceive, plan and implement projects are central to the transformation narrative of Lagos. Between May 1999 and May 2015, Lagos was blessed with two governors (Tinubu and Fashola) who have successfully led the state to the path of change. Tinubu successfully

assembled a skilful management team who believed in his visionary leadership and governance reform. The team members, comprising politicians, technocrats, professionals and civil servants, drew on their individual skills and wealth of experience to provide the necessary support to drive governance change. The team developed and managed strategic plans and institutional frameworks in key sectors such as transport, waste management and Internally Generated Revenue. There was a smooth transition from Tinubu's to Fashola's administration. Rather than setting a completely new agenda, Fashola built on the existing system.

One other important success principle was that the leadership was able to balance political patronage and technocratic interests in governance and project delivery processes. Policy actors make deliberate efforts to make the city function. No doubt there will continue to be challenges along the way. It is hoped that if the tempo is maintained and the political institution is allowed to mature, then significant achievement will be further recorded.

To sustain the current investment in time, effort and money, it is recommended that governance should be seen from the perspective of each stakeholder committing to collaboratively make the city function optimally. In this regard, both the people (governed) and the government should focus attention on building institutions rather than individuals or office holders. This will allow for home-grown capacity with the ability to adopt best practices, develop infrastructure (social, physical and economic) and build resilience.

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Appendix I: Summary of Data Collection Methods

Data Collection Methods	Contacts/Interviewees	No. of Participants
Documentary Evidence	Policy actors for Lagos case study [PASGR]	2
Focus group discussions	Intermediate staff – Director/field officer levels who are operation managers [Flagship projects]	3 sessions focus group. 32, total participants
In-depth qualitative interviews: Direct contact	<ul style="list-style-type: none"> Babatunde Fashola, [Former Governor of Lagos State] Tpl Tunji Odunlami, [Permanent Secretary] Lagos State Ministry of Housing Tpl Francisco Abosedo, [Former Commissioner for Urban and Regional Planning] Dr. Fred Oladeinde, [Technical Adviser and Head of Transport Planning Unit - LAMATA] Dr. Desmon Amiegbehbor, [Deputy Director, Bus Services - LAMATA] Tpl, R.T Abdul [General Manager] Lagos State Physical Planning Permit Authority 	
'Expert' Interviews outside, Agencies and Ministries	Bayo Adeola - <i>Former Chairman of Lagos State Committee on Collapsed buildings</i>	



Lagos Team with former Governor, Babatunde Fashola, (SAN) after the interview session

Appendix II: Analysis of Lagos Home Ownership Mortgage Scheme (Lagos HOMS)

S/N	Housing Type	Location	Price (millions)	Distance to Lagos Island CBD (km) ³	Remark
1	Room & Parlour	Epe	N4.34	79.0	Suburb
2	1 Bedroom (Type 1)	Agbowalkosi	N4.10	60.0	Suburb
3	1 Bedroom (Type 1)	Igbogbo, Ikorodu	N6.47	37.5	Suburb
4	1 Bedroom (Type 1)	Epe	N6.40	79.0	Suburb
5	1 Bedroom (Type 2)	Igbogbo 2, Ikorodu	N7.50	37.5	Suburb
6	1 Bedroom (Type 2)	Igando	N7.54	30.0	Metropolis
7	1 Bedroom (Type 2)	Magodo, Kosofe	N7.57	22.4	Metropolis
8	1 Bedroom (Type 2)	Omole, Ikeja	N7.71	27.4	Metropolis
9	1 Bedroom (Type 2)	Sangotedo, Eti-Osa	N7.85	32.4	Metropolis
10	1 Bedroom (Type 3)	Shogunro 1, Ogba	N8.35	29.5	Metropolis
11	1 Bedroom (Type 3)	Shogunro 2, Ogba	N8.61	29.5	Metropolis
12	1 Bedroom (Type 3)	Surulere	N8.25	7.00	Metropolis
13	1 Bedroom (Type 3)	Ilupeju	N9.08	17.0	Metropolis
14	1 Bedroom (Type 3)	Mushin	N8.28	15.5	Metropolis
15	1 Bedroom (Type 3)	Lekki 1	N9.91	14.0	Metropolis
16	2 Bedroom (Type 1)	Agbowalkosi	N6.22	60.0	Suburb
17	2 Bedroom (Type 1)	Igbogbo, Ikorodu	N7.91	37.5	Suburb
18	2 Bedroom (Type 1)	Epe	N7.22	79.0	Suburb
19	2 Bedroom Flat	Abijo, Lekki	N9.75	36.2	Suburb
20	2 Bedroom (Type 2)	Igbogbo, Ikorodu	N9.44	37.5	Suburb
21	2 Bedroom (Type 2)	Igando	N9.48	30.0	Metropolis
22	2 Bedroom (Type 2)	Magodo, Kosofe	N9.52	22.4	Metropolis
23	2 Bedroom (Type 2)	Omole, Ikeja	N9.71	27.4	Metropolis
24	2 Bedroom (Type 3)	Shogunro 1, Ogba	N10.51	29.5	Metropolis
25	2 Bedroom (Type 3)	Shogunro 2, Ogba	N10.83	29.5	Metropolis
26	2 Bedroom (Type 3)	Surulere	N10.38	7.00	Metropolis
27	2 Bedroom (Type 3)	Ilupeju	N11.42	17.3	Metropolis
28	2 Bedroom (Type 3)	Mushin	N10.42	15.5	Metropolis
29	2 Bedroom (Type 3)	Lekki 1	N12.47	14.0	Metropolis
30	2 Bedroom (Type 3)	Lekki 2, Ajah	N10.54	25.0	Metropolis
31	2 Bedroom (Type 4)	Sangotedo	N14.69	32.5	Metropolis
32	3 Bedroom Flat	Abijo, Lekki	N14.50	36.2	Suburb
33	3 Bedroom Terrace	Agbowalkosi	N8.77	60.0	Suburb
34	3 Bedroom (Type 1)	Agbowalkosi	N6.96	60.0	Suburb
35	3 Bedroom (Type 2)	Iloro, Agege	N8.98	27.5	Metropolis
36	3 Bedroom (Type 2)	Igbogbo, Ikorodu	N9.96	37.5	Suburb
37	3 Bedroom (Type 2)	Ifako-Ijaiye	N11.02	37.5	Metropolis
38	3 Bedroom (Type 3)	Igbogbo, Ikorodu	N15.43	37.5	Suburb
39	3 Bedroom (Type 3)	Igando	N15.50	30.0	Metropolis
40	3 Bedroom (Type 3)	Surulere	N16.69	7.00	Metropolis
41	3 Bedroom (Type 3)	Magodo, Kosofe	N15.57	22.4	Metropolis
42	3 Bedroom (Type 3)	Omole, Ikeja	N15.87	27.4	Metropolis
43	3 Bedroom (Type 4)	Shogunro 1, Ogba	N17.17	29.5	Metropolis
44	3 Bedroom (Type 4)	Shogunro 2, Ogba	N17.71	29.5	Metropolis
45	3 Bedroom (Type 4)	Mushin	N17.03	15.5	Metropolis

³ Estimates of average distance to the Lagos City Centre (Lagos Island) using <https://www.google.com.ng/map>

S/N	Housing Type	Location	Price (millions)	Distance to Lagos Island CBD (km)³	Remark
46	3 Bedroom (Type 4)	Lekki 2, Ajah	N17.22	25.0	Metropolis
47	3 Bedroom (Type 4)	Sangotedo, Eti-Osa	N16.69	32.4	Metropolis
48	3 Bedroom (Type 5)	Ilupeju	N18.67	17.3	Metropolis
49	3 Bedroom (Type 5)	Lekki 2, Ajah	N20.39	25.0	Metropolis
50	3 Bedroom (Type 6)	Gbagada	N32.53	15.0	Metropolis

Source: Compiled from <http://lagoshoms.gov.ng>)

Appendix III: Analysis of BRT- LAMATA

- Over 260 million ridership since inception
- Daily ridership exceed 180,000
- Average load factor of 600 passengers carried per bus per day
- Average trip per day is 5
- Fleet capacity utilisation is 85%
- Average waiting time of 15 minutes
- Average journey time of 55 minutes
- Reduction of travel time by 29%
- 48% Savings in fare on BRT corridor
- BRT half-hour television programme has built commuter's ridership forum in Lagos.
- Reduced one chance robbery gang activities by 90% on the BRT corridor.

Appendix IV: Composition of FGD participants

SN	Groups	Number of Participants
1	Environmental Experts	2
2	NGO	4
3	Professional Town Planners	2
4	Civil Service Group	2
5	Transportation Experts	2
6	Gender	2
7	Property Developers	2
8	Property Investors	1
9	Climate Change Experts	2
10	Media Group	2
11	Youth Group	2
12	Market Women Association	1
13	National Union of Transport and Road Workers	1
	Total	25

The FGD participants were selected based on their knowledge of the central issues of the research. In order to obtain breadth and balanced information on the implications of urban governance and urban development projects in turning Lagos around, two participants each from the Lagos State Ministry of Physical Planning and Urban Development, and members of the public and non-governmental organisations were included. Intermediate staff at director/field officer levels who are operation managers of the various targeted agencies and flagship projects were given preference as participants.

Each session lasted for about 1hr.15 minutes. The participants were drawn from multiple actors and agencies. For ease of logistics and mobility of participants, a central location was selected (Protea Hotel, Maryland – Lagos). The discussions were conducted in the form of a workshop where there were brief presentations of the overarching goal of the research project and each of the research questions by the research team members. After presenting each of the research questions, there was a set of questions for the participants to discuss. Each participant was allowed to freely share their opinions with freedom to agree with or challenge alternative opinions.

Appendix V: Documents Required For Submission with Lagos HOMS Application

If applicant is currently employed (Full or Part-Time)

1. Two (2) passport-sized photos (with name and signature behind)
2. Evidence of yearly payment of income tax for the last five years
3. Certified Personal Bank Statement for the last six months
4. Pay slips for the last six months
5. Last pay slip of previous employer (if applicant has changed jobs within the last year)
6. Letter of Reference from current employer confirming job title, status, annual salary & allowances and existing loans and/or obligations if any
7. Any evidence of additional income to service the mortgage
8. Proof of identity (Driver's license, Birth certificate, Passport, National ID card or Lagos State Residents Card etc.)
9. Proof of residence in Lagos (Utility bill, Lagos State Residents Card, Tax card etc.)
10. Signed Memorandum of Acceptance - [Download it here](#)
11. Notarised Buyers Affidavit - [Download it here](#)
12. Any other supporting documents

If applicant is self-employed or retired

1. Two (2) passport-sized photos (with name and signature behind)
2. Evidence of yearly payment of income tax for the last five years
3. Certified Personal/Company Bank Statement for the last 6 months
4. Any evidence of additional income to service the mortgage
5. Proof of identity (driver's license, birth certificate, passport, national ID card or Lagos State Residents Card etc.)
6. Proof of residence in Lagos (utility bill, Lagos State Residents Card, tax card etc.)
7. Certificate of Incorporation (first page), Registration of business name or any other relevant documents
8. Signed Memorandum of Acceptance - [Download it here](#)
9. Notarised Buyers Affidavit - [Download it here](#)
10. Any other supporting documents

Source: <http://www.lagoshoms.gov.ng/?u=d&dd=3>

Appendix VI: LAGOS HOMS Process of Allocation

Five (5) Easy Steps to Owning Your Home (HOMS)

1. Application and Submission
You complete the Application Form in accordance with the instructions, pay the prescribed processing fee and collect a receipt after submitting copies of all necessary supporting documents (see appendix V). The form can be submitted in person or online. Originals of supporting documents will be required if you are successful at the Draw.
2. Pre-Qualification
LMB processes your form for pre-qualification and if you meet the requirements, you will be assigned a Draw reference number.
3. Draw
LMB enters you for the draws which are conducted periodically on announced dates through a transparent, fair and well publicised process.
4. Post Draw Processing
LMB forwards names of successful Draw applicants to the Lagos Building Investment Company [LBIC] for mortgage processing. When you receive an Offer Letter from LBIC, you should confirm acceptance and comply with the conditions set out including payment of a 30% initial deposit to LBIC within the period stipulated in the Offer Letter.
5. Closing
The Contract of Sale and Deed of Mortgage are executed (signed) by you and the LMB/LBIC and the keys to your home are delivered to you. EASY!

Source: <http://www.lagoshoms.gov.ng/?u=d&dd=19>



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