

City without Affordable Housing: Daily Experiences and Socio-Spatial Injustices in Greater Lomé (Togo) and Greater Nokoué (Bénin)

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ABSTRACT

The dynamics of Greater Lomé (Togo) and Greater Nokoué (Benin) have led to a lack of affordable housing. This situation reflects the complex problem of access to housing for city dwellers. The aim of this article is to show how the lack of access to affordable housing is experienced by the populations of Greater Nokoué (Benin) and Greater Lomé (Togo). The research was based on a mixed approach combining household surveys (258 in Greater Lomé and 219 in Greater Nokoué), in-depth interviews (including 27 in Greater Lomé and 29 in Greater Nokoué). The results reveal a convergence of challenges in both cities, particularly the socio-economic conditions of households, real estate speculation, and limited government support for low-cost housing. The results also highlight contextual nuances, such as governance dynamics and socio-economic vulnerability, which influence respondents' access to housing. Respondents express feelings of marginalization, daily precariousness, and limited future prospects, which are symptomatic of social and spatial injustice.

Keywords: Inaccessibility, Affordable Housing, Socio-Spatial Injustice, Greater Lomé and Greater Nokoué

INTRODUCTION

In cities in the Global South, the issue of affordable housing is a structural challenge at the heart of urban transformation. While the Sustainable Development Goals (SDGs), particularly SDG 11 (target 1), emphasize the need to ensure access for all to adequate, safe, and affordable housing[1], the reality in many African cities, including Greater Lomé (Togo) and Greater Nokoué (Benin), shows the opposite trend. In these areas, urban development is accompanied by the increasing exclusion of poor people from central areas and widespread recourse to informal or precarious forms of housing [2,3,4].

In urban areas such as Greater Lomé and Greater Nokoué, rapid urban population growth has been accompanied by housing production dominated by private and informal actors, in a context of persistent land insecurity and weak institutional regulation [5,6–7]. This situation reinforces the logic of urban injustice,

understood here as the unequal distribution of urban resources, rights, and opportunities to live in the city with dignity [8,9,10]. Social housing programs in West African states, such as in the cities of Greater Lomé and Greater Nokoué, struggle to meet their quantitative and qualitative objectives, with buildings often located far from the majority of the population. In these cities, self-builds seem to be the main method of accessing housing due to the financial and technical obstacles encountered by the private sector, which leads to uncontrolled urban development. According to [11,12–13], the social housing programs implemented by West African countries such as Senegal, Côte d'Ivoire, Burkina Faso, Benin, and of course Togo, have their limitations. These initiatives, although ambitious, struggle to meet the needs of low-income populations because they are not suited to the realities of households' socioeconomic constraints.

In the urban areas covered by this research, notably Greater Lomé (Togo) and Greater Nokoué (Benin), this crisis of residential affordability takes specific forms: skyrocketing land costs in the suburbs, lack of institutional social housing, growth of informal neighborhoods, precarious occupancy rights, and vulnerability to eviction. These dynamics are largely dependent on the legacy of postcolonial urban policies, the withdrawal of states from direct housing production, but also the logic of land commodification and speculation [5,6,14]. However, beyond the strictly economic dimension of the "unaffordability" of housing, recent research in the field of urban studies invites us to analyze the differentiated effects of this crisis on residents: in terms of daily experiences, coping strategies, sense of belonging to the city, and access to urban resources [15,16–17]. Beyond the fact that lack of access to affordable housing is not just a financial constraint, it also implies forms of residential insecurity, spatial marginalization, psychosocial stress, and injustices in access to the city [8,9].

Despite the abundance of research on housing policies in West Africa and urban informality, few studies have examined in depth how experiences of residential unaffordability produce forms of urban injustice [9,15,18]. In the contexts of Greater Nokoué and Greater Lomé, informal approaches to housing production are dominant. These experiences are at the heart of processes of socio-spatial injustice and marginalization of the poorest. As a result, [19] analyzes how public policies, particularly those related to sustainable development, can unintentionally reproduce or accentuate social and environmental inequalities. For the author, territorial dynamics play a crucial role in the unequal distribution of resources and environmental risks that affect the quality of life of populations according to their geographical location.

In this context, Greater Lomé and Greater Nokoué appear to be relevant case studies for examining how low-income residents live with, negotiate, and suffer from unaffordable housing. This research therefore asks the question: how is the lack of access to affordable housing experienced by the inhabitants of Greater Lomé and Greater Nokoué? In response, this article posits that the lack of access to affordable housing in Greater Lomé and Greater Nokoué is experienced as a social and spatial injustice. This article aims to show how the lack of access to affordable housing is experienced by the inhabitants of Greater Lomé and Greater Nokoué. With this in mind, it analyzes the social, economic, and spatial logic that structures these experiences, while highlighting the forms of urban injustice that result from them.

MATERIALS AND METHODS

Physical Framework of the Study

Greater Lomé: The most populous city in Togo, Greater Lomé had a population of 2,188,376 in 2022 (RGPH-5, 2023), up from 1,571,508 in 2010 (RGPH, 2010) [20]; which shows a national increase of 2.3% per year between 2010 and 2022. Greater Lomé is the leading urban community in Togo's history since decentralization took effect in 2019. It is the result of metropolitan-level coordination by the "local government" with the aim of enhancing the attractiveness and competitiveness of the capital city, as highlighted since 2010 in numerous studies (CDS: Greater Lomé Urban Development Strategy, SDAU, etc.).

Greater Lomé covers an area of 425.6 km². It comprises 13 municipalities, which, according to Decree No. 2017-144/PR of December 22, 2017, include the former prefectures of Golfe and Agoè-Nyivé. Its territorial boundaries are: the Atlantic Ocean to the south, the border between Aflao- Ghana and the prefecture of Avé to the west, the prefecture of Zio to the north, and the prefecture of Lacs to the east. The territory is heavily dependent on the national hinterland and trade (Figure 1).

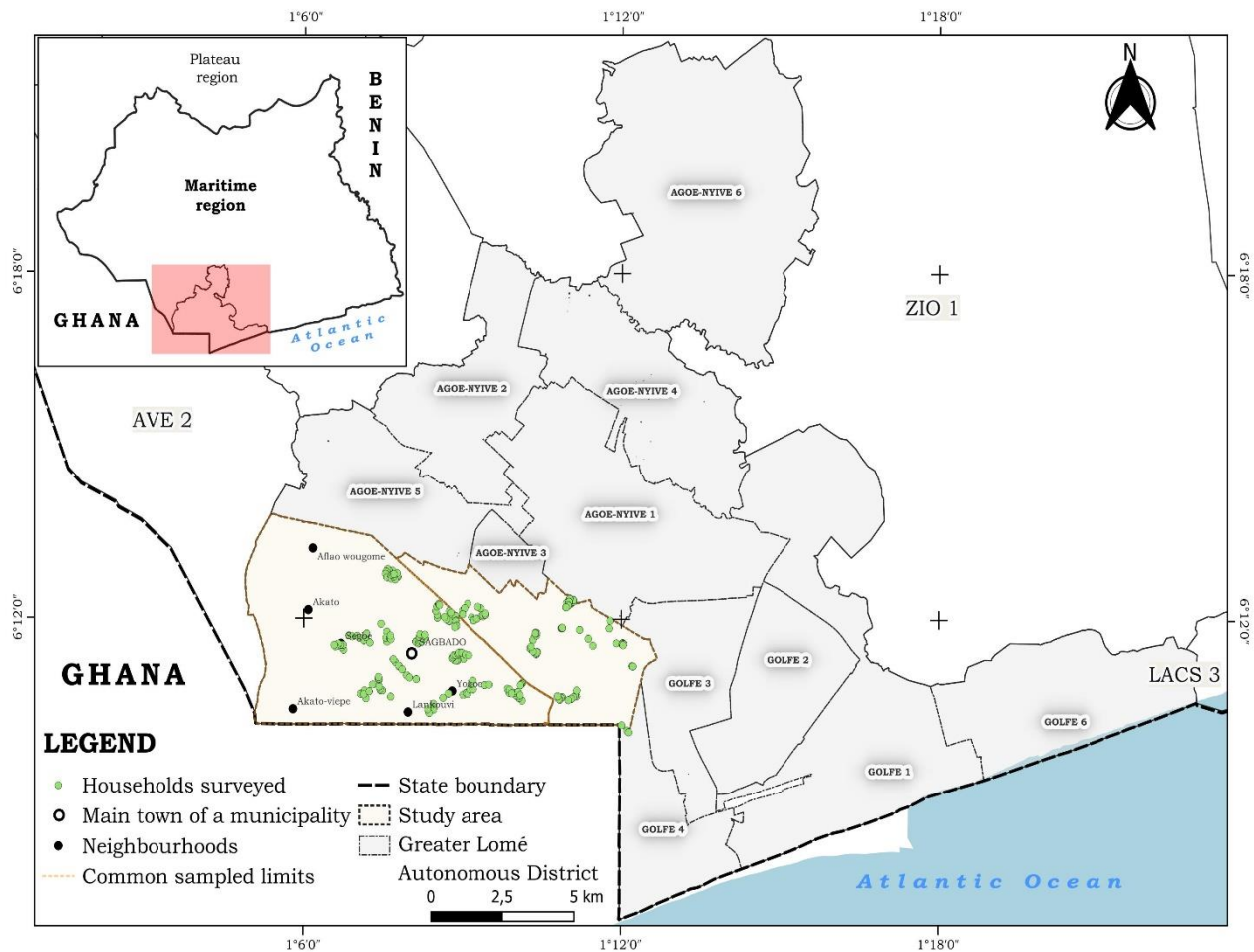


Figure 1. Geographic location of Greater Lomé and the municipalities studied.

Source: DGIGC 2013, field survey, March-April 2025.

Greater Nokoué: Large cities, which have now become metropolises, are characterized by a process of spatial diffusion of urban development, population concentration, and strategic functions. In Greater Nokoué, globalization, which results from the expansion of agglomerations and the urbanization of rural peripheries, is leading to the formation of metropolitan areas, which are increasingly functional urban regions [21,22–23]. The name "Greater Nokoué" derives from Lake Nokoué, located in southern Benin and separated from the Atlantic by a long, wide coastal strip on which the municipality of Cotonou was built. Grand Nokoué encompasses the municipality of Cotonou, considered the capital of the Atlantic and Littoral departments and the economic capital of the country. Grand Nokoué therefore has great natural and cultural heritage potential. It is located in the south of the Republic of Benin between 6°20' and 6°23' north latitude and 2°22' and 2°30' east longitude (Figure 2). Concentrated in a limited area of the Beninese coastline, the Greater Nokoué conurbation is growing rapidly, with three main municipalities connected around Lake Nokoué: Cotonou, Porto-Novo, and Abomey-Calavi. However, Greater Nokoué is made up of five municipalities: Cotonou, Porto-Novo, Abomey-Calavi, Sèmè-kpodji, and Ouidah, with a total population of approximately 1,984,425 inhabitants [24,25].

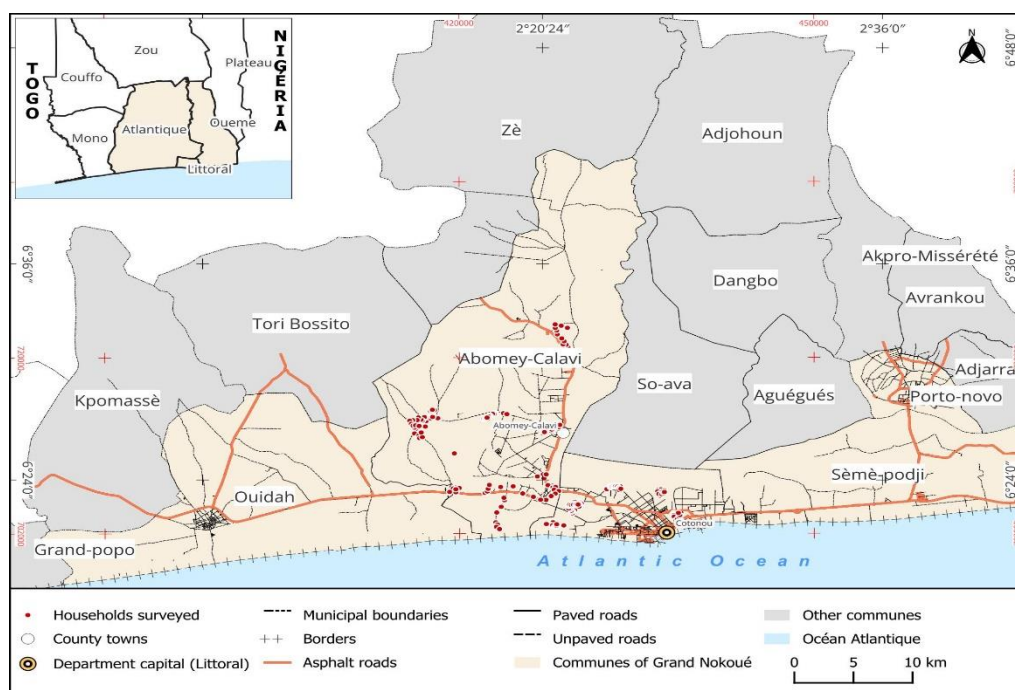


Figure 2. Geographic location of Greater Nokoué and the municipalities studied.

Source: IGN 2018, field survey, March-April 2025.

Reason for Choosing the Zone

In greater Lomé, only the municipalities of Golfe 5 and Golfe 7 were selected, and the choice of localities was made on a rational basis. These localities have information that provides insight into the social realities of lack of access to affordable housing. This is the case in localities such as Avédji, Adidogomé, Sagbado, Yokoè, Lankouvi, etc. Each of these localities is home to a social housing construction project initiated by the political authorities or real estate developers. In these localities, the majority of rental properties are multi-family dwellings consisting of housing units that accommodate several households, commonly referred to as concessions, courtyard dwellings, or shared courtyards. The residents of these localities, whether they are owners, lodgers, or tenants, are affected by the problems of lack of access to affordable housing. These localities are exposed to the phenomenon of rapid urbanization, which results in land pressure and real estate speculation.

As for the great Nokoué, the municipalities of Cotonou and Abomey-Calavi were considered because of their geographical location in Greater Nokoué and because they are urban centers. These municipalities contain pre-existing information that can tell us about the experience of not having access to affordable housing. In these two study municipalities, certain localities such as Ouédo, Abomey-Calavi, Akassato, Akonvi, etc. were given priority. These localities were chosen because they provide information about the social realities of lack of access to affordable housing in the city center and on the outskirts.

Study Population and Sampling

This research addresses the experiences of residents facing a lack of access to affordable housing. It involves tenants, public authorities, rental property owners, real estate stakeholders, and homeless people seeking affordable housing. For this study, the populations targeted or concerned by the quantitative survey are tenants and landlords in the municipalities of Golfe 5 and Golfe 7 (Greater Lomé), Cotonou, and Abomey-Calavi (Greater Nokoué). For the qualitative survey, the following resource persons were targeted:

- The Head of the Department of Housing, Real Estate Development, and Construction Costs (SHPICC) of Benin;
- The Chief of Staff of the Ministry of Urban Planning, Housing, and Land Reform of Togo;
- The heads of planning and development departments of the municipalities of Cotonou and Abomey-Calavi (Benin);
- Heads of planning and land use, urban planning, and housing departments in the municipalities of Golfe 5 and Golfe 7 (Togo);
- Urban planners and architects;
- Real estate union representatives.

Table 1. Summary of sample size by type of survey in the two cities.

Cities	Type of survey		Total
	Quantitative	Qualitative	
Greater Lomé	258	27	285
Greater Nokoué	219	29	248
Total	477	56	

Source: Field survey, March-April 2025.

Collection Techniques and Tools

This comparative research adopted methodological approaches, information collection techniques, and data collection tools applied to each approach. The table below summarizes the approaches (Table 2):

Table 2. Summary table of data collection methods, techniques, and tools.

Methods	Techniques	Data collection tools
Quantitative	Administration of the questionnaire	Quiz
Qualitative	Documentary review	Documentary content analysis grid
	Individual interview	Interview guide
	Observation	Observation grid
	Horizontal photography	Photography grid

Source: field survey, March-April 2025.

In detail, the documentary research consisted of collecting written data related to the research problem. These included scientific articles, books, doctoral theses, master's theses, government reports, and case studies conducted in these two cities. For this work, journals from MDPI (Multidisciplinary Digital Publishing Institute), Google Scholar, and Elsevier indexed in the Scopus database were consulted. Specifically, the documentary research focused on the following themes: spatial inequalities and residential justice (i); informal housing and urban governance (ii); daily experiences of residential insecurity (iii); public policies and the failure of affordable housing programs (iv); land crises and access to housing (v); sustainability and affordable housing (vi).

This thematic review provided a solid documentary basis for the various aspects of this research. Recurring themes identified in the selected sources were categorized for comparative analysis. Thus, the exploration of these writings informed the development of the conceptual, theoretical, and methodological frameworks of the research.

The questionnaire consists of closed-ended questions with pre-coded answers to facilitate data processing. The administration of the questionnaire provided numerical trends, which facilitated the statistical analysis of the results obtained in the field.

Observation was used with the aid of horizontal photography through a cell phone camera to ethnographically observe and photograph the reality of the difficulties encountered by residents in accessing housing in the two cities under study.

Finally, individual interviews helped to gather the opinions of certain resource persons (mentioned above) on the lack of access to affordable housing in Greater Lomé and Greater Nokoué.

Methodological Approach

This research is based on quantitative and qualitative approaches. Thus, regardless of the methodological approach considered, this research favored the non-probabilistic sampling technique, i.e., the reasoned choice of actors to be interviewed. This is a non-probabilistic survey method that allows us to choose the actors to be surveyed. In the context of this research, these are tenants and owners of rental properties.

In the absence of existing statistical data on tenant populations or those seeking housing and rental property owners in the two cities, we targeted respondents based on their housing. As our investigation site consisted of Greater Nokoué and Greater Lomé, this research was based on the population figures for these two urban areas at the time of the last census in order to calculate the sample size. According to the fourth census, the population of Greater Nokoué is 1,984,425 inhabitants [24], and the population of Greater Lomé, according to the fifth census, is estimated at 2,188,376 inhabitants [20], 2022). To these figures, the sampling base of 1/1,000,000, or 0.000001%, was applied to each city.

Where: N: Total population of the selected city; T: The sampling rate used for the survey; Ni: The sample size, so $N_i = N \times T$ for each city considered.

Numerical Application (NA): $N_i = 2,188,376 \times 0.000001\%$; which gives: $N_i = 218.83$ or 219 for Greater Lomé and $N_i = 1,984,425 \times 0.000001\%$; which gives: $N_i = 198.44$ or 198 for Greater Nokoué.

This formula yielded 219 and 198 respondents in Greater Lomé and Greater Nokoué, respectively. To correct for non-response, this sample was increased by 17.81% for Greater Lomé and 10.61% for Greater Nokoué, using the percentage formula. This made it possible to interview 258 and 219 respondents in Greater Lomé and Greater

Nokoué, respectively. In each field, respondents were selected taking into account the typology, location, and density of the neighborhoods.

Data Processing

Quantitative Data Processing

Quantitative data were collected using a standardized questionnaire administered to a representative sample using KoboCollect software. Once formatted, the collected data were transferred to Statistical Package for Social Science (SPSS version 22) software on Windows for statistical analysis. For statistical analysis, the variables were summarized by proportions followed by the calculation of their prevalence and 95% confidence interval (95% CI) according to the following formula:

$$\left[p - 1,96 \frac{\sqrt{p(1-p)}}{N}; p + 1,96 \frac{\sqrt{p(1-p)}}{N} \right]$$

That is:

- Prevalence $p = \frac{X}{N}$; X = number of individuals affected by the phenomenon and N = total sample size
- 1.96 = critical value for a confidence interval (95% CI).
- $\sqrt{\frac{p(1-p)}{N}}$ = standard error (SE).
- Confidence interval (CI) =

Lower limit CI min = $p - 1,96. SE$; Upper limit CI max = $p + 1,96. SE$

For the comparison between Greater Lomé and Greater Nokoué, Pearson's chi-square test (χ^2) was applied to identify significant differences between variables. This made it possible to deduce the p-values. The analysis also focused on the municipalities surveyed, occupancy status, and residential typology in order to ensure the comparability of urban contexts. To this end, a simple descriptive statistical analysis was performed by comparing percentages. The results are presented in the form of cross-tabulation tables, bar or strip graphs, and thematic maps when georeferenced data are available. These generated data were exported in shapefile format for statistical processing and cartographic layout in ArcGIS. The maps were created using QGIS software and the graphs using Excel software.

Processing of Qualitative Data

Qualitative data was processed by cross-referencing, classifying, and introducing verbatim quotes into the interpretations.

Emphasis was placed on the order of appearance and frequency of symbolic representations in the discourse. Thus, as [26] point out, the interview does not aim to produce quantified data but rather a specific interaction in which the interviewees express a unique point of view that will be analyzed after transcription. In the case of Greater Lomé and Greater Nokoué, individual interviews were conducted with resource persons and a few households on their experiences of not having access to affordable housing, the impact of the land tenure context on the availability of affordable housing, and public policy solutions to the phenomenon. The audio recordings of the interviews were transcribed and transferred to Sphinx for appropriate processing using open coding.

A cross-analysis was then carried out between the two urban areas to highlight commonalities and local specificities. This comparative approach aims to shed light on the different dynamics of urban injustice in two West African cities (Greater Nokoué and Greater Lomé) facing a similar housing crisis but following distinct institutional trajectories. This can help inform policy decisions and interventions in the field of housing.

RESULTS

Socio-Economic Conditions of Tenants in Greater Lomé and Greater Nokoué

Access to decent housing remains out of reach for a large part of the urban population. Whether in Greater Lomé or Greater Nokoué, this situation is experienced differently by tenants. According to field surveys, lack of access to affordable housing is characterized by several factors related to the socio-economic conditions of households. Among these factors is occupation. The table below shows a detailed breakdown of the occupations of respondents by city.

Table 3. Occupations of respondents.

Occupation	Cities					
	Greater Nokoué			Greater Lomé		
	Number	%	95% CI Lower min./max	Number	%	95% CI Lower Lower/upper
Craftsman (sewing, hairdressing,	39	17.81	13.08-22.54	71	27.52	22.22-32.82
Retailer	126	57.53	51.08-63.98	88	34.11	28.40-39.82
Student(s)/Apprentice(s)	12	5.48	2.40-8.56	15	5.81	2.87-8.75
Civil servant (state employee)	13	5.94	2.77-9.11	7	2.71	0.72-4.70
Ordinary employee (private, formal or informal sector)	28	12.79	8.40-17.18	69	26.74	21.30-32.18
No occupation/fixed job	1	0.46	0.00-1.36	8	3.10	0.96-5.24
Grand total	219	100.00	-	258	100.00	-

Source: field survey, March-April 2025.

Analysis of the data in this table shows that, for this survey, the occupation of respondents has an influence on access to housing. For respondents in Greater Lomé and Greater Nokoué, the more stable your job and the higher your salary, the more likely you are to have access to housing. As this homeowner in Greater Nokoué explains,

"To rent a room in my house, I first have to make sure that the tenant has a good job that allows them to earn enough to pay the rent. Otherwise, I can't agree to give them the keys" (Individual field interview no. 5, Greater Nokoué, April 2025).

This testimony shows that, in Greater Nokoué, the tenant's profession is a guarantee for the landlord in the event of non-payment or dispute. For some respondents, having a job or an income-generating activity allows them to fully enjoy their rights as tenants and be respected by the landlord.

"For me, the very fact of seeking to stay in the city implies that you have a job that allows you to rent accommodation and live in privacy. If this is not the case, it means that you do not yet have your place in the city and therefore cannot have access to suitable housing" (Individual field interview no. 4, Greater Lomé, April 2025).

Analysis of this statement shows that one's profession determines access to and choice of housing.

Clearly, the issue of affordable housing cannot be separated from professional status. The saying "tell me where you live and I'll tell you who you are" perfectly illustrates the situation described. It should nevertheless be noted that living in precarious housing is not a choice but a necessity. Those interviewed in both cities expressed urban constraints that went far beyond what the city represented for them in their villages. For these recent migrants to the city, space and housing are a collective good that is expressed in mechanical solidarity, as indicated by the Durkheimian model. However, as the days go by, they realize the complexity of urban realities, which are strongly dominated by self-interest, self-fulfillment, and a confirmed aversion. Indeed, access to decent housing should not, a priori, depend on professional status because, according to the principles of sustainable development goals, it is an inalienable and indispensable right. However, if this question exists and is the subject of this reflection, it is because urban logic is determined by rationality in the Weberian sense. The owner who built his house wants, within reasonable limits, to rent it out in order to get a return on his investment. Of course, the absence of regulation encourages real estate speculation and the abuses that are commonly observed. Viewed in this light, it would be difficult for a city dweller without a "high-level" profession, or even without a profession at all, to access decent housing, which is their minimum requirement for survival. Here, it is clear that social inequality exists, and the accounts gathered in the two urban areas confirm this fact.

However, apart from occupation, the resulting level of income also influences the choice of housing in the two cities studied. But how? The investigations carried out made it possible to address this question and analyze certain correlative elements.

Income Level and Access to Housing

Knowing the income level of the people surveyed is an important factor in understanding their experiences in terms of access to affordable housing. To this end, respondents provided estimates of their monthly income in CFA francs. The responses are recorded in the table below:

Table 4. Estimates of income levels in the two cities.

Cities	Grand Nokoué			Greater Lomé		
Income level (in CFA francs)	Number	%	95% CI	Workforce	%	95% CI
Less than 52,000	141	64.38	±6.34%	92	35.66	±5.84%
[52000-72000[	48	21.92	±5.48%	62	24.03	±5.21%
[72,000-92,000[	10	4.57	±2.76%	36	13.95%	±4.23%
[92000-112000[	8	3.65	±2.48%	27	10.47%	±3.74%
[112000-132000[	3	1.37	±1.54%	14	5.43%	±2.76%
[132,000-152,000[	5	2.28	±1.98%	11	4.26%	±2.47%
[152,000-172,000[	2	0.91	±1.26%	7	2.71%	±1.98%
[172000-192000[	2	0.91	±1.26%	3	1.16%	±1.31%
[292000-212000[	0	0	±0	1	0.39%	±0.76%
[212000-232000[	0	0	±0	1	0.39%	±0.76%
[232000-252000[	0	0	±0	2	0.78%	±1.07%
252,000 and above	0	0	±0	2	0.78	±1.07%
Total	219	100	-	258	100	-

Source: field survey, March-April 2025.

Table 5. Rental prices in the two cities.

Cities surveyed	Type of rental	Rental price (CFA francs)
Grand Nokoué	Single room	12,000
	1 bedroom and living room	25,000
	1 bedroom, living room + toilet with shower + kitchen	37,000
	1 villa	55,000
	1 apartment	200,000
	1 Single room	15,000
	1 bedroom and living room	22,000
Greater Lomé	1 bedroom, living room + toilet with shower + kitchen	40,000
	1 villa	75,000
	1 apartment	220,000

Source: field survey, March-April 2025.

Analysis of Tables 4 and 5 shows the link between income level and housing prices in Greater Lomé and Greater Nokoué. Table 5 shows the rental prices available and accessible to respondents in both cities. These prices, mentioned by the majority of respondents, illustrate the experiences of city dwellers in terms of real estate. A comparative analysis of the data in Table 5 reveals a slight difference in the minimum rent price. Taking, for example, the types of housing known as "simple room" and "bedroom with living room + toilet, shower, and kitchen," we see that Greater Lomé, unlike Greater Nokoué, is experiencing an upward trend in prices for these types of rentals. This is not the case for single rooms with a living room, where Greater Nokoué is experiencing greater price increases than Greater Lomé. Upon reflection, it is clear that even though the two cities have similar urban realities and a consistently dynamic real estate sector, they exhibit different dynamics and experiences. As one respondent points out,

"I live in a single room with a living room and pay 25,000 CFA francs per month. It's too expensive for me, but I have no other choice. I have my wife and three children, and we need a little space to live " (Individual field interview, No. 9, Greater Nokoué, April 2025).

In line with this reasoning, another respondent in Greater Lomé confessed the following:

"I have been living in this house since 2019. The rent has increased by 2,000 francs since 2022. I live in a single room and pay 22,000 CFA francs per month in rent. I work in a restaurant and earn 60,000 CFA francs, which sometimes makes it difficult to cover other expenses" (Individual field interview, No. 12, Greater Lomé, April 2025).

Observing such an upward trend in rental prices in both cities, it is reasonable to ask whether income levels are commensurate with residential choices. The data in Table 4 show the distribution of income levels among respondents by city of residence. The statistics show that in both Greater Nokoué and Greater Lomé, the majority of respondents (64.38%) have an income level of less than 52,000 CFA francs per month. In the case of Togo, it should be noted that the minimum wage (SMIG), recently set at 52,500 CFA francs, is rarely earned by the majority of respondents. By correlating rent prices with the income level of respondents in both cities, we see social and financial instability that leads to vulnerability among stakeholders. As one respondent interviewed in the Godomey neighborhood (Greater Nokoué) points out:

"I do several things at once. I don't do it out of personal motivation, but rather based on what I can find to do. Sometimes I can't find anything meaningful to do. This makes it difficult to pay the rent at the

end of the month. Faced with this situation, I am forced to do several activities in order to get by" (Individual field interview, No. 6, Grand Nokoué, April 2025).

Another informant stated the following:

"I am a volunteer and I earn 60,000 CFA francs per month. I live with my wife in a one-bedroom apartment that costs 22,000 CFA francs per month. We have two children who go to school" (Individual field interview no. 9, Greater Lomé, April 2025).

In fact, the minimum wage and, by extension, the level of income is mathematically out of step with the prices of decent rents observed in both cities. As two respondents pointed out, a tenant earning 40,000 CFA francs in Benin or 52,500 CFA francs in Togo cannot, as far as possible, afford to rent a one-bedroom apartment with a bathroom and kitchen. This type of rent, which costs 37,000 CFA francs in Greater Nokoué and 40,000 CFA francs in Greater Lomé, is considered decent. However, as the respondent d, tenants will no longer be able to cover certain family expenses such as electricity bills, children's school fees, etc.

Clearly, access to housing remains the fundamental principle of the right to the city. In this sense, this right allows individuals to live their private lives and enjoy their freedom of life and urban belonging. Access to housing therefore becomes an undeniable necessity. However, if access is offered to the highest bidder, this results in blatant social inequality. Thus, SDG 11 has not yet been achieved. In other words, the concept of sustainability in housing is not yet operational.

According to these informants, there is a close link between lack of access to affordable housing and socio-economic conditions. The table below shows the reasons for choosing the type of housing according to respondents in Greater Nokoué and Greater Lomé.

Table 6. Reasons for choosing the type of housing according to city.

Reasons for choosing the type of housing			Cities				P-Value
	Greater Nokoué			Greater Lomé			
	Number	%	95% CI Lower min./max.	Number	%	95% CI Lower min./max	
Being a family inheritance	70	31.96	25.86-38.06	21	8.14	4.73-11.55	<0.0001
Cheaper rent	108	49.32	42.77-55.87	172	66.67	61.10-72.24	0.0002
Available housing	36	16.44	11.41-21.47	65	25.19	19.84-30.54	0.02
Quiet and peaceful environment	10	4.57	1.78-7.36	36	13.95	9.69-18.21	0.001
Close to city center	20	9.13	5.24-13.02	36	13.95	9.69-18.21	0.015
Closer to the workplace	22	10.05	6.08-14.02	16	6.20	3.24-9.16	0.20
Total	266	121.46	-	346	134.11	-	-

Note: *The data in this table are multiple choice.

Source: Field survey, March-April 2025.

Table 6 above illustrates the reasons for choosing a particular type of housing according to respondents in Greater Lomé and Greater Nokoué. The factors mentioned reflect the daily experiences of city dwellers in terms of access to housing. A comparative analysis of the data in this table reveals similarities in the motivations for choosing to rent. For example, the reason related to lower rental costs was unanimously cited by the majority of respondents in Greater Nokoué and Greater Lomé. Upon reflection, it is clear that the choice of housing type in these two cities is not necessarily based on quality, but on the average cost. This choice, often constrained by financial conditions, leads some city dwellers to live in areas and neighborhoods that are not suitable for building. As one source in Greater Nokoué explains,

"I barely earn 150,000 CFA francs a month, and I have to pay for my children's schooling, maintain my motorcycle so I can get to work, and feed my family every day. I also have to pay rent out of this salary. In this situation, I am forced to find affordable rent that costs at least one-third of my salary. That's why I rented a simple room with a living room for 25,000 CFA francs, even though the hygiene and safety of the house are not great" (Individual field interview, No. 11, Grand Nokoué, April 2025).

This testimony illustrates the experience of living in shared houses where sanitary facilities are shared by several tenants.



Image 1. Some examples of rent types in Greater Nokoué.

Photo @ The authors, March-April 2025.

From left to right, these two photos illustrate the types of rent. On the left is a building and apartment rented out by a real estate company. On the right is a semi-traditional house that is inhabited.

Clearly, the choice of rental type is strongly linked to the mismatch between the tenant's financial constraints and those imposed by the landlord. This situation confirms the frequent and persistent occupancy of cheaper and less well-served rentals observed in the field.



Image 2. Illustration of rents in precarious situations and with fewer amenities.

Poorly served rent in Akogbato in the 12th district of Cotonou Precarious neighborhood and makeshift housing in Katanga in Greater Lomé

Photo @ The authors, March-April 2025.

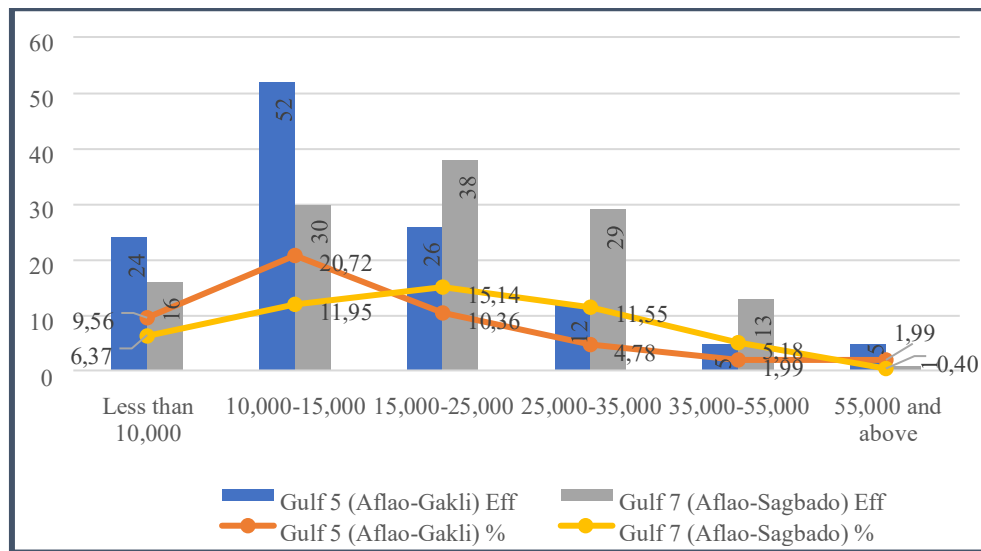
Indeed, the reasons behind the choice of rent reveal the social and economic vulnerability of city dwellers in Greater Nokoué and Greater Lomé. Respondents in both cities expressed their financial difficulties in accessing affordable housing. For these city dwellers, who are seeking a better life, economic vulnerability influences their choice of residence.

In addition to the factors mentioned above, real estate speculation was also mentioned and highlighted by the tenants interviewed. How does this speculation manifest itself and what are its implications for access to decent, inclusive, and sustainable housing?

Rent Speculation as a Social and Spatial Injustice

The issue of access to housing in African cities remains influenced by commodification practices. In Greater Lomé and Greater Nokoué, we are witnessing a form of liberalism in the real estate sector. For those interviewed as part of this research, living with rent speculation is a difficult experience and essentially highlights the problem of social exclusion, which runs counter to SDG 11.

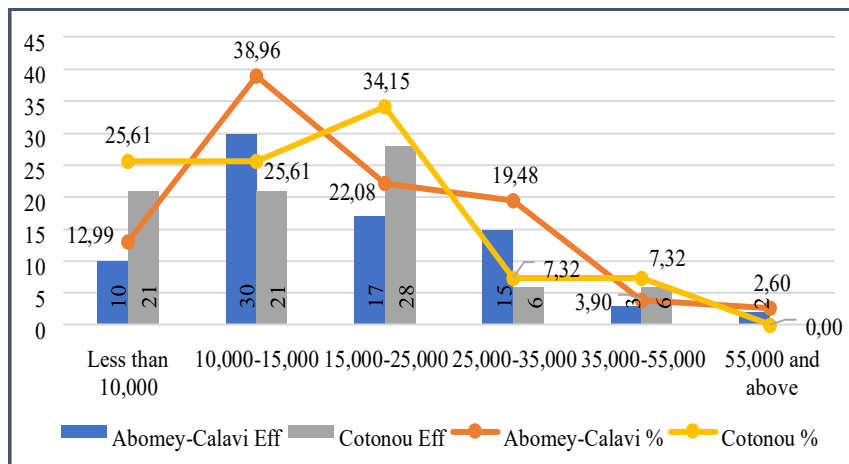
There is variation in how rents are set, which shows a lack of standards or deregulation (if standards exist at all). In reality, Togo has a national housing policy, but it is not being implemented. Well before addressing this thorny issue, respondents in Greater Lomé and Greater Nokoué gave diverse opinions on speculation and the variability of their housing prices. The data in Figures 1 and 2 below only take into account the housing currently occupied by the respondents.



Graph 1. Current housing prices of respondents in Greater Lomé according to their municipality of residence.

**The data in this graph only concerns respondents who are tenants.*

Source: field survey, March-April 2025.



Graph 2. Current housing prices of respondents in Greater Nokoué according to their municipality of residence.

**The data in this graph only concern respondents who are tenants*

Source: field survey, March-April 2025.

Graphs 1 and 2 show the variation in rents according to the municipalities surveyed. Looking at current rent prices, we see consistency both in Greater Lomé and Greater Nokoué. The majority of respondents stated that their rents cost between 10,000 and 15,000 CFA francs and between 15,000 and 25,000 CFA francs, respectively. In a comparative analysis, the data in these two graphs show that the respondents live in properties where the rent is between 10,000 and 25,000 CFA francs per month.

Table 7. Overview of rent trends in Greater Lomé and Greater Nokoué from 2023 to 2025.

Cities studied	Types of rentals	Prices from 2023 to 2025 (in CFA francs/month)		
		2023	2024	2025
Grand Nokoué	1 Single room	10,000	12,000	12,000
	1 bedroom and living room, single occupancy	20,000	22,000	25,000
	1 bedroom, living room, toilet with shower, and kitchen	30,000	35,000	37,000
	1 villa	45,000	50,000	55,000
	1 apartment	150,000	170,000	200,000

Greater Lomé	1 Single room	12,000	14,000	15,000
	1 bedroom and living room, single	20,000	22,000	22,000
	1 bedroom, living room, shower room, and kitchen	32,000	37,000	40,000
	1 villa	55,000	65,000	75,000
	1 apartment	170,000	200,000	220,000

Source: field survey, March-April 2025.

Analysis of these figures reveals a significant and unprecedented increase in rental prices over time. This is all the more alarming when one realizes that there are no regulatory constraints.

Table 7 shows the evolution of rental costs in Greater Lomé and Greater Nokoué from 2023 to 2025. These prices are listed based on information collected from respondents. These prices only cover five types of rentals, namely: 1-room studio, 1 bedroom and living room, 1 bedroom, living room, toilet, shower, and kitchen, 1 villa, and 1 apartment, in order to make comparisons easier.

This analysis shows that the monthly cost of the different types of rent in Greater Nokoué from 2023 to 2025 has varied and increased. For example, in Greater Nokoué, the price of a single room has risen from 10,000 CFA francs in 2023 to 12,000 CFA francs per month in 2025. Meanwhile, the cost of renting a villa, which was 45,000 CFA francs per month in 2023, is now set at 55,000 CFA francs per month in 2025. In Greater Lomé, the rent for a single room rose from 12,000 CFA francs in 2023 to 15,000 CFA francs per month in 2025, an increase of 3,000 CFA francs per month. As for villas, the price has risen from 55,000 CFA francs in 2023 to 75,000 CFA francs per month in 2025, representing a gradual increase of 20,000 CFA francs over two years.

In light of these facts, having access to rental housing does not equate to enjoying one's urban rights, but rather to social injustice orchestrated by networks of actors. This situation requires public policy intervention to regulate and clean up the sector. The state, having failed to provide sufficient financial support to property owners (rent, etc.), it would be difficult, if not impossible, for it to gain control of the sector. According to accounts gathered during the investigations, it is the homeowners who deliberately set the monthly rent. As a Togo real estate union told us,

"It is not access itself that is the problem for tenants. Tenants use various means to access rent, but the question is whether they can afford to pay the price in the long term. People are forced to live in slums because they cannot afford anything else. Access to decent housing is reserved for the rich" (individual field interview, no. 20, Greater Lomé, May 2025).

The choice of rent is made according to the financial circumstances of the parties involved. This does not imply that the quality of the rental properties is unimportant to those surveyed. On the contrary, it is a priority, except that the lack of regulation has led to a rapid rise in speculation. This situation influences the reasoning of tenants. Speculation, often fueled by real estate actors, aims to maximize returns rather than meet real housing needs. In this context, there is an urgent demand for social housing.

DISCUSSION

African cities, which are experiencing rapid population growth, are dominated by informal settlements. According to the report by the Center for Affordable Housing Finance in Africa (2014) [27], the development process itself and the evolution of these cities directly affect where and how people live, work, and access services.

Analyzing residential experiences in the context of unaffordable housing requires a theoretical framework rooted in the realities of cities in the Global South. To shed light on the social and spatial dynamics in Greater Lomé and Greater Nokoué, this research drew on two conceptual frameworks: urban injustice and the right to the city. For [8,9], urban injustice allows us to consider the forms of exclusion generated by socio-spatial structures. For these authors, urban injustice occurs when certain populations are systematically deprived of equitable access to urban resources such as housing, mobility, basic services, political participation, etc. Injustice in African cities such as the two cities studied is linked to unequal forms of urbanization, where public policies benefit privileged groups, leaving the poor to settle in precarious areas without land rights or legal protection [2,15].

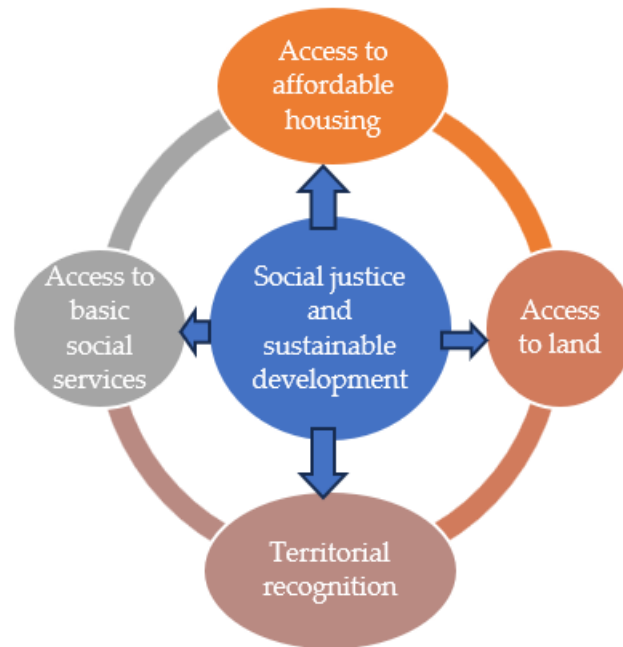


Figure 3. Characteristics of social justice and sustainable development.

Source: Rawls, 1971 ; Yankel 2011 [28,29] and field survey, March-April 2025.

Analysis of this diagram shows that social justice and sustainable development are composed of several interconnected factors. One without the other means that the principle is not achieved. Field surveys have identified four main factors: access to affordable housing, access to land, territorial recognition, and access to basic social services. We cannot talk about social justice and sustainable development without these four principles being met.

In Greater Nokoué and Greater Lomé, according to the results of field research, the unaffordability of housing is not only a market problem, but also a manifestation of the unequal organization of the city and a lack of planning in terms of access to housing. A comparative analysis of the experiences of respondents in Greater Lomé and Greater Nokoué in terms of access to affordable housing reveals similarities specific to African cities. Precarious access to housing and real estate speculation are intrinsic characteristics of African urban areas [30]. In Greater Lomé, to access decent housing, one must refer to the Caisse, Cité OUA, and Cité des Anges. On the other hand, neighborhoods with precarious rental housing remain the place of residence for the majority of the population who do not have the necessary means to afford so-called "decent" rent. This is also the case in Greater Nokoué, with housing such as: the residential areas of Fidjrossè and Haie Vive (Cotonou); Cité Ministérielle in Cotonou; Cité BelAir (Cotonou); Résidences Fiyègnon 2 and Les Cocotiers (Cotonou); Cité Arconville (Abomey-Calavi); and Cité Ouédo (currently occupied in Abomey-Calavi).

In addition, demand for housing far exceeds available supply and continues to face several challenges. In the context of the creation of a center of excellence for housing (2021), the report of the Data Collection Manual for Benin reveals that the housing supply in Benin in 2023 will be predominantly individual [31,32]. Thus, households' ability to access housing and land, as well as financing for housing and urban land, essentially determines the issues of access to affordable housing. In Togo, rapid urbanization has not been accompanied by growing demand for decent housing, mainly in urban centers [33,34]. Demand for housing far exceeds the current level of supply, which is a gap to be filled and a potential market to be explored by investors [35]. According to [36], land and real estate speculation contributes to urban sprawl and the marginalization of vulnerable populations. Comparative analysis shows that, in Greater Nokoué, rent speculation has led to social and spatial segregation, which has reinforced the concentration of low-income populations in certain peripheral or degraded neighborhoods such as Fidjrossè-Kpota, Gbèdjromèdé, Togba, Zopah, etc. In Greater Lomé, this has led to the creation or reproduction of economic ghettos and urban fragmentation, as in certain neighborhoods, Gbadago, Katanga, Ablogamé, Agoè-Zongo, Légbassito, Bè-Kpota, etc.

By linking spatial inequalities and residential justice in terms of access to housing in urban areas, [15,37,38] show that there is a form of differentiation in access to housing depending on neighborhood, exclusion based on geographical location, and socio-spatial segregation. [39,40] argue that lack of access to affordable housing in Greater Lomé is influenced by various factors, including income level, occupation, type of housing, and geographic location. This is why households headed by people with stable employment, particularly in the formal sector, are more likely to have access to decent housing. On the other hand, those with low incomes are often forced to resort

to precarious or informal housing solutions. [41], for his part, believes that the location of housing in the city of Lomé influences access to basic services and the quality of housing. Peripheral neighborhoods are often characterized by a lack of infrastructure, forcing residents to finance their own access to water and electricity. Analyzing housing as a driver of inequality and the role of policies, [42] emphasize that "the reconcentration of property ownership among the wealthy paves the way for both increased inequality in terms of wealth accumulation and increased extraction of rent from tenants (who are generally poor) to rentiers (who are generally wealthy)."

Access to affordable housing in the metropolitan areas of Greater Lomé and Greater Nokoué faces a series of structural, economic, and institutional constraints. These constraints reveal the limitations of urban policies in meeting the needs of low-income populations [43]. According to the results presented above, the majority of households surveyed reported persistent difficulties in accessing housing that meets the criteria of decency, safety, and affordability as recommended by Sustainable Development Goal 11 (SDG 11). According to [12,44], certain non-economic factors, such as security, proximity to services, and environmental quality, influence households' housing choices. Despite rapid population growth in both cities, housing policies have not kept pace with urbanization. For [45], this includes combating land speculation, increasing the supply of housing, and regulating the sector to ensure equitable access that is adapted to the needs of the population. For [46,47], this is a common occurrence in African cities such as Lomé and Cotonou, where the majority of ordinary tenants live in commodified housing while the minority (the elite) develop stable, secure, and intimate relationships with their homes.

The results of surveys conducted in both cities show a mismatch between housing costs and household incomes. More than half of the households surveyed spend more than 30% of their monthly income on housing, a threshold generally recognized by the United Nations as critical for residential solvency [48] (UN-Habitat, 2022). This budgetary pressure is exacerbated by income instability, the predominance of the informal sector, and the lack of appropriate financing mechanisms (microcredit for housing, rent-to-own schemes, etc.). According to [15,16], the largely dominant private rental sector is poorly regulated, which exacerbates speculative practices and the absence of quality standards. In addition, it should be noted that access to urban land remains one of the major constraints to the production of affordable housing. These persistent institutional and land barriers prevent better housing planning, especially in urban areas.

Land acquisition procedures are complex, often opaque, and generate insecurity for households and potential investors alike [49]. Dual land management systems (customary and modern) in Togo and Benin create a climate of legal uncertainty that hinders urban planning and encourages the proliferation of informal settlements without basic amenities. Furthermore, according to some authors, land regularization policies remain marginal and inaccessible to the most vulnerable. In the same vein, [7] have shown that the spatial competition and land greed we are seeing in southern cities create situations that are not conducive to sustainable land regulation and, consequently, affordable housing. Moreover, living in a city without affordable housing can also mean living in an unstable situation (: informal occupation, threats of eviction, lack of secure land rights), which affects the well-being of households and limits their urban integration [50]. Some authors refer to this as real estate development geared towards the middle and upper classes. Indeed, housing policies, where they exist, favor private, for-profit actors, with no price controls or quota requirements for low-income households [51,52]. This market orientation fuels a dualization of urban space, where a minority has access to secure housing, while the majority lives in precarious conditions that are poorly recognized by public policy [9,53]. The gap between formal supply and real needs accentuates socio-spatial inequalities and contributes to the growing fragmentation of the city.

CONCLUSIONS, RECOMMENDATIONS, AND CONTRIBUTIONS TO RESEARCH

Since the 2000 political agenda focused on decentralization, the promotion of local governance, and openness to private and international actors, the social housing sector has continued to attract the attention of several countries in sub-Saharan Africa. For a long time, the issue of housing has been a subject at the heart of several disciplines, such as sociology, because the process of decentralization since ancient times, with a process of domiciliation, has given housing social significance. This research has provided an understanding of the daily experiences of the inhabitants of Greater Lomé and Greater Nokoué in the face of lack of access to affordable housing. It has shown that, beyond conventional and ordinary factors, the experience of lack of access to affordable housing by the inhabitants of these two metropolitan areas deserves to be analyzed. The above-mentioned results show that lack of access to affordable housing is experienced by respondents as a form of social and spatial injustice. This injustice manifests itself in several ways, the main ones being: socio-economic conditions and rent speculation. The comparative approach adopted in this research has made it possible to understand that lack of access to affordable housing is interdependent from one city to another.

Furthermore, although this research highlights shortcomings, it nevertheless makes necessary contributions that deserve to be taken into account in affordable housing planning. Through statistical analysis of data obtained in the field, this work has been able to provide a holistic set of key factors that, in the context of sustainability,

were not previously apparent. Consequently, this research highlights local urban injustices based on a literature review and field surveys. By comparing two different national contexts (Togo/Benin), this research highlights common dynamics of speculation, exclusion, and urban marginalization, while revealing the specificities of local housing and urban governance policies. Next, using a mixed method (quantitative + qualitative), this research recounts the daily experiences of residents affected by the inaccessibility of affordable housing. Finally, the research contributes to theoretical debates on inequalities in cities by linking land injustices, public policy failures, and socio-economic vulnerabilities.

Based on the results of this research, recommendations are proposed to improve the socioeconomic living conditions of residents facing a lack of access to affordable housing. The issue of real estate sector regulation was raised as a challenge in this research. Public policies in Greater Lomé and Greater Nokoué are therefore called upon to address four main points. First, they are called upon to set up a land and rental observatory to better regulate prices and prevent speculation. Secondly, governments are called upon to subsidize the production of decentralized social housing through the involvement of municipalities, real estate developers, and NGOs in order to create a sufficient and diversified supply of affordable housing. Further work could deepen the analysis of residential trajectories to better understand the paths of exclusion or adaptation of precarious households., local cooperative or participatory housing initiatives could be a lever for social innovation in the face of the shortcomings of traditional public policies. This initiative is a form of residential organization in which residents are both actors and managers of their housing, based on the principles of collective ownership.

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