

Inaccessibility to Affordable Housing and Coping Strategies in Greater Nokoué (Benin) and Greater Lomé (Togo)

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Abstract

In Greater Nokoué (Benin) and Greater Lomé (Togo), there is a lack of access to formal and affordable housing. The objective of this paper is to examine the daily resilience strategies developed by tenants in Greater Nokoué and Greater Lomé to gain access to housing. It is based on a mixed methodological approach combining tenant surveys (159 in Greater Nokoué and 251 in Greater Lomé) and semi-structured interviews (28 in Greater Nokoué and 17 in Greater Lomé). The results reveal various coping mechanisms used to secure housing, maintain livelihoods, and foster a sense of belonging in environments marked by exclusion and informality. The field results also show that, in Greater Nokoué, strategies are based on occupying precarious housing characterized by poor hygiene and sanitation. In Greater Lomé, in addition to occupying makeshift housing, cohabitation is marked by tense relations and neighborhood conflicts. These findings show that, while these strategies allow for short-term adaptation, they often reproduce spatial inequalities and expose these populations to social and economic instability. Given this imperative, it is urgent to take into account these difficulties in accessing housing when promoting resilient and accessible cities for all, an important criterion in the definition of a sustainable city.

Keywords: *Inaccessibility, Informality, Makeshift Housing, Resilience Strategy, Makeshift Housing, Socioeconomic Instability.*

Introduction

African cities today face an urban challenge marked by a lack of affordable housing. This phenomenon is much more prevalent in West African cities. Rapid urbanization in these cities has created an imbalance between housing demand and affordable supply [1,2]. Faced with this lack of housing, individuals often develop resilience strategies in order to be able to live in the city[3,4]. These strategies often come at the expense of housing amenities, land security, or access to essential urban services [5], which calls into question the living conditions of ordinary city dwellers [6]. Indeed, these adaptation practices are often discreet and sometimes local. They demonstrate a form of everyday urban resistance that contributes to the emergence of a "bottom-up" urbanity [7,8] that does not promote sustainable urban development.

Sustainable urban development cannot happen without access to housing. Indeed, access to housing is an important lever for urban resilience. It stabilizes the economic situation of households while reducing rental costs and promoting the accumulation of resources that can be mobilized in times of crisis. This shows that, in addition to the social function of access to affordable housing, it is a central dimension of urban adaptation, risk reduction, and sustainability strategies. Over the past two decades,

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several studies have focused on urban resilience in all its forms. However, these studies have concentrated mainly on more technical approaches related to natural or climate risks, to the detriment of a social, economic, and political analysis of urban vulnerability [9,10]. Today, it is necessary to rethink resilience as the ability of residents to make their presence felt in the city in the face of residential and economic marginalization in the African context [11]. Of course, access to decent and affordable housing is a major pillar of the right to the city and a crucial condition for the well-being of city dwellers. However, it is paradoxical to note that in some West African cities (such as Greater Nokoué and Greater Lomé), this right is often hampered by socioeconomic, land, and institutional dynamics that make housing inaccessible to the majority of the population.

Accessibility to housing is defined here as a quality that allows each individual to access housing that provides a minimum level of comfort and quality of life, while taking into account their income. In contrast, inaccessibility occurs when, in this process, individuals encounter obstacles that prevent or affect their quality of life. The gap between population growth, housing production, and the capacity of public institutions to regulate the market [12,13] creates structural inaccessibility to housing for the working classes.

According to UN Habitat [1], more than 60% of people in sub-Saharan Africa live in informal settlements. Housing is increasingly being taken care of by individuals themselves, through self-build, informal rental, and informal housing. For [14]Yankel, this process involves "strong social ties between individuals or residents and their environments. In pursuing their life plans, asserting themselves in the world, and giving meaning to their lives, people choose to take action by any means necessary to secure housing." The work of [15,16] on the "criminality" of informality and that of [17] on the inadequacy of imported planning models show that these dynamics often escape institutional mechanisms and exacerbate socio-spatial inequalities. Although some authors, such as [18], emphasize the ability of city dwellers to organize themselves, achieve forms of residential stability, and build mutual aid networks to compensate for the shortcomings of the state, the work of [9,19] takes a critical approach to this issue. Indeed, for these authors, resilience is considered not simply as an ability to absorb a shock, but as an "ability to invent, improvise, and reorganize urban life in the event of vulnerability." This definition remains the focus of this research. In this sense, in the cities of Greater Nokoué and Greater Lomé, resilience strategies are a central aspect of access to housing and the construction of a resilient and sustainable city.

In Greater Nokoué (Benin) and Greater Lomé (Togo), city dwellers are developing strategies to access housing that is in line with their income levels. In these cities, informal land practices, the lack of effective policies, and the exclusion of low-income households from the official real estate market are causing a "silent crisis" in housing [20]. In a context where cities are developing with informal practices, it is urgent to examine, on the one hand, strategies for accessing housing and, on the other hand, how the poorest city dwellers manage to meet their housing needs in the face of a speculative real estate market. According to the World Bank (2023), Benin's urban population represents half of the national population, with a growth rate of 3.8% between 2021 and 2022. According to the same institution, in 2020, seven out of ten city dwellers lived in precarious neighborhoods. Under these conditions, it is clear that social housing construction projects by political authorities are increasingly rare and inaccessible. The private sector remains the only means, through rental, of offering housing that sometimes exceeds expectations. Meanwhile, this sector has now become a kind of commodification that does not even meet the shortfall in demand. This situation is leading city dwellers to build their own homes at any cost, regardless of the means and consequences. According to data from the National Institute of Statistics and Economic and Demographic Studies, Togo's population growth rate is estimated at an average of 2.3% per year in 2022. Given this rate, 43% of the population lives in urban areas. As a result, the 2017 master plan for development and urban planning in Greater Lomé for 2035 shows a need for between 25,485 and 37,245 new housing units per year for Greater Lomé alone. As a result, the private sector and self-build initiatives remain the only alternatives in terms of housing supply. According to [21], "the arrival of the private sector has not completely solved the problem. Private individuals complain about the lack of support from local financial institutions." Furthermore, the expressive power of total public expenditure on housing and community facilities in the various countries of the European Union is linked to issues of housing quality [22]. This situation is well illustrated by the case of Greater Lomé and Greater Nokoué discussed in this research.

In Greater Nokoué and Greater Lomé, weak land regulation, the absence of ambitious public policies for social housing, and land speculation are exacerbating the residential divide [20,23]. According to [22]: "access to rental housing, the exponential rise in the price of building materials, and

laissez-faire attitudes moderate popular discontent as much as they reflect the powerlessness of public authorities." As a result, people are faced with speculation in rental housing and a shortage of decent, affordable social housing. This situation is leading many city dwellers, especially those on low incomes, to seek second-hand and precarious housing in *non aedificandi* areas. In this context, the strategies developed by residents to gain access to housing in the city remain not only numerous and diverse, but also controversial in that they call into question the sustainability of the city. The question at the heart of this research is: What resilience strategies have the inhabitants of Greater Nokoué and Greater Lomé adopted in response to the lack of access to affordable housing? In response, this article posits that the construction of makeshift housing constitutes the resilience strategies used by the inhabitants of Greater Nokoué and Greater Lomé to cope with the inaccessibility of affordable housing. The purpose of this article is to examine the resilience strategies of residents of Greater Nokoué and Greater Lomé in response to the lack of access to affordable housing. This research focuses on both cities due to their geographical proximity, their different urban planning histories, and their shared exposure to informal urbanization.

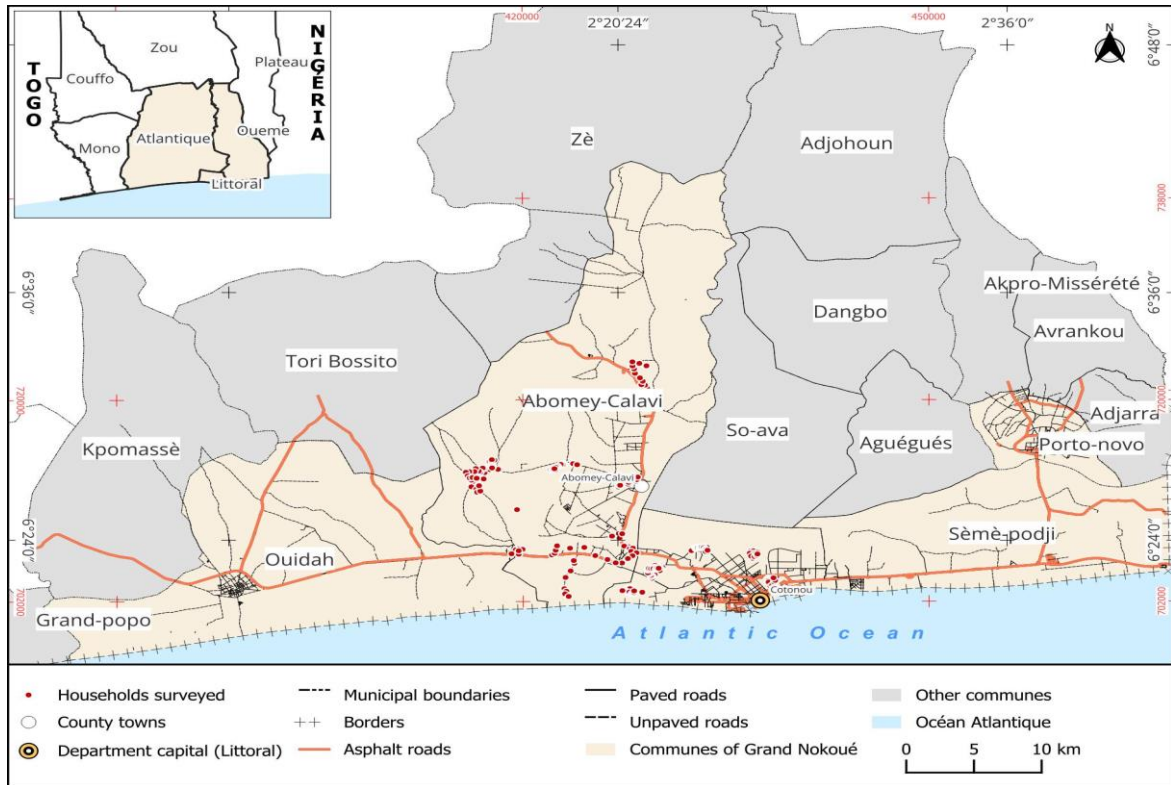
Materials and Methods

Physical Framework of the Study

Greater Nokoué: Large cities, which have now become metropolises, are characterized by a process of spatial diffusion of urbanization, 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 [24,25–26].

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 city of Cotonou was built. With an initial area of 160 km² during the dry season, this area triples, if not more, during the flood season, when the vast marshlands bordering the lake are covered with water for a few weeks each year. It is fed by the Ouémé, a river that rises in the north of the country, 450 kilometers from the mouth. It also receives water from a shorter river, the Sô, in its northern part. The Grand Nokoué encompasses the municipality of Cotonou, considered the capital of the Atlantic and Littoral departments and the economic capital of the country. The Greater 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.

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 [27]. For this research, the municipalities of Cotonou and Abomey-Calavi were considered due to the resurgence of the problem of access to housing and also because they contain pre-existing information that can inform us about the different strategies developed by populations in search of affordable housing to cope with unavailability and satisfy their housing needs. In these two municipalities, certain localities such as Ouédo, Abomey-Calavi, Akassato, Akonvi, etc. were given priority. These localities were chosen because they provide information on the social realities of lack of access to affordable housing in the city center and suburbs.



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

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

Greater Lomé: The capital and main city of Togo, Greater Lomé is located between 1°4'50' and 1°20'40' east longitude and between 6°12'20" and 6°9'40" north latitude. It is bordered to the northeast by the lower Zio Valley, to the west by the Togo-Ghana border, and to the south by the Atlantic Ocean. It is located in the extreme southwest of the country, along the coastline of the Gulf of Guinea. 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) [28], which shows a national increase of 2.3% per year between 2010 and 2022. Greater Lomé is the first 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).

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 (with, 7 municipalities) and Agoè-Nyivé (6 municipalities). Its territorial boundaries are: the Atlantic Ocean to the south, the border with Aflao-Ghana and the Avé prefecture to the west, the Zio prefecture to the north, and the Lacs prefecture to the east. The territory is characterized by a lagoon system. The urban fabric is unevenly distributed, with densities ranging from 1307 inhabitants/km² to 357 inhabitants/km². The climate is subequatorial, with average rainfall of 864 mm/year and an average temperature of 27.4°C. Agricultural land is becoming scarce due to pressure on land. Apart from the peri-urban municipalities (Golfe 6, 7, Agoè-Nyivé 2.5 and 6), where some crops still exist, agriculture in Greater Lomé is limited to market gardening. The territory is heavily dependent on the national hinterland and trade.

For this research, only the municipalities of Golfe 5 and Golfe 7 were selected, and the choice of localities was made on a rational basis. These localities provide information on the various resilience strategies developed by city dwellers to gain access to 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 housing is multifamily and consists of dwellings housing several households, commonly referred to as concessions, courtyard housing, or shared courtyards. These localities are exposed to rapid urbanization, which results in land pressure and real estate speculation.

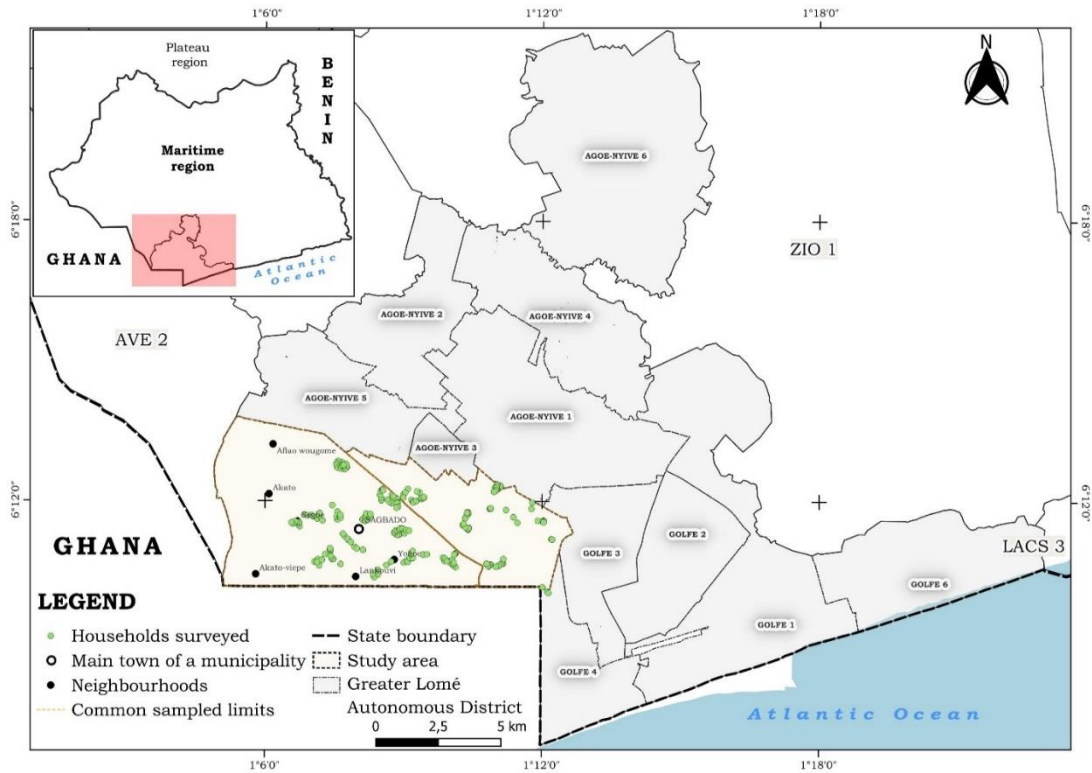


Figure 2. Geographic location of Greater Lomé and the municipalities studied

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

Study Population and Sampling

This research examines the strategies developed by city dwellers seeking housing to cope with the difficulties of accessing affordable housing. It involves tenants, public authorities, real estate stakeholders, and homeless people seeking affordable housing. For this research, the populations targeted or concerned by the quantitative survey are tenants and homeless people 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 the Qualitative Sample According To Greater Lomé And Greater Nokoué

Cities	Respondents	Number
Greater Nokoué (Benin)	Agents from Benin's Housing, Real Estate Development, and Construction Costs Department (SHPICC)	3

	Heads of planning and development departments in the municipalities of Cotonou and Abomey-Calavi (Benin)	4
	Urban planners and architects	5
	Real estate agents	11
	Real estate union representatives	5
Greater Lomé (Togo)	Agents from the Directorate General of Urban Planning and Housing of Togo (DGUH)	3
	Heads of planning and land use, urban planning, and housing departments in the municipalities of Golfe 5 and Golfe 7 (Togo)	4
	Urban planners and architects	2
	Real estate agents	5
	Real estate union representatives	3
Total	-	45

Source: field survey, March-April 2025.

Table 2. Summary of Sample Size By Type of Survey In the Two Cities

Cities	Type of survey		Total
	Quantitative	Qualitative	
Greater Lomé	251	17	273
Greater Nokoué	159	28	187
Total	410	45	-

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 3):

Table 3. Summary Table of Data Collection Methods, Techniques, and Tools

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

Source: field survey, March-April 2025.

The documentary research consisted of collecting written data related to the research problem. This included scientific articles, books, doctoral theses, master's theses, government reports, and case studies conducted in these two cities. For this research, journals from MDPI (Multidisciplinary Digital Publishing Institute), Google Scholar, and Elsevier indexed in the Scopus database were consulted. Specifically, the literature review 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 questionnaire was administered indirectly to respondents to avoid potential errors. It is divided into five sections. Its administration provided numerical trends, which facilitated statistical analysis of the results obtained in the field.

Observation was used with the help of horizontal photography through a cell phone camera to ethnographically observe and photograph the reality of the difficulties encountered and the different types of makeshift housing built by residents in order to access housing in the two cities under study.

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

Methodological Approach

This research is based on quantitative and qualitative approaches. Regardless of the methodological approach considered, this research favored the non-probabilistic sampling technique, i.e., the reasoned selection of respondents. This is a non-probabilistic survey method, which allows us to choose the respondents to be surveyed. In the context of this research, these are tenants and homeless people living in Greater Lomé and Greater Nokoué. In the absence of existing statistical data on the populations of tenants or those seeking housing in the two metropolitan areas, we targeted respondents based on their housing status. For the purposes of this research, the non-probabilistic technique of reasoned choice was used to select the sample. This technique consisted of gradually building a sample using references obtained from the first respondents. Thus, in each field, the number zero (0) refers to the resource person and n refers to the saturation of the sample. This sampling technique, known as *respondent-driven sampling* (RDS), was used by [29] for studies involving populations considered difficult to reach. Some authors consider this sampling technique to be unique. Indeed, for the author, this sampling procedure normally makes it impossible to quantify the probabilities of selection in the sample. The limitation of this method concerns the difficulty in producing unbiased estimates of the characteristics of the sampling population itself. For [5], inferences are therefore only possible on the parameters of the network of relationships. However, one study has shown that by choosing in advance the number of people a participant can name, we reduce the biases associated with this sampling method [29]. Thus, based on this technique, we conducted a quantitative survey (251 actors in Greater Lomé and 159 actors in Greater Nokoué). As for the qualitative survey, 17 resource persons in Greater Lomé and 28 resource persons in Greater Lomé were interviewed individually.

According to the fourth census, the population of Greater Nokoué is 1,984,425 [24], and the population of Greater Lomé, according to the fifth census, is estimated at 2,188,376[28].

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 Wilson formula:

$$IC_{Wilson} = \left[\frac{\hat{p} + \frac{z^2}{2n} - z\sqrt{\frac{\hat{p}(1-\hat{p})}{n} + \frac{z^2}{4n^2}}}{1 + \frac{z^2}{n}}, \frac{\hat{p} + \frac{z^2}{2n} + z\sqrt{\frac{\hat{p}(1-\hat{p})}{n} + \frac{z^2}{4n^2}}}{1 + \frac{z^2}{n}} \right]$$

Let :

n = size of the representative sample

x = number of successes

$\hat{p} = \frac{x}{n}$: observed proportion; z = quantile of the standard normal distribution

95 % $\rightarrow z = 1,96$

For the comparison between Greater Nokoué and Greater Lomé, proportions were calculated using Fisher's exact test due to the presence of cells with zero or low numbers. 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 [30] 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 on the various strategies adopted by city dwellers in response to the lack of access to affordable housing, the impacts and consequences of these strategies on the sustainability of the city, and public policy solutions to the phenomenon. The audio recordings of the interviews were transcribed and transferred to Sphinx 4.5 software for appropriate processing using open coding. The processing made it possible to identify the main themes and group recurring information according to the hypotheses put forward. This enabled the cross-checking, classification, and introduction of verbatim quotes into the data interpretations.

A cross-analysis was then carried out between the two urban areas to highlight commonalities and local specificities. This comparative approach aims to examine the different resilience strategies developed by city dwellers in a context of urban sustainability and resilience. This analysis is being conducted geographically in two West African coastal cities (Greater Nokoué and Greater Lomé) facing similar housing crises but following distinct institutional trajectories. This can help inform policy decisions and emergency interventions in the field of sustainable urban housing.

The analysis was based on a corpus of 45 interviews conducted between December 2023 and May 2025, namely 28 in Greater Nokoué and 17 in Greater Lomé. The profiles of the resource persons interviewed and the various institutions or groups they represented are presented in Table 1. All interviewees were involved in some way in urban planning and access to housing, whether in the "formal" sector (administrative members and practitioners) or the "informal" sector (real estate agents and other private actors).

Ethical Considerations

Due to anonymity and the protection of respondents, we do not mention the names of those interviewed in the qualitative data analysis. Participants gave their formal verbal consent to participate in the study and to have their views published anonymously. As a result, the numbers have been assigned in use, which in no way reflects their identity.

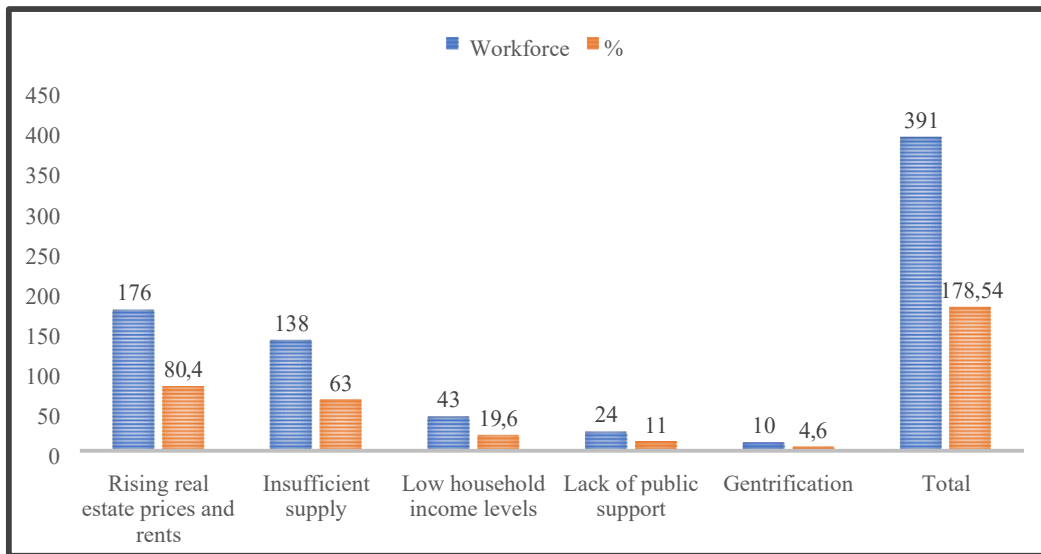
Result

Factors explaining the unaffordability of rental housing in Greater Nokoué and Greater Lomé

In the era of urban sustainability, it is paradoxical to note that access to housing in cities is influenced by the commodification of the real estate market. This research focused on the unaffordability of rental housing in Greater Lomé and Greater Nokoué. According to field surveys, rental housing is affected by several factors that hinder its accessibility. The graphs below present in detail the perceptions of respondents according to city.

Graph 1: Factors related to the inaccessibility of rental housing in Greater Nokoué

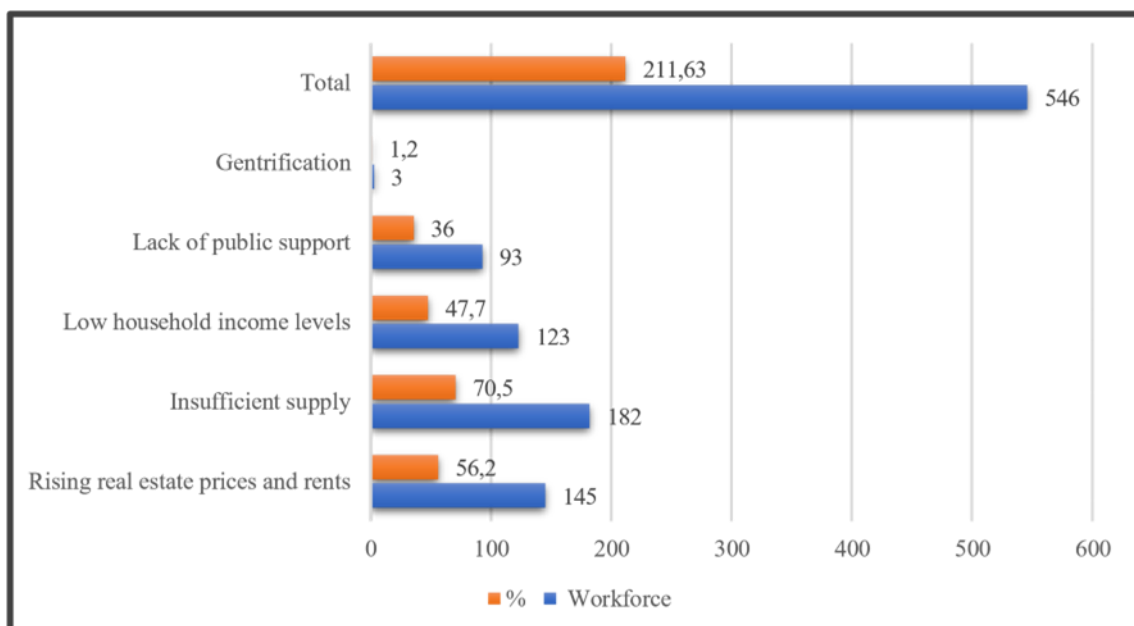
**Note: The data in this graph are cumulative frequencies with multiple responses*



Source: field survey, March-April 2025.

Graph 2: Factors related to the inaccessibility of rental housing in Greater Lomé

**Note: The data in this graph is cumulative frequency with multiple responses*



Source: field survey, March-April 2025.

Analysis of graphs 1 and 2 shows the factors determining the inaccessibility of rental housing in Greater Nokoué and Greater Lomé. A comparative analysis of these two graphs shows that in both Greater Nokoué and Greater Lomé, rising real estate prices and rents and insufficient supply are the main factors contributing to the inaccessibility of rental housing.

Indeed, the data in graphs 1 and 2 paint a worrying picture of access to housing in the two cities studied. For residents, finding housing in Greater Nokoué or Greater Lomé is an uphill battle. As a real estate agent in the municipality of Abomey-Calavi points out: *"It's not easy to rent a room these days. You need money to pay the deposit and security deposit. If you're looking for cheaper rent, you'll have to wait a long time, otherwise you'll end up in a flood prone neighborhood. Unless you want a room starting at 25,000 CFA francs/month, in which case you'll quickly find something in desirable neighborhoods. It all depends on your budget and the neighborhood where you want to find a place to rent"* (Individual interview, No. 5, Greater Lomé, April 2025). This testimony shows the difficulties city dwellers face in gaining access.

Clearly, rental housing has become a commodity accessible only to the highest bidder. For those surveyed, rent is only affordable when the cost is lower and accessible to all. In theory, political authorities are supposed to adopt regulatory standards to control the sector and facilitate access to housing for city dwellers seeking accommodation. Furthermore, according to some respondents, it is difficult for the state to be involved in a sector where it does not own the real estate. As one rental property owner points out: *"It's my land and I built the house with my own money. I spent so much to get there it's a long road ahead. Today, I am the owner of my property and it is my source of income for my retirement"* (Individual field interview, No. 2, Grand Nokoué, April 2025). This testimony shows that, beyond any personal use of the housing, it constitutes a return on investment for those who venture into real estate.

In fact, in Togo as in Benin, the state does not own the land. However, it has the legitimacy to regulate and control the real estate sector in order to ensure inclusive and sustainable urban development. With regard to access to urban housing, the survey found that demand for housing is increasingly outstripping supply and rents are becoming increasingly expensive. Despite various ministerial decrees on both sides legislating or reducing rental guarantees and advances, these texts are not being applied by the actors involved. Taking the example of Togo, Decree No. 2022-001/PR of January 5, 2022, was issued to regulate security deposits, rent guarantees, and residential lease agreements. This text is supposed to be a regulation aimed at strengthening the legal security of tenants and landlords. However, despite the entry into force of this decree, its provisions, such as the cap on security deposits at three months' rent (Article 4) and the limitation of rent guarantees to three months' rent (Article 8), are not being respected by real estate developers and rental property owners. The latter sometimes do not hesitate to ask for advances (including the deposit and guarantee) of up to 12 months' rent. Each property owner is in control of their own property and sets prices as they see fit. Field surveys have revealed a lack of government support for access to housing. As a result, housing construction projects initiated by private real estate developers (sometimes in partnership with political authorities) are also based on the same principle of maximizing profit.

Analysis of the factors listed by respondents shows that the situation as presented in the two cities studied does not promote access to affordable housing. A comparative analysis of these factors reveals that, in both Greater Nokoué and Greater Lomé, the shortage of housing supply systematically leads to higher rents and real estate prices. At the same time, the income level of the population remains unchanged. In view of the factors mentioned by the respondents, it is fair to say that, in these two cities, there is an interdependence between the inaccessibility of housing, the rise in rents and real estate prices, and the insufficient supply of housing. These factors are perceived as an obstacle to access to affordable housing in the context of a sustainable, resilient city that is open to all.

In a context where African cities (Greater Nokoué and Greater Lomé) are characterized by high real estate prices, it is necessary to examine the resilience strategies developed by low-income residents to gain access to housing.

Strategies for Meeting Housing Needs By Residents of Greater Nokoué and Greater

Faced with urban dynamics, insufficient housing supply, and the high cost of living in cities, urban dwellers are developing strategies to access certain basic needs such as housing. According to field

surveys, several strategies have been developed in Greater Nokoué and Greater Lomé to meet housing needs. The table below presents the different strategies developed by respondents in the two cities:

Table 4: Current Strategies For Meeting Housing Needs According To Respondents In Greater Nokoué And Greater Lomé

Current strategies for meeting housing needs	Cities						P-value (Fisher)
	Greater Nokoué		Greater Lomé				
	Number	%	Wilson's CI at 95%	Number	%	95% Wilson CI	
Second-hand housing (slum housing)	89	55.97	48.2-63.4	174	69.32	63.3-74.8	0.004
Living in a clean house with good transport links	1	0.63	0.1-3.5	16	5.23	3.0-8.2	0.002
Cheaper housing rental	17	10.7	6.8-16.4	57	18.6	14.5-23.5	0.001
Location in a protected neighborhood	0	0.00	0.00-2.4	49	16.0	12.0-20.6	<0.001
Shared housing	58	35.1	29.4-44.4	10	3.99	2.2-7.2	<0.001
Total	165	103.77	-	306	121.91	-	-

*Note: The data in this table are cumulative frequencies with multiple responses.

Source: field survey, March-April 2025.

The 95% Wilson confidence intervals for the data in this table show that second-hand housing is the dominant strategy in both cities, with a significantly higher proportion in Greater Lomé. Informal or transitional housing strategies are low but not zero, with greater uncertainty for rarely mentioned arrangements.

Analysis of the data in Table 4 shows that, in Greater Nokoué as in Greater Lomé, several strategies are developed by respondents. Analyzing the data in this table using a comparative approach, we find that the main current strategy for meeting housing needs is based on the choice of second-hand housing.

Choice of second-hand housing

Second-hand housing is housing that individuals turn to when they are unable to access affordable and decent housing. During the field surveys, the majority of respondents, whether in Greater Nokoué or Greater Lomé, said that they choose second-hand housing to meet their housing needs. Indeed, second-hand housing is most often found in precarious and underserved neighborhoods. During the field surveys, it was also found that these homes are generally located on disputed land or administrative reserves. For respondents, second-hand homes are often less expensive than new homes and can be acquired more quickly without major formalities.

Living in a clean and well-connected home

Clean and well-served houses are often dwellings, whether apartments or villas, that are in impeccable condition and provide easy access to essential amenities and services. Indeed, the concept of cleanliness here refers to decent, healthy, and safe housing that meets minimum standards for hygiene, ventilation, safe materials, and access to basic social infrastructure. During field surveys, very few informants in Greater Nokoué and Greater Lomé mentioned this option as a strategy for accessing housing. In Greater Nokoué, only 0.63% of informants said they had access to this type of housing. In Greater Lomé, 6.37% of informants said they lived in such housing. This means that few people have access to this type of housing, which is normally ideal for any city dweller who wants to assert their belonging to the city. Otherwise, people adopt this strategy because the cost of rent in these houses is

generally high and incompatible with the income levels of a large proportion of the population. This therefore raises the question of cost based on cleanliness.

Renting Cheaper Housing

To avoid speculative housing, some city dwellers choose cheaper rents. For respondents in Greater Nokoué and Greater Lomé, this choice is not random, as it allows them to save money to cover other expenses and even buy their own land to build a house. Some respondents say they prefer these cheaper, sometimes poorly serviced homes to avoid spending all their income on rent alone. In fact, 10.69% of respondents in Greater Nokoué and 22.71% in Greater Lomé use these types of housing to ensure their access to housing. As one female vendor surveyed in Totsi points out, *"I prefer to rent a room for 7 000 CFA francs, which allows me to save enough at the end of the month, rather than renting a room that eats up my entire salary. I am aware that I cannot find this type of rent in a clean neighborhood, but it is only for a short time, even if we are sometimes forced to put up with the whims of certain landlords"* (individual field interview, No. 4, Greater Lomé, April 2025). Even though they are aware of the situation in cheaper housing, some city dwellers prefer to deal with it.

Renting in a Protected Neighborhood

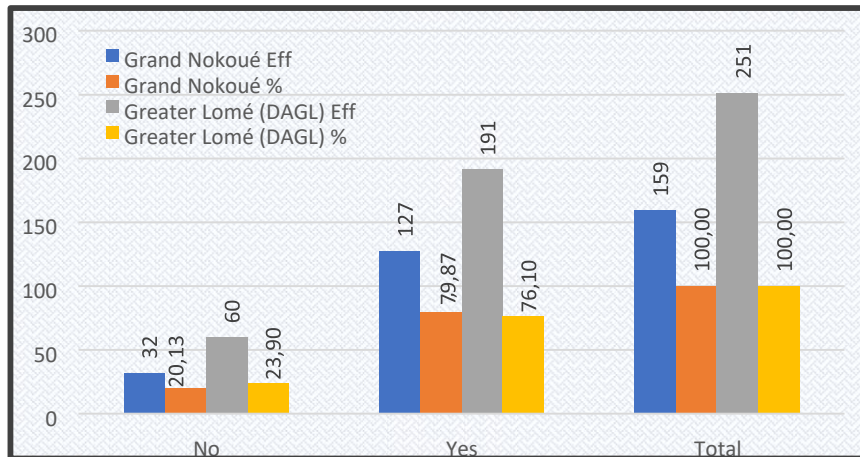
Renting in a protected neighborhood means living in a secure area that is sheltered from bad weather. In these neighborhoods, the level of security is very high, allowing residents to live peacefully without being disturbed. It also involves gated communities that are off-limits to non-residents, building complexes in which public space is privatized, and offering a lifestyle based on leisure, as Le Goix pointed out. In Greater Nokoué, as in Greater Lomé, these neighborhoods are considered to be neighborhoods for the rich or famous. In these neighborhoods, most apartments are high-end. This is the case in Greater Lomé, in the Caisse and Cité OUA neighborhoods, where prominent figures such as the president of the republic, certain ministers, directors of major institutions, ambassadors, diplomats, etc. reside. In Greater Nokoué, we also see that certain neighborhoods are reserved for the most prominent and wealthy individuals. Examples include the ministerial district in the municipality of Cotonou; the residential areas of Fidjrossè and Haie Vive (Cotonou); Cité Bel-Air (Cotonou); Résidences Fiyègnon 2 and Les Cocotiers (Cotonou); etc.

Shared Housing

Shared housing refers to communal living arrangements, where people share the same room or dwelling. This may be based on a formal contract between the cohabitants or not. During the field survey, some city dwellers said that they were housed by a close family member or a third party. For some of them, this is due to a lack of financial means to rent alone and cover expenses. For others, it is because they prefer to share a room with two or three or more people so that they can contribute together and pay the rent. This is often the case with young Nigeriens and Burkinabés who are in the cities of Greater Nokoué and Greater Lomé looking for work and to earn money. When they arrive in the city, they get together to rent a single room and at the end of the month, each person contributes to pay the rent. During the day, each person goes about their business, either buying damaged or used goods to resell, or selling secondhand clothing, pants, shoes, bags, etc. They do a little bit of everything on the bus to earn money and save enough before returning to their countries.

In addition, all of these resilience strategies enable respondents in Greater Nokoué and Greater Lomé to access housing. Upon reflection, it is acknowledged that the inhabitants of Greater Nokoué and Greater Lomé face dissatisfaction with the need for affordable housing. This leads to the adoption of resilience strategies, sometimes independently of the wishes of city dwellers seeking a better quality of life. During the field surveys, the question was asked whether, with these strategies, the respondents were satisfied with their housing. The responses obtained are presented in the graph below:

Graph 3. Satisfaction with strategies for accessing housing access strategies



Source: field survey, April 2025.

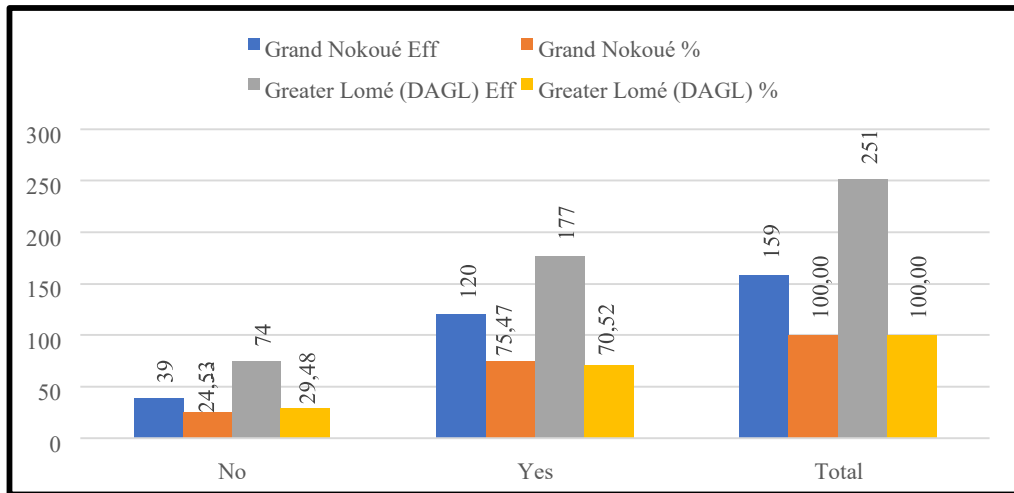
Graph 3 shows respondents' assessment of housing satisfaction strategies. Whether in Greater Nokoué or Greater Lomé, the majority of respondents say they are satisfied with their housing thanks to these satisfaction strategies. These data show that, regardless of the strategy adopted, respondents are satisfied with the type of housing they have been able to access.

Analysis of the various housing access strategies mentioned in Greater Nokoué and Greater Lomé confirms that these strategies are a means of resilience for residents to meet their housing needs. According to the data in Figure 3, 79.87% of respondents in Greater Nokoué and 76.10% in Greater Lomé say they are satisfied with their current housing through these strategies. The presence of precarious housing and underserved neighborhoods in the two cities under study calls into question Target 1 of SDG 11, which advocates ensuring access for all to adequate and safe housing and basic services by 2030.

The major question today is whether the proliferation of these housing access strategies in the two cities under study contributes to the sustainability of the city. Upon reflection, it is acknowledged that the inhabitants of Greater Nokoué and Greater Lomé face dissatisfaction with the need for affordable housing. This leads to the adoption of resilience strategies, sometimes independently of the wishes of city dwellers seeking greater well-being. Indeed, the adoption of these strategies is driven by income level. But how?

This is what a planning officer in Greater Lomé tells us: *"We have often been out in the field, and the problem we see is that housing prices are becoming more expensive than the cost of rent. While rent is increasing, the monthly income of other households remains unchanged. In Togo, the minimum wage is set at 52,500 CFA francs, but this is not yet operational in all organizations. This means that an employee in a formal organization must earn at least this amount as a salary at the end of the month. So how can they meet their daily needs and rent decent housing that meets their necessary amenities? Bearing in mind that the price of a one-bedroom apartment with a living room, bathroom, and kitchen ranges from 35,000 to 40,000 CFA francs per month, depending on the neighborhood (individual field interview, No. 6, Greater Lomé, December 2023).*

Clearly, the income level of the households surveyed does not often determine downward adjustments in rents. This situation is more determined by speculative factors linked to land insecurity and the anticipation of capital gains. This disconnects between income and rent leads to a significant increase in housing costs, exposing low-income households to excessive rent and increasing their residential vulnerability. In other words, it is clear that in Greater Nokoué and Greater Lomé, rent prices are in line with the income levels of the population. During our field surveys, we asked our informants the following question: Does your income allow you to pay your current rent? The following graph shows the responses given by respondents.



Graph 4. Respondents' perceptions of the adequacy of current housing prices relative to income levels
Source: field survey, March-April 2025.

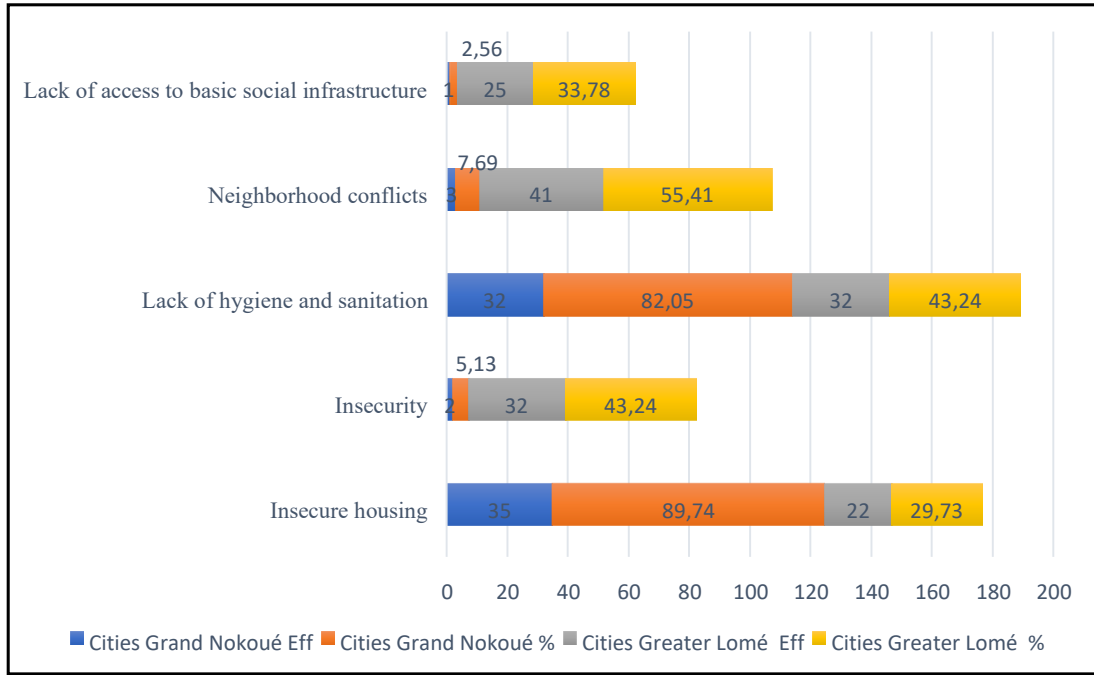
Graph 4 shows respondents' perceptions of the adequacy of their rent expenses in relation to their monthly income. A comparative analysis of the data in this figure shows that some respondents in Greater Nokoué and Greater Lomé unanimously believe that their rent costs are not in line with their monthly income. Even though the majority of respondents said that their current monthly income allows them to cover the cost of rent, it is clear that some continue to struggle despite the difficulties. For the latter, they need to find even cheaper rent, despite the amenities, in order to get by. Looking at Greater Nokoué, we see that the majority of respondents said that their income covers the cost of rent. But what income are we talking about? Analysis of the respondents' testimonies clearly shows that the majority of them have a salary of less than 52,000 CFA francs, and it is with this that they find themselves obliged to be strategic in their choice of housing. In other words, they have to adopt strategies that allow them to pay rent at a cost lower than their monthly income.

During field surveys, it was found that in both Greater Nokoué and Greater Lomé, adopting alternative strategies to meet housing needs often leads to a number of difficulties. These were mentioned by respondents who do not have a stable income to be able to afford rent that meets all the conditions for habitability. The graph below shows the difficulties associated with resilience strategies according to these respondents in Greater Nokoué and Greater Lomé:

Graph 5. Difficulties associated with resilience strategies in the face of lack of access to affordable housing in Greater Lomé and Greater Nokoué

The data in this graph only concern respondents who answered unfavorably when asked whether their income was adequate to cover the cost of rent (see graph 4: 24.53% in Greater Nokoué and 29.48% in Greater Lomé).

**Note: The data in this graph are cumulative frequencies with multiple responses*



Source: field survey, March-April 2025.

The data in graph 5 shows the difficulties encountered by respondents in Greater Nokoué and Greater Lomé in their resilience strategies for accessing housing. Analysis of this data shows that, according to respondents, poor housing conditions and a lack of hygiene and sanitation are the main difficulties in these two cities. A comparative analysis of the data in this graph reveals a slight difference in the difficulties encountered in strategies to meet housing needs. In Greater Nokoué, the majority of respondents cited poor housing conditions and lack of hygiene and sanitation in rented accommodation as difficulties encountered. In contrast, in Greater Lomé, the majority of respondents unanimously cited difficulties related to neighborhood conflicts. Beyond the differences observed in the two cities in terms of difficulties related to resilience strategies in the face of lack of access to affordable housing, there are similarities that can be found in both cities. According to respondents, in addition to living in precarious housing with poor hygiene and sanitation, which is common to both cities, urban dwellers seeking a better life in Greater Lomé find themselves in areas with limited access to basic social services. Also, in these neighborhoods, due to the precarious housing situation, insecurity reigns on a daily basis and neighborhood conflicts are not uncommon.

Clearly, city dwellers, in developing their various strategies for obtaining housing, often do not consider the difficulties they will encounter in the long term. For them, what matters is finding a place to hide and sleep. In these cities, as in most cities in West Africa, given their vulnerable economic situation, people cannot afford to live in protected neighborhoods where rent is expensive. In this context of informal housing, city dwellers find themselves in a difficult situation where living in rented accommodation carries the risk of eviction. The situation of insecurity, precariousness, and lack of access to basic social services calls into question sustainable urban development in both cities in terms of access to affordable housing for all. This leads to a form of disproportion and lack of convenience in certain dwellings occupied by certain tenant populations, as illustrated in image no. 1 below.



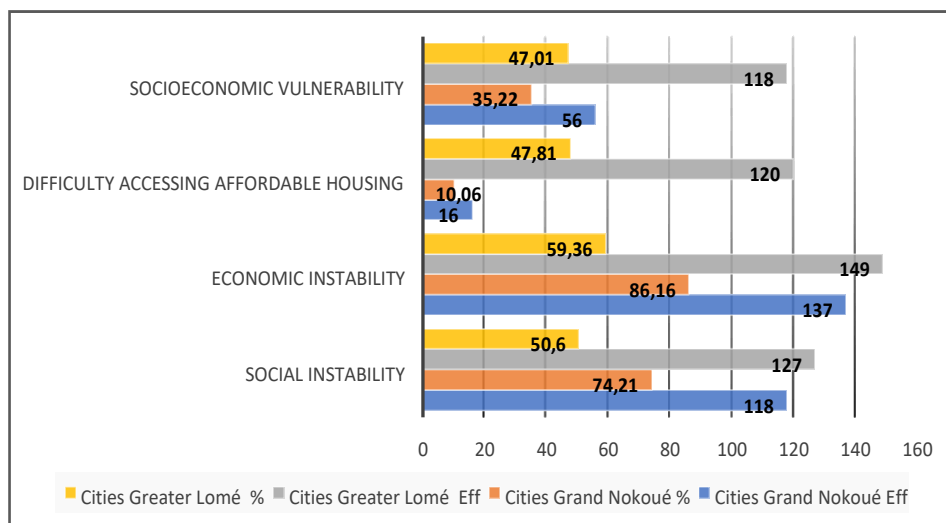
Image 1. Some houses facing difficulties in accessing affordable housing in the municipality of Abomey-Calavi in Greater Nokoué

Photo @ E. Bakam et al., March-April 2025.

In this process of developing resilience strategies to gain access to housing in the city, city dwellers, whether they are looking for housing or are already housed, are victims of socioeconomic vulnerability. Field research conducted in Greater Nokoué and Greater Lomé has shown that precarious and poorly serviced rental housing has consequences for individuals' personal development and city life. This is clearly illustrated in image 1. Which calls into question the principle of sustainable urban development.

Consequences of Lack of Access to Affordable Housing on The Socioeconomic Conditions of Residents in Greater Nokoué and Greater Lomé

Access to housing through informal and circumventing strategies in these two cities can be explained, on the one hand, by the lack of financial means to rent suitable housing and, on the other hand, by the absence of social housing. According to field surveys, the inaccessibility of affordable housing has enormous consequences on the socioeconomic life of city dwellers in search of housing. In the context of this research, several consequences were raised by respondents, both in Greater Nokoué and Greater Lomé. When asked what consequences the lack of access to affordable housing has on their socio-economic life, a variety of responses were obtained. The graph below presents the main perceptions of respondents in Greater Nokoué and Greater Lomé.



Graph 6. Consequences of lack of access to affordable housing on the socio-economic life of respondents in the two cities

*Note: The data in this graph are cumulative frequencies with multiple responses

Source: field survey, March-April 2025.

Lack of access to affordable housing, whether temporary or permanent, has consequences on the socioeconomic life of those affected. Analysis of the data in graph 6 shows that, in Greater Nokoué as in Greater Lomé, the resilience strategies adopted by respondents to gain access to housing have enormous consequences. In Greater Nokoué and Greater Lomé, lack of access to affordable housing mainly leads to economic and social instability. In other words, the constraints associated with access to housing make the socioeconomic living conditions of respondents vulnerable.

Clearly, the consequences of not having access to affordable housing in Greater Nokoué and Greater Lomé highlights significant constraints on sustainable urban development in both cities. They also reflect distinct and specific social dynamics. Respondents in both cities unanimously expressed a high level of social and economic instability in their housing access strategies. This situation raises a form of structural precariousness closely linked to economic fragility and informal housing. Indeed, the widespread use of self-build housing on family or informal land, although offering a form of accessibility, leads to poor housing conditions and permanent insecurity. For the informants, the lack of social and affordable housing for all logically leads to the adoption of resilience strategies. According to the respondents, this difficulty can be explained by the high cost of rent. As one respondent from the Agbalapédo neighborhood points out: *"Most of the good rooms you'll find in this neighborhood are expensive. There are also rooms for 10,000 and 13,000 CFA francs, but most of these are in flooded houses and are of poor quality. Not just anyone is allowed to rent accommodation in this neighborhood. For me, anything that is expensive and inaccessible to everyone is not affordable. The price must be reasonable in relation to the income level of the poorest"* (Individual field interview, No. 7, Greater Lomé, April 2025). This testimony shows that the accessibility of housing depends on its availability and the adequacy of its cost in relation to the minimum income level of the population. Indeed, these data show a more visible and institutionalized exclusion of disadvantaged populations in terms of access to housing. A comparative analysis reveals two models of urban housing production and experience. An informal, community-based but unstable model in Greater Nokoué and a more commercial, selective and unequal model in Greater Lomé.

Discussion

Migration and urban dynamics have led to an increase in demand for housing that increasingly exceeds available supply. Faced with this situation, the issue of resilience has become more crucial in the contemporary context of cities, especially in Africa. Cities are increasingly confronted with challenges related to rapid urbanization, climate change, and housing insecurity. This comparative study between Greater Nokoué and Greater Lomé offers an in-depth analysis of the issues related to resilience strategies in the face of lack of access to affordable housing. It looks at two large West African urban agglomerations, each with its own contextual and sociopolitical specificities. At the intersection of critical urban studies, social geography, and the socio-anthropology of housing, this research contributes to a critical theorization of urban resilience, emphasizing the power relations that shape access to housing in African cities [31,32].

According to [33], nearly 1.6 billion people worldwide live in informal settlements. In Africa, this situation is particularly critical. According to the results of this research, in Greater Lomé, residents of informal neighborhoods are fighting for recognition of their land rights, access to basic public services, and housing. To this end, they are adopting more or less emerging resilience strategies to claim their rights to the city and demand public policies favorable to housing [34,35–36]. In Greater Nokoué, the dynamics are just as complex. Residents, often from the informal economy, are on the front line of infrastructure projects that favor the formal economy and urban development at the expense of vulnerable populations [37,38]. In Greater Nokoué and Greater Lomé, field research shows that tenants and those seeking housing face a lack of access to rental housing. In fact, the real estate market in these two urban areas is not based on any regulatory standards. This situation leads low-income city dwellers to adopt strategies of occupying informal areas and building makeshift dwellings in order to meet their needs.

In this work, the theory of urban informality allows us to examine not only the characteristics of poor neighborhoods or slums, but also the mode of generalization of urban production [7]. The author reminds us that these strategies for accessing urban needs must be recognized as an essential component of the contemporary city. For [17], housing is not only a material good, but above all the hub of social relations.

Indeed, analysis of the issue of access to housing in Greater Lomé shows that urban development initiatives, such as the construction of social housing, are not geared towards citizen participation to ensure their effectiveness [39,40]. In contrast, in Greater Nokoué, there has been a slight emergence of collaborative efforts between local authorities and civil society organizations in the area of housing. [41] argue that this collaboration promotes participatory approaches that improve the consideration of housing rights. A comparative analysis of the housing access strategies of respondents in Greater Nokoué and Greater Lomé reveals difficulties specific to each city. This situation is exacerbated by informal practices and a lack of effective regulation [42,43–44]. According to [45], "housing affordability is a dilemma faced by both developed countries and some African countries, with informality appearing to be the only response of these developing countries to unaffordability." Indeed, Greater Nokoué and Greater Lomé share similar challenges in terms of lack of access to decent housing in the face of population growth [46].

Research data shows that, in Greater Lomé, most vulnerable households do not have access to decent and affordable housing, and those who do live in unacceptable conditions. In these circumstances, several strategies, sometimes informal, are developed in order to obtain housing. And, as pointed out by [23,47,48], living takes specific forms based on precarious arrangements, local solidarity, and improvisation in the absence of state intervention. For [49,50], analyzing residential experiences also requires mobilizing the notion of living, understood here as a daily, social, and sensitive relationship to space. According to some authors, such as [51], demographic, institutional, and economic factors governed by their delayed values self-determine housing prices. For these authors, effective regulation of the housing sector is necessary in order to control the unscrupulous tendencies of owners who potentially abuse their market power. For this research, the construction of makeshift housing by the inhabitants of Greater Nokoué and Greater Lomé reflects an adaptive response to difficult socio-economic conditions. The people surveyed in these two cities develop strategies to compensate for the lack of access to formal housing. For [52,53], the construction of these dwellings is often motivated by urgency, economic insecurity, and a saturated and inaccessible rental market. This prevents low-income households from finding adequate housing. Although unregulated, as the results of this research show, this approach allows these residents to meet their immediate housing needs.

Faced with the inaccessibility of affordable housing in Greater Nokoué and Greater Lomé, residents adopt informal strategies that have complex socio-economic consequences, intertwining resilience and vulnerability. In the same context, several studies have highlighted the advantages and disadvantages associated with this practice of resilience. According to [52,53], it is clear that unaffordability is not only a question of cost, but also of the inadequacy of available housing. This inadequacy concerns unsanitary conditions, overcrowding, poor-quality materials, lack of access to water or electricity, legal insecurity of occupation, etc. For these authors, talking about access to affordable housing also means having access to basic urban social infrastructure. In analyzing the social aspects of affordable housing, [52] emphasize that "accessibility to housing is frequently associated with the notions of healthy and decent housing." This situation led [54] to state that the development and redevelopment of housing sites is becoming a requirement that translates into the construction of an improved living environment. The cities of Greater Nokoué and Greater Lomé are marked by an affordable housing crisis. This crisis is understood through the concept of the right to the city [31,55]. It is a right that includes access to urban spaces, participation in decisions about the city, and the possibility of living there with dignity. For [56], it is a right to housing that goes beyond the right to have a roof over one's head. Therefore, public authorities must ensure that everyone can be housed in a dwelling that is adequate in terms of safety, quality, and affordability. This research has shown that, in both research areas, residents of precarious neighborhoods, who are often excluded from formal housing channels, are shaping the city from the bottom up by using self-build strategies. This situation is followed by informal settlement of the space. In this process, their rights are marginalized and ignored. This creates tension between their contribution to the city and their lack of institutional recognition. In this vein, [57] argues that the use of adaptive strategies influences land governance and housing policies. Some authors, such as [58], have also shown that housing is considered accessible if it is adequate in terms of quality and location (meets the needs of the household) and if the cost of housing allows the household to meet other necessities of life. In other words, the cost of rental housing should not, under any circumstances, consume all or most of a household's monthly income. Renting should allow households to save money on the one hand and, on the other hand, to be able to cover other household expenses besides housing. In the context of this research, the tenants surveyed in Greater Lomé and Greater Nokoué face a situation of affordable housing shortage. This forces them to develop

strategies involving makeshift housing, where they devote a disproportionate share of their income to housing, exposing them to increased precariousness. As housing policies are not enforced in Greater Nokoué and Greater Lomé, it is very difficult, if not impossible, for vulnerable populations to access social housing. [14,59] describes this situation as inequality in the provision of social housing, which he believes constitutes a challenge in terms of infrastructure and citizenship. For [15], "modernization" policies in African cities have often led to the eradication of informal settlements at the expense of residents' rights. For the author, recognition of the right to the city and local housing practices is a necessity for cities in the South, particularly those in Greater Nokoué and Greater Lomé.

Conclusions

In African cities, access to affordable rental housing is a major challenge. In most of these cities, such as Greater Nokoué (Benin) and Greater Lomé (Togo), the real estate sector is not sufficiently regulated and legislated. Furthermore, the continuous and uncontrolled urbanization of these cities is not accompanied by a sufficient supply of housing, which leads, on the one hand, to urban exclusion and, on the other hand, to an increase in rents and real estate prices. This situation is becoming urgent in a context marked by the commodification of housing instead of the right to housing. In fact, rent control has led to a rationality based on the actions of various actors, which has led city dwellers to adopt strategies of resilience in an informal manner.

The cases of Greater Nokoué and Greater Lomé addressed in this research present several facets in terms of housing access policy. In recent years, the issue of affordable housing construction and promotion has been at the forefront of housing policy in West Africa. Faced with the inaccessibility of affordable housing, city dwellers are developing various strategies to find temporary or short-term shelter in the city. This situation poses a problem in terms of the sustainability of cities through the right to housing. This article examines the resilience strategies developed by the inhabitants of Greater Nokoué and Greater Lomé to cope with the lack of access to affordable housing. The various findings of this research clearly show that respondents in Greater Nokoué and Greater Lomé adopt strategies based on building makeshift housing, sometimes in unauthorized areas where they often lack access to basic urban infrastructure. Furthermore, the accessibility of housing at any cost through the use of these inform s has fundamental short- and long-term consequences on the socioeconomic conditions of those affected.

Informality is the main mode of access to housing, particularly through progressive self-construction on land acquired through customary or informal means [60,61]. Today, it is the dominant mode of access to housing for the majority of low-income city dwellers. The results of this research clearly show that informal housing in cities can no longer be considered a mere remnant of imperfect development. On the contrary, it reveals the limitations of dominant urban planning models and constitutes a space where alternative ways of living in the city are invented on a daily basis. However, recognizing resilience strategies for accessing affordable housing should not be seen as a failure, but as a strategic and pragmatic response to the housing crisis. Based on this analysis of Greater Nokoué and Greater Lomé, can resilience be considered today as a tool for survival or as a form of disguised injustice?

Acknowledgment

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