

THE UNIVERSITY OF YAOUNDE 1

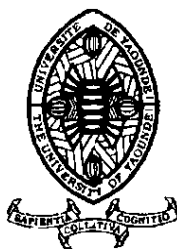
FACULTY OF ARTS, LETTERS AND
SOCIAL SCIENCES

POST GRADUATE SCHOOL FOR THE
SOCIAL AND EDUCATIONAL SCIENCES

DOCTORAL RESEARCH UNITE FOR
SOCIAL SCIENCES

FACULTY OF ARTS, LETTERS AND
HUMAN SCIENCES

DEPARTMENT OF GEOGRAPHY



UNIVERSITE DE YAOUNDE 1

FACULTE DES ARTS, LETTRES ET
SCIENCES HUMAINES

CENTRE DE RECHERCHE ET DE
FORMATION DOCTORALE EN SCIENCES
HUMAINES, SOCIALES ET EDUCATIVES

UNITE DE RECHERCHE ET DE FORMATION
DOCTORALE EN SCIENCES HUMAINES

FACULTE DES ARTS, LETTRES ET
SCIENCES HUMAINES

DEPARTEMENT DE GEOGRAPHIE

URBANIZATION AND HOUSING CHALLENGES IN THE BAMENDA III MUNICIPALITY

*A Dissertation Submitted in Partial Fulfillment of the Requirements for the Award of a
Master's Degree in Geography*

Speciality:

Rural and Urban Dynamics

Option:

Urban Dynamics

Presented by:

Tamunting Hycenth Nuipokoh

Registration Number: 19Y715

Bachelor's Degree in Geography University Yaoundé 1



President : Ojuku Tiafack

Rapporteur : Tende Renz Tichafogwe

Examiner : Jean Louis Tata Banadzem

June 2024

DEDICATION

To my beloved Parents Mr. Tamunting Albert and Mrs. Njimona Rikiatu who have been a great source of inspiration to my success.

ACKNOWLEDGEMENTS

I express my profound heart felt gratitude to my supervisor Dr Tende Renz Tichafogwe for his unflinching commitment to the successful realisation of this work. His constructive, valuable criticisms and immeasurable suggestions have immensely added value to this work. I equally acknowledge his valuable readings, corrections and helpful comments which helped fine-tuned and gave shape to this work.

My heart felt appreciation and special thanks also go to the entire staff of the Geography Department. I call to mind Tchawa Paul (Head of Department), Kengne Fodouop (of blessed memory), Dogmo Jean Louis (of blessed memory), Ngoufor Roger, Moupou Moise, Ojuku Tiafack, Nkwemoh Clement, Youta Happi, Mougoue Benoit, Defo Louis, Mediebou Chindji, Enchaw Gabriel Bachange, and to Doctors Ndi Roland, Wuchu Cornelius and Bouba for contributing a great deal of knowledge to me that has greatly upgraded my educational standards.

Special thanks go to Mr. Sahfe Eric Wongbe who dedicated his precious time to reading and correcting this work as well as his orientation of the study. Despite his busy schedule, he did not relent his efforts to see that this work was well done. I am indebted to him for his immense contribution in the realisation of this work. Equally, I extend my sincere appreciation and gratitude to Bongajum Simplicie, Njimona Ibrahim and Banboye Gilbert for reading and correcting the manuscripts and helping me out during tough times.

Worth acknowledging are the efforts of those who tirelessly assisted me in the collection of data. I think here of my wife Nkiambuh Brikifu Mipua, and the Deputy Mayor of Bamenda III. Great thanks to all the various respondents for their mature understanding and unreserved cooperation that helped in obtaining information.

The useful contributions of the libraries visited particularly the different libraries of the University of Yaoundé 1, which were very rich and gratified in source document. The constructive criticisms, gestures, intellectual cooperation, and moral encouragement of my course mates are highly rated. I call to mind Tamunting Modesty and Tamunting Daniela. I am highly indebted to my brothers, Tamunting Amida and my brothers; Tamunting Patrick, Tamunting Ernest, Shutang Abraham and to my sisters Shutang Belta, Mbah Yvonne and to my friends Mbuchou Hadison, Itolo Itolo Paul for their continuous support and encouragement throughout this piece of work.

ABSTRACT

Urbanization plays a key role in the economic growth of a country, and urban areas are the main consumption centers. However, the way urbanization is occurring in sub-Saharan Africa is not accompanied by suitable economic development to enable households to afford sustainable housing. This has resulted in housing challenges such as the development of substandard housing, high rental housing, overcrowded houses, construction of houses in risky zones. These housing challenges in urban areas deprive the urban poor of decent housing because they are unable to afford for sustainable housing. It is against these backdrops that this work set out to investigate the process of urbanization and associated housing challenges. Three hypotheses were stated to guide this study. Research methods and techniques adopted and employed led to collection of data, processing, and analysis. Secondary data were seen from published and unpublished documents and from various documentation centers. Primary data were gleaned from field survey where a total 277 respondent provided responses following a 4% sample size. Supplementary primary data were obtained from interviews, focus group discussions and field observations. Inferential and descriptive statistics were used, this paved the way discussion of data. This enabled the drawing up of important conclusions at the end of each chapter and then a general conclusion.

The outcome of the data collected, processed, and interpreted in the three chapters of the findings revealed that the determinants of urbanization in Bamenda III are: rapid population growth (32.8%) political factor (23.4%) economic activities (18.4%), urban expansion (14.4%) and relief factor (10.3%). Based on respondent's views, migrants' influx into Bamenda III come from Mezam (41%) Bui Division (18%), Ngoketunjia Division (13%), Menchum Division (11%), Boyo Division (10%), and Donga Mandung Division (7%). Results on the land cover situation of Bamenda III revealed that the land has change over time from 1990, 2010 and 2023. The outcome on housing challenges disclosed that the housing challenges in Bamenda III were (substandard housing, high house rent (28.8%), overcrowding (18.7%), construction in risks zones (13.7%). Findings on the problems faced by people living in substandard quarters show that the people are faced with the problem of water scarcity (32%), limited power supply (28%), poor roads (23%) unhealthy environment ((17%). Results on increase in house rent revealed that high rental housing has led to increase cost of living 35 (35%), drop in household consumption (28%), development of substandard housing 21%) and overcrowding (16%). Findings on the problems face by the people living in swampy areas show that the people face the problems of flooding's (43%), accessibility (25%), unhealthy environment (25%) (prevalence of mosquitoes (14%).

Results on the actors involved in housing provision revealed that the actors range from instructional actors, specialized organs, and non-state actors. The outcome of the main active stakeholders in housing provision show that the main active stakeholders are private individuals (39%), council (27%) the state (20% and cultural associations. The study recommends that the government should put more effort in financing affordable housing by constructing low cost houses for its citizens in the study area, the mentality of government official should change, and that the legal and judicial system should ensure transparency.

Key words: Urbanization, Housing Challenge, Socio-economic Development, Urban planning and Bamenda III

RESUME

L'urbanisation joue un rôle clé dans la croissance économique d'un pays, et les zones urbaines sont les principaux centres de consommation. Cependant, la manière dont l'urbanisation se déroule en Afrique subsaharienne ne s'accompagne pas d'un développement économique approprié pour permettre aux ménages de se procurer un logement durable. Cela a entraîné des défis en matière de logement tels que le développement de logements insalubres, de logements à loyer élevé, de maisons surpeuplées, de construction de maisons dans des zones à risques. Ces problèmes de logement dans les zones urbaines privent les citoyens pauvres d'un logement décent car ils ne peuvent pas se permettre un logement durable. C'est dans ce contexte que ce travail a entrepris d'étudier le processus d'urbanisation et les défis de logement associés. Trois hypothèses ont été formulées pour guider cette étude. Les méthodes et techniques de recherche adoptées et employées ont conduit à la collecte des données, au traitement et à l'analyse. Les données secondaires ont été extraites de documents publiés et non publiés et de divers centres de documentation. Les données primaires ont été recueillies à partir d'une enquête de terrain où un total de 277 répondants ont fourni des réponses sur un échantillon de 4 %. Des données primaires supplémentaires ont été obtenues à partir d'entretiens, de discussions de groupe et d'observations de terrain. Français Des statistiques inférentielles et descriptives ont été utilisées, ce qui a ouvert la voie à la discussion des données. Cela a permis de tirer des conclusions importantes à la fin de chaque chapitre, puis une conclusion générale.

Le résultat des données collectées, traitées et interprétées dans les trois chapitres des conclusions a révélé que les déterminants de l'urbanisation à Bamenda III sont : la croissance démographique rapide (32,8 %), le facteur politique (23,4 %), les activités économiques (18,4 %), l'expansion urbaine (14,4 %) et le facteur de relief (10,3). D'après les points de vue des répondants, l'afflux de migrants à Bamenda III provient de Mezam (41 %), de la division de Bui (18 %), de la division de Ngoketunjia (13 %), de la division de Menchum (11 %), de la division de Boyo (10 %) et de la division de Donga Mandung (7 %). Français Les résultats sur la situation de l'occupation du sol de Bamenda III ont révélé que le sol a changé au fil du temps de 1990, 2010 et 2023. Les résultats sur les défis du logement ont révélé que les défis du logement à Bamenda III étaient (logements insalubres, loyers élevés des maisons (28,8%), surpeuplement (18,7%), construction dans des zones à risques (13,7%). Les résultats sur les problèmes rencontrés par les personnes vivant dans des quartiers insalubres montrent que les personnes sont confrontées au problème de la pénurie d'eau (32%), de l'alimentation électrique limitée (28%), du mauvais état des routes (23%) et de l'environnement insalubre ((17%). Les résultats sur l'augmentation du loyer des maisons ont révélé que les logements locatifs élevés ont entraîné une augmentation du coût de la vie 35 (35%), une baisse de la consommation des ménages (28%), le développement de logements insalubres 21%) et le surpeuplement (16%). Les résultats sur les problèmes rencontrés par les personnes vivant dans des zones marécageuses montrent que les personnes sont confrontées aux problèmes d'inondations (43%), d'accessibilité (25%), d'environnement insalubre (25%) (prévalence des moustiques (14%). Les résultats sur les acteurs impliqués dans la fourniture de logements ont révélé que les acteurs vont des acteurs pédagogiques, des organismes spécialisés et des acteurs non étatiques. Les résultats des principaux acteurs actifs dans la fourniture de logements montrent que les principaux acteurs actifs sont les particuliers (39%), le conseil (27%), l'État (20%) et les associations culturelles. L'étude recommande que le gouvernement fasse plus d'efforts pour financer des logements abordables en construisant des maisons à bas prix pour ses citoyens dans la zone d'étude, que la mentalité des fonctionnaires du gouvernement change et que le système juridique et judiciaire assure la transparence.

Mots clés : Urbanisation, Défi du logement, Développement socio-économique, Planification urbaine et Bamenda III

TABLE OF CONTENTS

DEDICATION	i
ACKNOWLEDGEMENTS	ii
ABSTRACT	iii
RESUME	iv
TABLE OF CONTENTS	v
LIST OF TABLES	viii
LIST OF FIGURES	ix
LIST OF PLATES	x
LIST OF PHOTOS	xi
LIST OF ABBREVIATIONS	xii
GENERAL INTRODUCTION	1
1.1. Background to the study	1
1.2. Justification of the study	3
1.3. Delimitation of the study	5
1.3.1. Thematic delimitation	5
1.3.2. Temporal delimitation	5
1.3.3. Spatial delimitation	6
1.4. Statement of the research problem	8
1.5. Research Questions	9
1.6. Research Objectives	9
1.7. Research Hypotheses	10
1.8. Literature review	10
1.8.1. Factors of Urbanisation	10
1.8.2. Urbanization Trends	14
1.8.3. Urbanisation and housing challenges	17
1.9. Conceptual framework of the study	20
1.9.1. Conceptual framework of the study	20
1.9.1.1. The concept of urbanisation	20
1.9.1.2. The Concept of housing challenges	23
1.9.2. Theoretical framework of the study	25
1.9.2.1. The Theory of Self-Generated Urbanization (Davis,1972)	25
1.9.2.2. The Burgess Urban Land Use Model (Burgess 1925)	26

1.9.2.3. Actors Network Theory (Latour and Woolgar, 1986, Latour, 1987)	27
1.10. Research Methodology	28
1.11.1. Data collection	29
1.11.1.1. Secondary source of data collection	29
1.11.1.2. Primary sources of data collection	29
1.11.1.3. Direct field observation	30
1.12. Population of the study area	31
1.10.1. Sample size of the study	33
1.13. Administration of questionnaires	35
1.14. Operationalization of variables	37
1.15. Data treatment, presentation, and analysis	40
CHAPTER I	43
THE DETERMINANTS OF URBANIZATION IN BAMENDA III	43
2.1. Introduction	43
2.2. Population evolution in Bamenda III	43
2.3. Factors of Urban Growth in Bamenda III	44
2.3.1. Population growth	46
2.3.2. Rural exodus	46
2.3.3. Natural population increase in Bamenda III	49
2.4. Influence of politics on the growth of urbanisation in Bamenda III	50
2.5. Urban Expansion	51
2.5.1. Spatial Evolution of the Bamenda III Municipality Urban Space in 2010	54
2.5.2. Spatial Evolution of Bamenda III municipality Urban Space in 2020	57
2.5.3. Land Use and land Cover changes for 2000, 2010 and 2020	59
2.6. Socio-economic factors in the Bamenda III	62
2.7. Relief factor in the Bamenda III	62
2.8. Conclusion	65
CHAPTER 2	66
THE IMPACTS OF URBANISATION ON HOUSING IN BAMENDA III	66
3.1. Introduction	66
3.2. Substandard housing	68
3.2.1. Toilet problems	74
3.2.2. High cost of rents	75
3.2.3. Consequences of high cost of rental housing in the Bamenda III municipality	76

3.3. Overcrowding	77
3.4. Construction of houses in risk zones	79
3.4.1. Security concern in building in zones prone to environmental hazards	85
3.5. Conclusion	87
CHAPTER THREE	88
THE IMPLEMENTATION OF SUSTAINABLE HOUSING POLICY IN THE BAMENDA III	88
4.1. Introduction	88
4.2. Stakeholders involved in housing policy in the Bamenda III municipality.	89
4.2.1. Institutional Stakeholders	89
4.2.2. Special organs or technical services	91
4.3. Non-state actors	91
4.4. Plans adopted to mitigate housing challenges.	94
4.4.1. The government	95
4.5. Council	96
4.5.1. Private house constructors	99
4.6. Conclusion	100
GENERAL CONCLUSION	101
SUMMARY OF FINDINGS AND RECOMMENDATIONS	101
5.2. RECOMMENDATIONS AND SUGGESTIONS	102
BIBLIOGRAPHY	103
APPENDICES	i

LIST OF TABLES

Table 1: Population of the study _____	33
Table 2: The population of the study area and effective respondents _____	34
Table 3: The operationalization of the variable of hypothesis 1 _____	37
Table 4: The operationalization of the variables of hypothesis 2 _____	38
Table 5: The operationalization of the variable of hypothesis 3 _____	39
Table 6: Tools, instruments, and uses. _____	41
Table 7: Evolution of population in the Bamenda urban space in general and Bamenda III in particular between 1976-2030 projections _____	44
Table 8: Factors of urban growth in Bamenda III _____	45
Table 9: Number of children per woman, (age 0-14 years) per home in Bamenda III _____	49
Table 10: Land use and cover situation of 2000 in the Bamenda III Municipality _____	53
Table 11: Land use and cover situation of 2010 in the Bamenda III Municipality _____	57
Table 12: Land use and cover situation of 2020 in the Bamenda III Municipality _____	59
Table 13: Land use/land cover situation in the Bamenda III municipality for 2000,2010 and 2020 _____	59
Table 14: Challenges of housing in the Bamenda III _____	67
Table 15: Motive of occupation of substandard housing in the Bamenda III _____	72
Table 16: Reasons for increase in the cost of rental housing in Bamenda III _____	76
Table 17: Number of persons per room in the Bamenda III municipality _____	78
Table 18: The comfort of households living in overcrowded housing in Bamenda III _____	79
Table 19: Frequency occurrence of floods in swampy quarters of the Bamenda III municipality during rainy season _____	84
Table 20: The level of awareness of constructing in risks prone zones _____	85
Table 21: Security concerns building in living in environmental risk prone zones _____	86
Table 22: Actors involved in housing development. _____	89
Table 23: The appraisal of local population on the actors involved in housing _____	93
Table 24: The effectiveness of the plans adopted by the state. _____	98

LIST OF FIGURES

Figure 1: Location of Bamenda III	7
Figure 2: The conceptualization of Urbanization	22
Figure 3: The concept of Housing challenges	24
Figure 4: The different quarter in the three clusters of Bamenda III municipality	32
Figure 5: Spatial distribution of effective respondents	35
Figure 6: The Synoptic Table	36
Figure 7: Main areas of high influx of migrants into Bamenda III	47
Figure 8: Migrants in the Bamenda III	48
Figure 9: Land use and land cover analysis in the Bamenda III for 2000	52
Figure 10: Land use and land cover analysis in the Bamenda III for 2010	56
Figure 11: Land use and land cover analysis in the Bamenda III for 2020	58
Figure 12: Land use and cover situation in the Bamenda III Municipality for 2000, 2010 and 2020	61
Figure 13: The Relief Bamenda III municipality	64
Figure 14: Quarters with substandard housing in the Bamenda III municipality	70
Figure 15: Problems face by people living in quarters of substandard houses.	73
Figure 16: Types of toilets used by inhabitants in substandard houses.	74
Figure 17: Impacts of high cost of rental housing in Bamenda III	77
Figure 18: Risk-Zone, Settlement in Bamenda III	81
Figure 19: Problems encounter in swampy areas of Bamenda III	83
Figure 20: Active stakeholders involved in the housing domain.	92
Figure 21: A way forward to make government-adopted plan more effective.	99

LIST OF PLATES

Plate 1 substandard houses	71
Plate 2: Settlements situated in risks zones	82

LIST OF PHOTOS

Photo 1: Present risky houses at Below Foncha _____	67
Photo 2: Present Spatialised substandard house in Mile 4 _____	69
Photo 3: Present settlement situated in risks zones of Atiente Bamenda III _____	80
Photo 4: Council injunction on a building which doesn't meet building norms. _____	97

LIST OF ABBREVIATIONS

BBC	: Bamenda City Council
BUCREP	: Bureau Central du Recensement et des Etudes Démographiques (Central Bureau of Census and Population Studies)
CDP	: Council Development Plan
DO	: Divisional Officer
EEA	: European Environmental Agency
EPA	: Environmental Protection Agency
FALSH	: Faculté des Arts, Lettres Et Sciences Humaines (Faculty of Arts, Letters and Social Sciences)
FEICOM	: Special Council Support Fund for Mutual Assistance
GDP	: Gross Domestic Product
GPS	: Global Positioning System
MAETUR	: Mission d'Aménagement et d'Equipement du Territoire Urbain et Rural (Mission for Planning and Equipment of Urban and Rural Land)
MINCAF	: Ministry of Land Tenure
MINHDU	: Ministry of Housing and Urban Development
MINPAT	: Ministry of Economy, Planning and Regional Development
MINTP	: Ministry of Public Works
SAP	: Structural Adjustment Plan
SDO	: Senior Divisional Officer
SIC	: Cameroon Real Estate Company
UN	: United Nations
UNPD	: United Nations Development Programme

GENERAL INTRODUCTION

1.1. Background to the study

The number of people living in urban areas in the globe is fast increasing due to rapid urbanization. This phenomenon of urban growth is more pronounced in sub-Saharan Africa, Cameroon inclusive. The growth of towns and influx to cities of large numbers of people from other places including those of the rural areas is a global trend motivated by many factors including population growth, economic development, and rural-urban migration. The world is rapidly changing from an agricultural and rural society to highly urbanised one (Akingbohunbe, 2002). The 21st Century is regarded as the “Century of the City” as half of the world’s population (54%) already live-in urban areas (UN-Habitat, 2005). It is predicted that at the middle of this century most countries in the developing world will be predominantly urban, accompanied by unorganized expansion and increase in net-migration, and a rapid increase in population (UN-Habitat, 2009). As urbanization persists, 2.5 billion people are projected to add to the world’s urban population by 2050. Nearly 90% of this increase will be concentrated in Asia and Africa. At the same time, the proportion of the world’s population living in urban areas is expected to increase to 66% by 2050 (United Nation Department of Economic and Social Affairs, 2011), Arayela and Falaye (2000) opined that this rapid population growth will present a wide range of problems and considerable implications on the housing situation. Urbanization is an old concept that dates as far back as 4000BC when the first cities (pre-industrial cities) developed in Mesopotamia, the Nile valley, and the Indus Valley and later in Mexico and Peru (Brun et al., 1983). The growth of pre-industrial cities was backed by the social and natural conditions of the environment, while modern day urbanization has occurred twice in time and space. Firstly, during the 19th century (1800) in developed countries, the Industrial Revolution led to a huge demand for labour in the mining and manufacturing Centers, thereby provoking a flux of rural population to towns. Secondly, since the 1950s in developing countries, the twin process of rural exodus and the natural increase in population have resulted in uncontrolled growth of many cities (Waugh, 2002). The rapid urbanization in developing countries since the 1950s has mainly been a consequence of population growth and migration rather than by industrialization or technological sophistication in the developed countries. According to Gordon et al, (2014), urbanization involves the shift in population from rural to urban settlements. From a demographic perspective, urbanization is the increase proportion of the number of people living in urban areas. The United Nations Human Settlements Programme (UN-Habitat, 2003)

stressed that rapid urbanization particularly in developing countries, have continued to be among the greatest socio-economic changes in the last five decades, resulting in the growth of slums, squatters and informal housing in expanding cities, Urban populations have increased rapidly in the past 50 years, and will continue to do so for the next 30 years as the number of people born in cities increase and as peoples continue to be displaced from rural areas (UN-Habitat, 2003). Urbanization and the demand for housing are positively correlated. Consequently, as the urban areas expands, so does the need for more housing, which to a greater extent has not been met in developing countries. As per Akingbohunge and Akinluyi, (2012), housing is a residential structure where man live and grows. It is, therefore generally approved as one of the most important basic human needs for survival on the earth. The increased demand for housing in sub-Sahara Africa remains one of the most challenging issues facing urban dwellers. The United Nations (1997) report revealed that more than one billion people will be in need of housing in urban and rural areas in 2030, thus, creating an unprecedented housing challenge. The most negatively affected by inadequate housing are the urban poor, who comprise the majority in developing countries (UN-Habitat, 2006).

The rate of urbanization in Cameroon moved from 28.3% in 1976 to 55% in 2016, with a population growth rate of 2.5% and urban population growth rate at 4% per year (National Institute of Statistics, 2016). The urbanization process in Cameroon can be attributed to natural increase, rural-urban migration and transformation of rural land in to urban land. According to Fombe and Agbortoko (2014), the rapid rate of urban growth in Cameroon has resulted in the inadequacy of housing quantity. Urban dwellers who cannot afford decent houses and are forced to settle in low quality houses in the crowded inner-city neighborhoods. The rapid rate of urban growth in Cameroon has not matched with the rate of provision of new housing infrastructure, due to the poor housing condition and the inadequate housing supply. According to Fombe (2005), the rapid rate of urban growth in Cameroon has led to shortage of affordable housing, reducing the choice of people, especially the low-income families to low quality housing in vulnerable and overcrowded neighborhoods like the New Bell neighborhood in Douala. The problem of inadequate housing constitutes one of the major challenges to economic development and the welfare of the citizens. The city of Bamenda has witness rapid population increase for the last three decades and this increase in human number results especially from rural urban migration as well as natural population growth. The rapid growth of urbanization in Bamenda has keep space with housing and this has resulted to housing challenges such as the development of slums, limited houses, increase house rents

and over crowdedness. This aligned with view of Nyambod (2010) who noted that the multiple services offered in Bamenda city North West Region of Cameroon have encouraged rural exodus and escalated urban growth process, but this increase in population is not equivalent to improvement in social infrastructure and services. The demand for low-cost housing and social amenities such as roads, waste disposal sites, water and electricity has witnessed an exponential increase since the 1980s. This has resulted in unauthorized and arbitrary development through the occupation of marginal lands such as steep slopes and wetlands. Urbanisation offer tremendous opportunities for economic and social development when well managed. The rate and speed of urbanization in the Bamenda III municipality challenges the capacity of the national and local authorities to adequately plan and meet the needs of the growing number of urban dwellers. As Bamenda III municipality in particular continue to grow, meeting housing needs becomes more complex and this mount pressure on housing demand, thus this resulted to an increase house rents, development of slums, overcrowdings and construction of houses risk prone zones such as steep slopes and wetlands. Therefore, attending to housing needs of the urban poor will ensure sustainable housing in the Bamenda III which ties with goal number 11 of the Sustainable Development Goals (SDGs)

1.2. Justification of the study

Urbanisation is emerging development issue which all countries wish to endorse in national development plant for improving the share of urban population. Urbanisation is one of the oldest global phenomena that is currently shaping the way we live, place and work. Towns have become a positive and strong force addressing sustainable economic growth, development, and prosperity. Worldwide, they drive innovation, consumption, and investment. Towns can address many challenges in the world of the 21st century, including unemployment, inequality, poverty, environmental degradation, and climate. However, Cameroon has not been able to fully explore the advantages offered by towns to build sustainable cities that can generate wealth and economic growth which consequently improve on the housing condition of urban dwellers. Most of its towns including Bamenda are faced with urban problems and housing tends to be one of the outstanding challenges.

In developed countries, urbanization plays a great role in economic progress and technological innovation, but its impacts on less developed counties have been very dramatic as these countries lack the capacity to take full advantage of its benefits and manage the negative consequences that are link to it. In the Bamenda III, rapid urbanization has come with a myriad of housing challenges and the municipal and state authorities have not able to

effectively deal with these challenges. Though housing is a necessity of life, rapid urbanization in Bamenda which is not accompanied by economic growth has made access to decent housing for low-income illusive. This is because the demand for housing has outnumbered its supply and low-income earners cannot afford low-cost decent houses. Housing is one of the important basic needs of man and the important for the physical survival of man after the acquisition of food. Housing plays a major role on the health, efficiency, social behaviour, satisfaction, and general welfare of the society. As such, serious attention must be paid in Cameroon and Bamenda inclusive to housing problems and housing policy to redress the problems.

Despite the issue of housing as highlighted at the United Nations Conference on Human Settlements (Habitat 1) which was held in Vancouver in 1996, the international year of shelter for the homeless in 1987 at the Habitat II conference held at Istanbul in June 1996 which stressed on the importance of providing adequate and affordable houses in any human society, access to affordable sustainable housing in the Bamenda III has become a major concern. Most of the inhabitants of the Bamenda III are confronted with housing problems, manifested in development of informal housing, overcrowdings, high house rents and the construction of houses in risk prone areas. The municipal authorities of the Bamenda III are face with challenges on how to improve on the housing situation of people living in urban slums, how to assist people with low-income earners to gain access to decent housing at low cost and finally how manage the rapid inflow of people from rural areas in North West Region into Bamenda. The manner in which urbanization is occurring in Bamenda III without adequate housing to accommodate the growing urban population is a cause for concern. Bamenda III for the last three decades has witnessed a rapid increase in population growth as a result of rural exodus and natural increase. This has led to rapid urbanization without corresponding increase in sustainable housing.

Urban growth is very crucial to economic progress in the Bamenda III and there still exist knowledge gap on how to conceive and implement urban planning policy to effectively deal with housing challenges faced by the urban dwellers of the Bamenda III. The results of this study would likely create awareness to the extent in which sustainable urban development policy can accelerate economic activities, create wealth and ameliorate housing conditions of the inhabitants of Bamenda III. The results will also bring out strategies to be implemented to ensure sustainable housing policy. Further, the outcome of this study will be of great significant to urban development and housing studies and for UN-Habitat. To the scientific

community, this research provides literature review for future researchers writing on urbanisation and housing problems.

1.3. Delimitation of the study

This study is delimited into three major parts which includes; thematic, temporal and spatial delimitation. The thematic delimitation will be the first to examine, followed by temporal and then spatial delimitation.

1.3.1. Thematic delimitation

This work is based on the urbanization process and housing challenges in the Bamenda III municipality. This work examines causes of urbanisation in the Bamenda III and its consequences that is positive and negative consequences. The work also explores housing challenges such as the development of slums, increase in house rents, overcrowding and construction of houses in risky areas as a result of increase in human population in the Bamenda III. However, emerging theme from the afore mentioned such as implementing strategies is also well contextualized in this study so as to show the management strategies that have been put in place by the municipal and state authorities.

1.3.2. Temporal delimitation

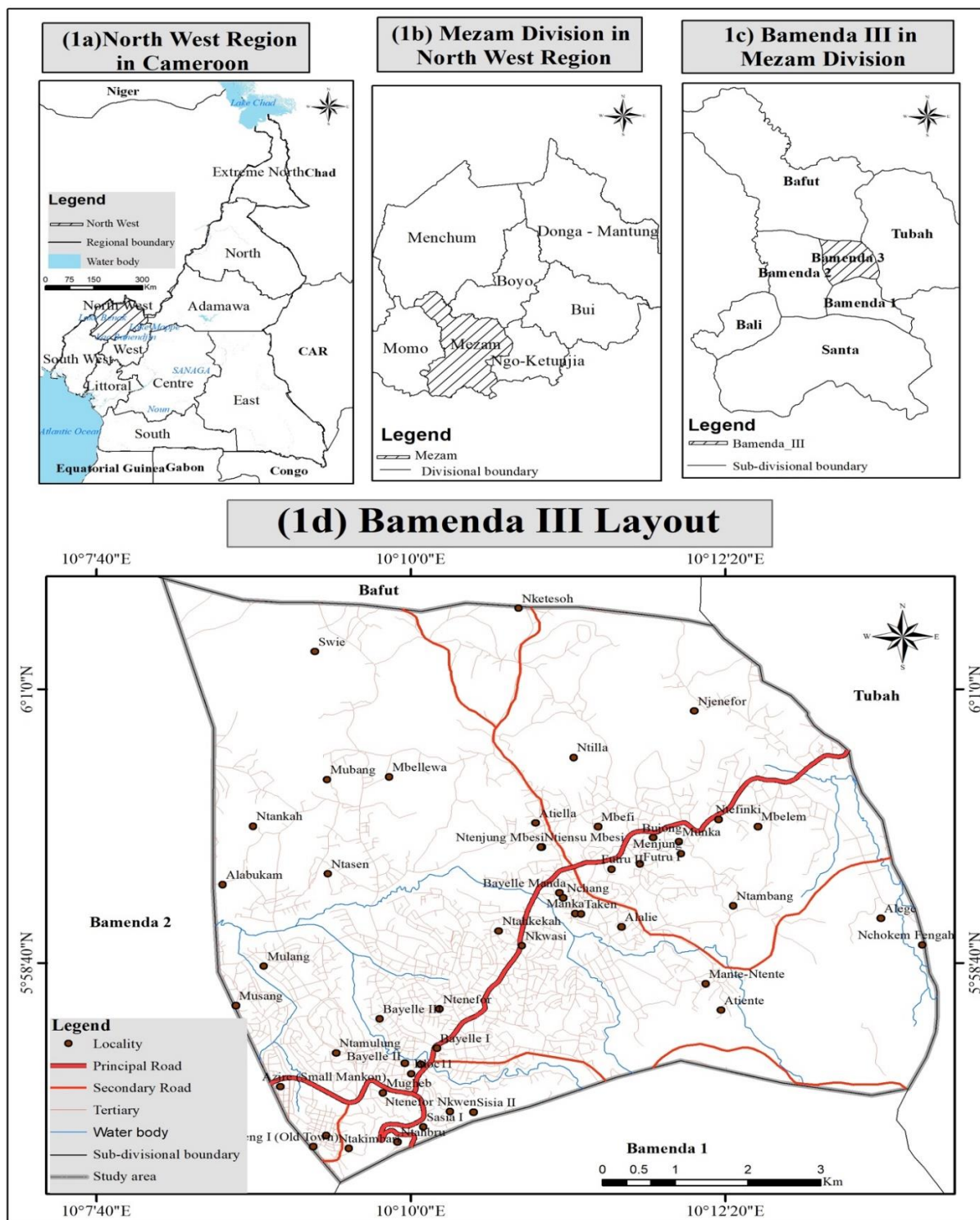
The study is designed to spans from 1970s to 2023. The rationale for the choice of this time frame is to evaluate urbanisation and its evolution since the 1970s. This period was chosen based on the fact that, Bamenda experienced a significant increase in population after the Referendum in 1972. This growth especially in the urban centers was due to the launching of the Green Revolution in Cameroon that led to the increased food production to feed the urban population and increased standards of living the suppression of armed groups like *Union des Population du Cameroun* (UPC) that emerge in the country before 1970 and the creation of the united Republic of Cameroon in 1972. This period was equally chosen because the first population and housing census in Cameroon took place in 1976. This gave precise population data for Cameroon and Bamenda municipality in particular (2012 statistical year book for North West Region). This starting point enabled this study to evaluate the process of urbanization, its manifestations and housing issues. The 1980s economic crisis that led to the adoption of structural adjustment programmed, (SAP) caused the retrenchment of workers in public and para-statal enterprises and reduced state expenditure including expenditure on logging. This reduced people income to afford standard housing as well the ability of the state to construct low-cost housing for low-income earners. Housing issues started increasing due rapid urbanization which was not accompanied by economic growth. In the year 2016, the

Anglophone crises started forcing people from major villages in the region to settle in Bamenda Town and most of them do not have access to sustainable housing. This period therefore gives a good background for the research.

1.3.3. Spatial delimitation

Bamenda III is located between latitude 6°15' and 6°25' North of the equator and between longitude 10°02' and 10°15' East of the Greenwich meridian. it has a surface area of 22.9 km² with a population of 150,000 inhabitants with population density of 1,584/km². Bamenda III municipality is situated at the western highlands precisely in the Bamenda plateau. Bamenda III municipality is found in Mezam Division of the North West Region of Cameroon, it is the gateway to and from the Division of Boyo, Ngokentunjia, Bui and Donga Mantung. Bamenda III is bounded to the north by Bamenda I, to the south by Bafut, west by Tubah sub-division and east by Bamenda II sub-division (Bamenda III council, 2012). Bamenda III municipality has two main villages which are Nkwen and Ndzah with quarters such as Atielah, Mubang, Mbelewa, Frutru, Menteh, Nkwenjang, Sisia, Menda, Njenefor among others.

In addition, Bamenda III municipality is a sub-division on its own under, Mezam Division, North West Region which performs all its administrative functions at the sub-divisional level. (Figure 1)



Source: Adopted from NIC by Tamunting Hycenth

Figure 1: Location of Bamenda III

1.4. Statement of the research problem

The growing concentration of the world population in major cities and towns in low- and middle-income countries implies that the relationship between urbanisation and development has become a major policy concern (Turok and Gordon (2013). Urbanisation offers great potentials for an agglomeration of industries and economic of large-scale production, leading to economic growth and growth and poverty reduction. Urban growth link can be appreciated from the fact that urban centres are the main source of finance as well as investment destination, attract higher investment in infrastructure and human capital as a result of concentration of higher institutions of learning that promote research and development which combine to drive the proliferation of industries. With increase investment, more employment opportunities are created leading to more income, spending, and growth (Alaci et al., 2012). Many countries around the globe strive to promote development of towns due to the fact that urban centres currently accommodate a large portion national population. It general understood that urbanisation create wealth and economic progress, however, irrespective the fact that urban centres are transformation centres and significantly contribute to the gross domestic products (GDP) of a country. Its occurrence in Bamenda has come with a lot of challenges. The rapid upsurge of urbanisation in Bamenda III which has not been fully accompanied by its benefits has resulted to housing challenges thus compromising goal number 11 of SDGs which aims to achieved sustainable cities by and communities by 2030, by making cities and human settlement inclusive, safe, resilient, and sustainable.

Urban growth occurs in Bamenda III with inadequate housing, consequently, housing difficulties have been so pronounced as town dwellers and most especially low-income earners find it difficult to afford sustainable housing. As such, the development of slums has become so rampant, the development of slums is generally considered as housing problems because slums do meet the quality of good standard houses due to the fact that slums are constructed with substandard materials which can be easily blow off by strong winds around Mile 3 in the Bamenda III. Also, zone of informal houses is deprived of social amenities and infrastructure such as schools, hospital, recreational centres, power supply and pave road. The slums are constructed in risky which the municipal authorities have prohibited the construction of houses in these zone because they are prone to flood and landslide, this the case of marshy areas and hill slopes such as the development of informal houses, increase as the urban population is fast increasing. Despite the prohibition by the state and municipal authorities, most low-income household in Bamenda III continue to stay in such risky zone

like the flood every year around the Mile 4 Bridge because land value in these zones is low. In areas where land is well drained and safe, land value is high due to high demand caused by increase in urban population. Moreover, increase in human number in Mile 3, Mile 4, Bayelle I, II and III, Sisia I, Menjung, Mbefi, Alalie, Ntilla, Ntenefor etc has led to increase house rent, thus making it difficult for the low-income class to afford decent housing, given the fact their income is too low to pay high house rent in Bayelle Menda, increasing house rent means that are deprived from having access to good housing. This pushes most of them to look for cheap houses, as result, leading the development of slums in Bamenda III.

Further, growing urban population in Bamenda III mount pressure on housing which result to overcrowding in housing. More rural exodus from the six Divisions in North Region keeps coming into Bamenda and natural population increase have put more pressure on housing, meaning the number of people per house and per room has increase. As such, leading to overcrowding this create discomfort for those living in overcrowded houses because limited space in the house creates discomfort and tranquilities of persons. These are serious housing challenges which need to be addressed and ensure sustainable housing for all in Bamenda III. It is against this background that this research has been designed to provide answers to the following research questions.

1.5. Research Questions

A. General Research Question

- How far has urban growth in the Bamenda III influence housing policy?

B. Specific Question

- 1) What are the determinants of urbanisation in the Bamenda III?
- 2) How has urbanisation in the Bamenda III leads to housing challenges?
- 3) What are the adopted plans put in place by different actors to ensure sustainable housing development?

1.6. Research Objectives

A. General Research Objective

- To investigate how urbanisation influence housing policy in the Bamenda III.

B. Specific Research Objectives

- 1) To assess the determinants of urbanisation in the Bamenda III.
- 2) To investigate how urbanisation in the Bamenda III has led to housing challenges.
- 3) To examine the adopted plans put in place by various stakeholders to ensure sustainable housing development in the Bamenda III.

1.7. Research Hypotheses

A. General Research Hypothesis

- Urbanisation has influence housing policy in the Bamenda III.

B. Specific hypothesis

- 1) Urbanisation in the Bamenda III is determined by population growth, urban expansion, socio-economic factors political evolution, relief.
- 2) Urban growth in the Bamenda III has led to housing challenges such as the construction of sub-standard housing, construction of house in marshy areas and steep slopes, increase house rents and overcrowdings.
- 3) Sustainable managing strategies such as prohibiting the construction of houses in risk prone areas, construction of low-cost housing and implementing good urban developing policy by the state, giving incentives for construction of sustainable housing.

1.8. Literature review

The highest illiteracy in the 21st century is to proceed with research without reading to uncover knowledge that has been written and store by different in the related domain of research. It is in this perspective that, a wide range of texts, journals, conference papers, publishes and unpublished documents, reports, dissertation, and PhD theses were consulted to build a rich and appropriate literature to proceed with the study. This permitted the research to have some additional knowledge on causes of urbanisation and its implications and how urbanisation induces housing challenges and to avoid the duplication of work that has already been carried out some somewhere. This documented works has divergent point of views regarding the topic which focuses on urbanisation and housing challenges.

1.8.1. Factors of Urbanisation

Ampha et al (2020) researching on the determinants of urbanisation noted that urban development was determined by proximity to large urban centres, administrative hierarchy of urban centres, manufacturing industries, employment opportunity, investment policy, road and railway infrastructure and economic growth. In regard large urban centres, the authors stressed that large urban centres encourage other urban centres to grow with a particular vicinity or cluster. Small urban centres and peri-urban areas were formed because of proximity to big urban centres. As concern administrative hierarchy, the authors underscored that regional city proclamation had given urban centres larger responsibilities for service delivery, including administrative and municipal functions. This study deviates from the views of the authors from the perspective that urbanisation is determined by proximity to

large urban centres conversely; urbanisation in Bamenda III is rural urban migration. This is rather the movement of people from rural areas to the town of Bamenda, smaller settlements around Bamenda were not because of proximity with the town of Bamenda.

Pawan (2016) reviewing the causes of urbanisation and effects highlighted that urbanisation was caused by industrialisation, modernisation and economic opportunity and an increase in the number of people moving from rural to urban areas. This study goes further to examine other determinants of urbanisation.

Tombari (2019) writing on theories, causes, consequences and coping strategies of urbanisation underscored that urbanisation is caused by rural urban migration and rural urban transformation. Concerning rural urban migration, the author underlined that people migrate from rural to urban areas based on voluntary and involuntary motives. Voluntary movement occurs when individuals, family units or large groups move from their place of birth or residency to new locations with the intension of settling down temporarily or permanently, due to economic and technological growth in their desired destination. While push factors were motivated by the absence of essential basic amenities, unavailability of government presence and little or commercial activities in rural areas of most developing countries. In regard to rural urban transformation the authors underscored that the process of urbanisation affects all sizes of settlements, so villages gradually grow to become small towns, smaller towns become larger towns and large town become cities. This trend leads to growth of mega cities. This study goes further to examine other determinants factors of urbanisation such as administrative policy and administrative hierarchy.

Robin et al (2015) researching on urbanisation and urban expansion noted that urban change progress is triggered by natural increase, migration and growth by densification and growth by expansion. The scholars underpinned that growth by expansion often occur at the edges of existing urban areas and refers to the appearance of new parts of a city, it emerges when disconnected developments and residential settlements that do not form part of the urban area start to be incorporated into city limits due to physical expansion pressure. This process is by diminishing commuting distances to the urban core, which allow the over expanding absorption of discontinuous settlement on the periphery into an existing urban fabric. Urban growth by densification the researcher underlined that growth by densification is defined by the emergence of various numerous independent houses in areas previously single large housing structure. This pattern of growth is frequently found in urban cores or already existing urban neighbourhoods, and result from land scarcity. This leads to higher

density as a higher number of settlements appear in an area where previously just one was present. In regard to rural urban migration, the authors stressed that rural migration might not probably be the main contributor to overall urban population growth. Rural-urban migration however plays an important role in urban change processes, particularly in regard to urbanisation defined as the steady increase in proportion of national population living in urban areas. Concerning demographic foundation (natural increase) of urbanisation, the scholars lamented that the underlying cause of rapid urban growth and expansion is rapid population growth driven by declining mortality and persistently high fertility of rapid urban population growth and expansion is driven by declining. This research does not look urban growth by densification as determinants factor of urbanisation; it goes further to examine administrative policy responsible for urban growth.

Glaeser (2013) researching on the causes and consequences of urbanisation in poorer countries emphasised that the determinants of urbanisation can be traced from historical perspective and globalisation. Based on historical perspective, stressed that urbanisation evolved in poor counties and rise of mega cities was due economic growth. The researcher further underpinned that that there is a strong link between GDP growth and initial urbanisation in poor countries, the author noted that in 1960, poor nations were overwhelmingly rural nations, but majority of poor countries are now more urbanised. The scholar noted that the United Nations (UN) data on urbanisation (2012) revealed that urbanisation rate in less developed countries went from 18% in 1950 to 47% in 2011. In fifty years, countries such as Botswana grew from 3% to 60% urban, China is currently 50% urban, but it was only 16% in 1960. According to the author, rapid urbanisation in these countries is due to rapid economic growth. As concern globalisation, the authors argued that cities of the west developed in essential close economies, where local agricultural productivity and transportation technology was needed to feed urbanites. Cities of developing countries today can feed themselves based on mineral export or aid from abroad. In closed economy, agricultural prosperity increases urbanisation, while in an open economy, agricultural desperation causes cities to grow. The author in this dimension was of the view that there is a link between agricultural productivity, country size and urbanisation, agricultural productivity is more strongly correlated with urbanisation in large countries than in small countries, globalisation makes it easy for countries to import agricultural produce which feed urban population. The scholar was interested on urban growth over time and how agricultural productivity sustains urban population and led to urban growth. This research does not look at

the historical evolution of towns and influences agricultural produce as determinants of urbanisation.

Grim et al. (2000) writing on urbanization in Africa opined that there are many forces behind the unprecedented urbanization in Africa, namely, rural-urban migrations, natural increase, conversion of peripheral rural settlements by urban expansion and in some cases, conflicts. The push factors from rural areas include declining agricultural productivity or low prices, lack of employment opportunities and social amenities. Similarly, Harsh (2001) opined that the expectation of better employment opportunities and better life in the cities account for the attractiveness that the cities offer. This is why Muhammed et al. (2015) posited that urbanization is the outcome of social, economic and political developments that lead to urban concentration and growth of large cities, changes in land use and transformation from rural to urban metropolitan pattern of organization and governance which is similar to the case of Bamenda III municipality why this our piece of work is going to look deeper again not only on urban rural-urban migration but to lay more emphasis on the effects of rural-urban migration.

Rapid urban growth typically contributes to high rates of urbanization. Not only are urban areas growing faster than rural areas (urbanization) but the overall numbers of persons living in urban areas (urban growth) are also increasing dramatically and, for many urban planners, the increase is alarming (United Nation Department of Economic and Social Affairs, 2001). Rural to urban migration is often viewed as the main cause of urbanization. However, the urban and rural populations of a country can change as a result of births, deaths, migration and reclassification of areas resulting from changes of the boundaries defining urban and rural areas. This is related to the case of Bamenda III municipality where rural urban migration and natural increase are the main determinants of urbanization. In addition to that the work is going to proposed good solutions to prevent rural urban migration in the Bamenda III municipality.

Knox (2009) advanced the following as possible causes of urbanization firstly natural increase in population which accounts for about 60% of the growth in urban population; secondly, net migration to urban areas, which accounts for about 20% of the escalation; thirdly, reclassification of settlement as towns od declassification as a result of changes in the nature of economic activities and acquisition of urban characteristics and lastly, the extension of boundaries to cities and towns accounts for about 20% of the increase. This is match with the case of Bamenda III municipality whose growth is attributed to natural increase in

population, rural-urban migration, reclassification and extension of boundaries. So this work is not going to look only at the causes of urbanization but goes beyond that by elaborating on urbanization at the Bamenda III municipality.

According to Angel et al. (2011), urbanization occurs as people move from rural areas to urban centers. This usually occurs when a country is still developing. There are several causes of urbanization such as the industrial revolution which was followed by the emergence of large manufacturing centers, job opportunities, availability of easy transportation, as well as migration. Rural to urban migration is occurring on a large scale due to population pressure and inadequate resources in rural areas. The belief that standard of living in urban areas are much better than in rural areas have attracted migrants from rural areas in to the city. Similarly, Seto et al. (2011) posited that more people tend to live in cities because they are major Centre's of urban development, innovation, culture and economic activity. Cities play a significant role as engines of global economy, generating 80-95% of the world's GDP. These works have much commonality with the present work in that it points out migration as the main determinants of urbanization which is the case of the Bamenda III municipality but differ in that the rate of industrialization, job opportunities and transportation in some municipalities of Bamenda are still very low.

1.8.2. Urbanization Trends

Akhere and Kimengsi researching on urban expansion and Dynamic of farmers (2020) highlighted that urban expansion is most rapid in the developing world where cities gain an average of about five million residents monthly. Though urbanisation in sub-Sahara Africa (SSA) and other developing countries, it a general phenomenon in all countries of the world, although with varying degree. The history of urban growth shows that urban areas on earth are the most dynamic and the trend is usually from the urban towards the rural areas, which are characterised by less built-up areas, irrigation, and other water management system. The authors in their noted that urban growth expand horizontally instead of vertical expansion and compact city development. The scholars in their research were interesting on urban expansion and its implications on farmer's livelihood. This study is interesting in the growth of towns, that is, to show urban growth over time.

Taubenböck et al, (2010) writing on spatiotemporal analysis of mega cities using remote sensing, landscape metrics and gradient analysis stressed that the trend of urbanisation is more of historical evolution. Urban structure is multi-layered, ambiguous, comprehensive and abstract. Mapping, characterising, measuring and explaining urban forms, structure and

evolution is based on three principles: Urban form is defined by three fundamental physical elements; buildings and their related open spaces, plots and streets; spatial relationship among the different objects of elements shape the structure or pattern. Urban form can be understood at different level of resolution. Generally, four resolutions are recognised corresponding to buildings/lot, the street block, the city, and the region. Urban form can be understood historically since the elements which are comprised under continuous transformation and replacement. The scholars in their work were aimed at measuring and analysing the past effects of urban growth in the largest category of urban agglomeration to understand the spatial dynamics of towns. That is, using remote sensing, landscape metrics and gradients analysis to measure, quantify and analyses spatiotemporal effects of massive urbanisation. This research uses satellite images to show the spatial evolution and expansion of towns and goes further to analyse based on historical data (evolution from the 1970, to 2022).

According to Darin-Drabkin (1977) stressed that the basic trends in world urbanization are in four folds. Firstly, an increasing percentage of world population living in urban centres with the largest cities has the fastest growth, the centration of employment and population growth mainly occurring in the outlying regions of the metropolitan area. Secondly rapid urbanization results to in diffusion of scientific-medical knowledge, and an underlying cause of growth of urban population. Thirdly, the concentration of population in urban areas, affected by economic growth, reduces the percentage of the population employed in agricultural areas. Fourthly, structural changes in employment, especially the rising of tertiary (services) sector, have led to increased number of employments in the city Centre. These structural changes also have impacts on the distribution of population in the urban areas. The increasing role of the city Centre for commercial purposes forces population shift to outlying districts. This is the same thing that is happening in Bamenda III municipality where the concentration of population and employment are mostly in Bamenda III. More so some scientific and medical knowledge like the medical school at Mile III (St Louis) has foster the growth of this urbanization. This work will not only base on the trends of urbanization but also on the determinants and impacts of urbanization at the Bamenda III municipality.

According to Grimmond and Oke (1995), urbanization finds expression principally in outward expansion of the built-up areas and conversion of agricultural land in to residential uses. Moreover, the concept of urbanization is not about simply increasing the number of urban residents or expanding the area of cities. More importantly, it is about a complete

change from rural to urban style in terms of industry structure, employment, living standard and social security. Urbanization is an important aspect of human activities in influencing an environmental system. In the process of urbanization, reflectivity of land surface is violently changed when a large amount of natural or agricultural lands are converted to built-up surfaces. This is the case in Bamenda III municipality where farm land, wetlands and savannah have been converted to built-up surfaces to meet up with the increase demand for housing.

Cohen (2006) in his highlighted that three features distinguish the current trend of global urbanization. Firstly, it is taking place mainly in developing countries; secondly it is occurring rapidly, and thirdly, the severance of its occurrence and impact appears unevenly distributed across the globe. Thus, while many developed countries are either growing very slowly or are on the decline, population of developing countries are growing rapidly. The world urban population is expected to increase by 72% in 2050, from 3.6 billion in 2011 to 6.3 billion in 2050. Most of the expected growth in the world population will be concentrated in cities of developing countries whose population is projected to increase from 2.7 billion in 2011 to 5.1 billion in 2050. This situation obtains in the study area as the Bamenda III municipality experienced rapid population growth and the impact of this growth is not evenly distributed in the city as some neighborhoods are more affected than others. More so this piece of work will even go further to look at the causes and consequences of rapid population growth which has led to urbanization of the Bamenda III municipality.

Seto et al. (2013) elaborated on five major trends in the urbanization process. Firstly, physical extent of urban areas expanding faster than urban population, suggesting that the world will require increasingly more land to build cities and supply urban consumption as urban populations continue to increase. Secondly, the modification of local and regional climate by urban areas through urban heat island effect and by changing rainfall patterns, which together will have serious impacts on net primary production, functions of ecosystems and biodiversity. Thirdly, the expansion of built-up areas will draw heavily on natural resources. The continued outward growth of cities will often consume prime agricultural land. Fourthly, urban land expansion is occurring fast in areas adjacent to biodiversity hotspots and faster in low-elevation, biodiversity-rich coastal zones than in other areas. Lastly, most future urban expansion will occur in areas limited economic development and institutional capacity, which will challenge the capacity to protect the environment. This study is similar to the present study in that as the population of the Bamenda III municipality is growing, there is an

increase in demand for space. This has led to the expansion of the city in to the urban fringes and also the construction on the steep slopes, river beds wetlands and other fragile ecological zones like the one at mile 3 in Bamenda III municipality. Also, this piece of work will go further to give the guidelines on how construction in steep slope area should be done.

1.8.3. Urbanisation and housing challenges

Nformi et al (2020) writing on housing situation in urban space highlighted that housing is human need, but currently, making sure that every person has access to good quality housing is a grave challenge facing Bamenda urban space. Urbanisation and urban growth are occurring without simultaneous increase in housing supply leading to congestion deteriorating of basic services, pollution, inaccessibility, social vices, lack privacy, poor ventilation, and natural disaster. The authors further stressed that even though housing structure have improved, the housing design, technology and level of maintenance are still low. The irregularity and unreliable water supply, electricity supply, waste management systems have turned most households to alternative sources with poor quality. The authors in their work were focused on housing problems and other problems related to social amenities. This work is more interesting in housing challenges.

Jiboye et al, (2020) on urban housing for sustainable development; and challenges and prospects underscored that urban housing has been laden with many of problems for which urbanisation is seen a major catalyst. The implication is manifested in high unemployment, overpopulation with crowding proliferation of slums and squatter settlements, degradation of the environment, inadequate infrastructure, and social amenities, increasing crime and social waves. The pervasiveness of urban housing contributes seriously to city growth and sustainability. The authors in their research were interested on urbanisation and housing challenges and other urban problems but this study is more concern with urbanisation and housing difficulties.

Rapid urbanisation in sub-Sahara Africa places high pressure on urban services to meet the needs of the burgeoning urban population. Though many countries or city-level reports offer insight into the housing challenges of specific places, little is known regional pattern affecting housing market. This lack of clear knowledge on the relative importance of the factors influencing household demand in countries of sub-Sahara Africa inhibits policy makers, researcher, the private sector, and development partners from making decision when addressing affordable housing provision and rapid increase in growth of informal settlements (Lozano and Cheryl., 2014). The researchers were focused on limited

information about housing problems which make it difficult for researchers, private sector, and development partners to have a clear-cut knowledge on housing problems in sub-Saharan Africa. This work is concerned with urbanisation and housing challenges.

Aduwo et al (2016) writing on urbanisation and housing for low-income earners delineated that the impacts of urbanisation in less developed countries have been very dramatic as these countries are ill-equipped to take full advantage and manage the negative consequence of urbanisation. The authors again outlined that in Africa, South America and Asia, rapid urbanisation has with complex management challenges in housing, transportation, land issue, environmental degradation, crime, unemployment, and public service delivery. These challenges seem to be overwhelming and difficult control. The authors were focused on how urbanisation has induced housing difficulties for low-income earners and other urban challenges. This research goes further to access other housing difficulties such as overcrowding and high house rent.

Temitope et al (2022) researching on the impact of urbanisation on health security, lamented that urban centres continue to attract people across the spectrum. As such it is the environment which changes with constant interaction among urban population who regularly harness environmental resources for their survival. This process comes with its associated effects that could be negative or positive. This process explains the reasons behind uneven population pattern and human settlement as well as the unequal distribution of resources needed to make life wealthy of living. Public utilities, health and social services continue to be limited and where they are available, they are insufficient, shoddy and collapsing. The authors were interested on the impacts of urbanisation on health situation and life expectancy of urban dwellers. This study is focused on the urbanisation and housing challenges.

Elizaberth (2013) researching on urbanisation, housing quality and environmental degeneration noted that housing is an issue that touches on the life of individuals as well as that of a nation; a great importance is therefore ascribed to the role it plays in enhancing human comfort by both nature and society. The author outlined that slow process of urban planning and zoning in the face of rapid urbanisation in most urban centres has resulted in poor layout of buildings with inadequate roads between them and inadequate drainage and provision of refuse evacuation. Thus, there is high incident of pollution (water, solid waste, air and noise) and adequacy of open space for urban land use. The author further stressed that dwelling units in sub-Saharan African countries such as Nigeria are substandard, and

dwelling are sited on slums. This result from combines effects of natural ageing buildings, lack of maintenance and neglect, wrong use of buildings, poor sanitation in the disposal of sewage and solid waste, wrong development of land, increasing deterioration of natural landscape. (World Bank, 2005) underlined that built up environ in many developing countries is fast degenerating. The factors responsible for this can be attributed to rapid urbanisation, rural urban migration and decades of steady economic downturn, decay of urban infrastructure and poor housing quality. While (Osuide, 2005) lamenting of some of the problems associated with built environment Nigrial noted that built environment is non-compliance to the provision of adequate ventilation. The scholar (Elizaberth) was more concern on accessing urbanisation, housing, and environmental degeneration. This work is interesting on urbanisation and housing challenges.

Rapid urbanisation experienced in Africa is driven by the pursuit of employment and better life which are often lacking in rural areas. This includes access to better facilities, higher standard of living and perception of increase opportunities. The consequent of population influx is occurring at a faster rate than the delivery of infrastructure. As such, the available infrastructure is overused, creating precarious living conditions for people who find themselves unable to secure affordable accommodation and livelihoods (Ikenna, 2017). The researcher further outlined that urbanisation and urban migration require attention in Africa, especially to limit the growing number of informal settlements, and to address negative, unplanned impacts on cities. There is a need to adopt appropriate planning approaches for the continent's future cities to address the rate and nature of rapid urbanisation. The author was focused on a new urban development policy to address the challenges of African cities, but this research is concerned with urbanisation housing challenges.

Idedeji (2023) researching on urbanisation and the significance of affordable housing underlined that rapid urbanisation taking place in Nigeria has made demand for housing to escalate especially among low-and middle-income families. The scholar added that the current supply of housing has fallen short to meet demand, thus leading to various challenges such as housing shortages, slum proliferation and inadequate infrastructure. Affordable housing plays a vital role in addressing these challenges and promoting sustainable urban development. The author however noted that the provision of affordable housing in Nigerian cities faces diverse obstacles such as limited land availability, insecure land tenure and high cost of construction materials and financing hinder the development of affordable housing

projects. Also, bureaucratic processes and insufficient regulatory framework contribute to delays and complexities in housing delivery. The author was more concerned in exploring the existing policies and intervention aimed at promoting affordable housing, evaluating their effectiveness and impacts as well as successful initiatives and implemented strategies. This study focuses on urbanisation and housing challenges.

1.9. Conceptual framework of the study

A number of concept and theories have been examined and reviewed in order to show their significance in this work in the domain urbanization and housing challenges in which this study dwells. In a whole work two theories and two concepts are used in this study. The concept of urbanisation and that of housing challenges are well defined and conceptualized. The theories include: The theory of self-generated urbanization (Davis, 1972) and Burgess concentric model (1925).

1.9.1. Conceptual framework of the study

This write-up is guided by the link that exists between urbanisation and housing challenges in Bamenda III. Some concepts were identified and defined to guide the understanding of this research. Concepts such as; urbanisation, and housing challenges which are directly linked to the topic have been carefully defined and conceptualised and used to facilitate the understanding of this work. The definitions adopted are conceptual and theoretical. The intention is to articulate these terms around the context and background of the research questions vis -à -vis the perception of the local population of Bamenda III so as to give them their meanings and significance through a cumulative development knowledge.

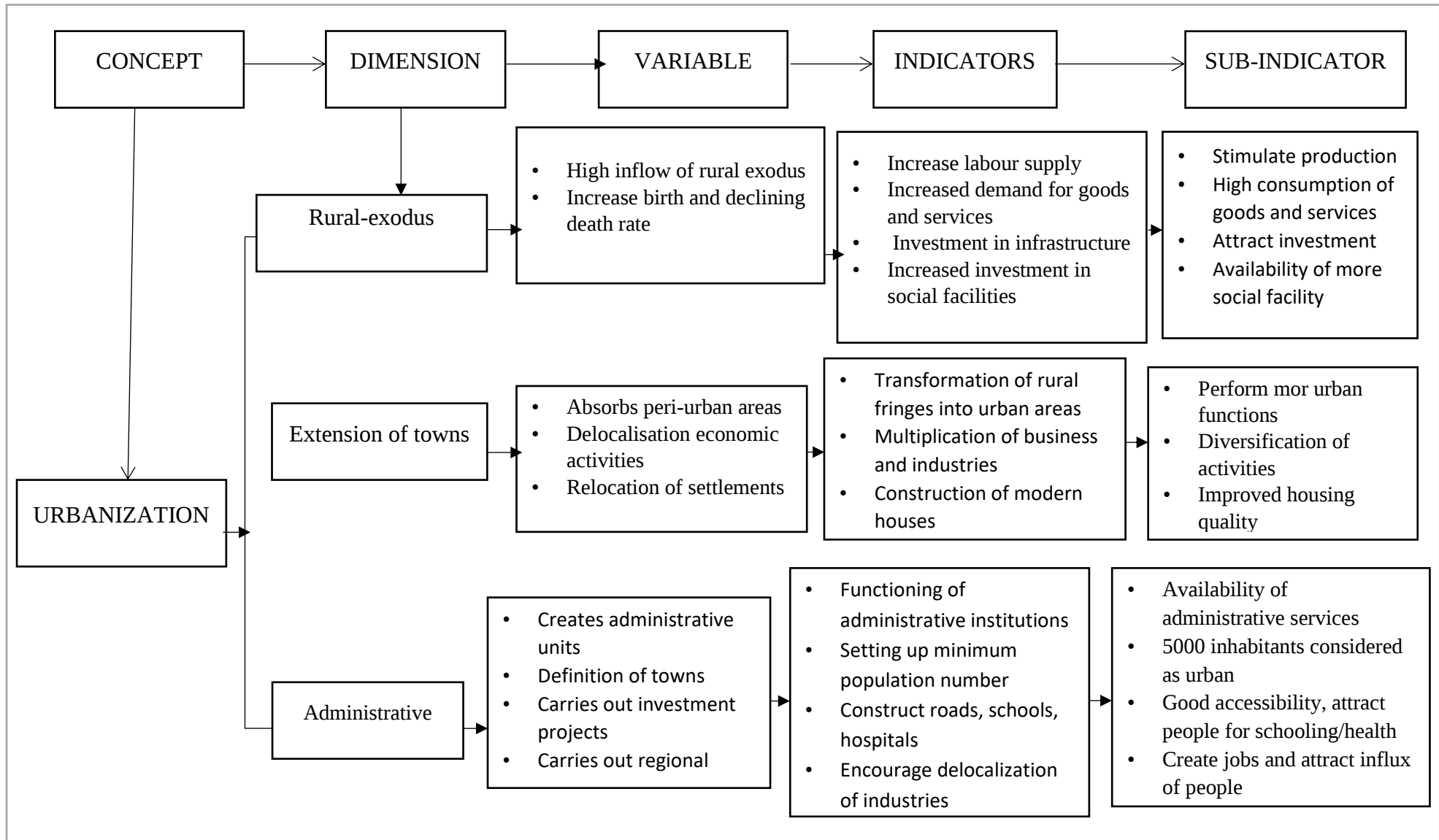
1.9.1.1. The concept of urbanisation

According to Gordon and Satterthwaite (2014) urbanisation refers to a broad-base rural -to-urban transition involving population, land use, economic activity, and culture or indeed any of these. Thus, it is frequently used to refers to changes in land use for specific areas (usually on the periphery of urban concentration) as this land become ‘urbanised’ and it is sold and developed for urban land use (for example the sale of plots for housing). Sanyaolu (2018) defined urbanisation as; the way population shift from rural to urban areas, “the gradual increase in the proportion of people living in urban areas”, and the way each society change.

As per “Burgel, “it is the transformation process of rural area in to an urban area is known as urbanization. This process has immense impact on rural economic Structure.”

according to “Bogue” “About 70.00% of the increase in city dwellers come from reproductive change (natural increase) and about 30.00% from rural-urban Migration.”

European Environment Agency defines urbanization as the increase in the proportion of people living in towns and cities. Urbanization occurs because people move from rural areas (countryside) to urban areas (towns and cities). This usually occurs when a country is still developing. The United State Environmental Protection Agency (US EPA) defined urbanization to the concentration of human populations in to discrete areas. This concentration leads to the transformation of land for residential, commercial, industrial and transportation purposes. It can include densely populated centers, as well as their adjacent peri-urban fringes. According to European Environmental Agency (EEA) urbanization is the increase in the proportion of people living in towns and cities. Urbanization occurs because people move from rural areas to urban centres. This occurs when a country is still developing. Urbanization within the context of this study, involves an increase in proportion of urban population (as a result of rural exodus and natural growth), the extension of towns in periphery and administrative policy.

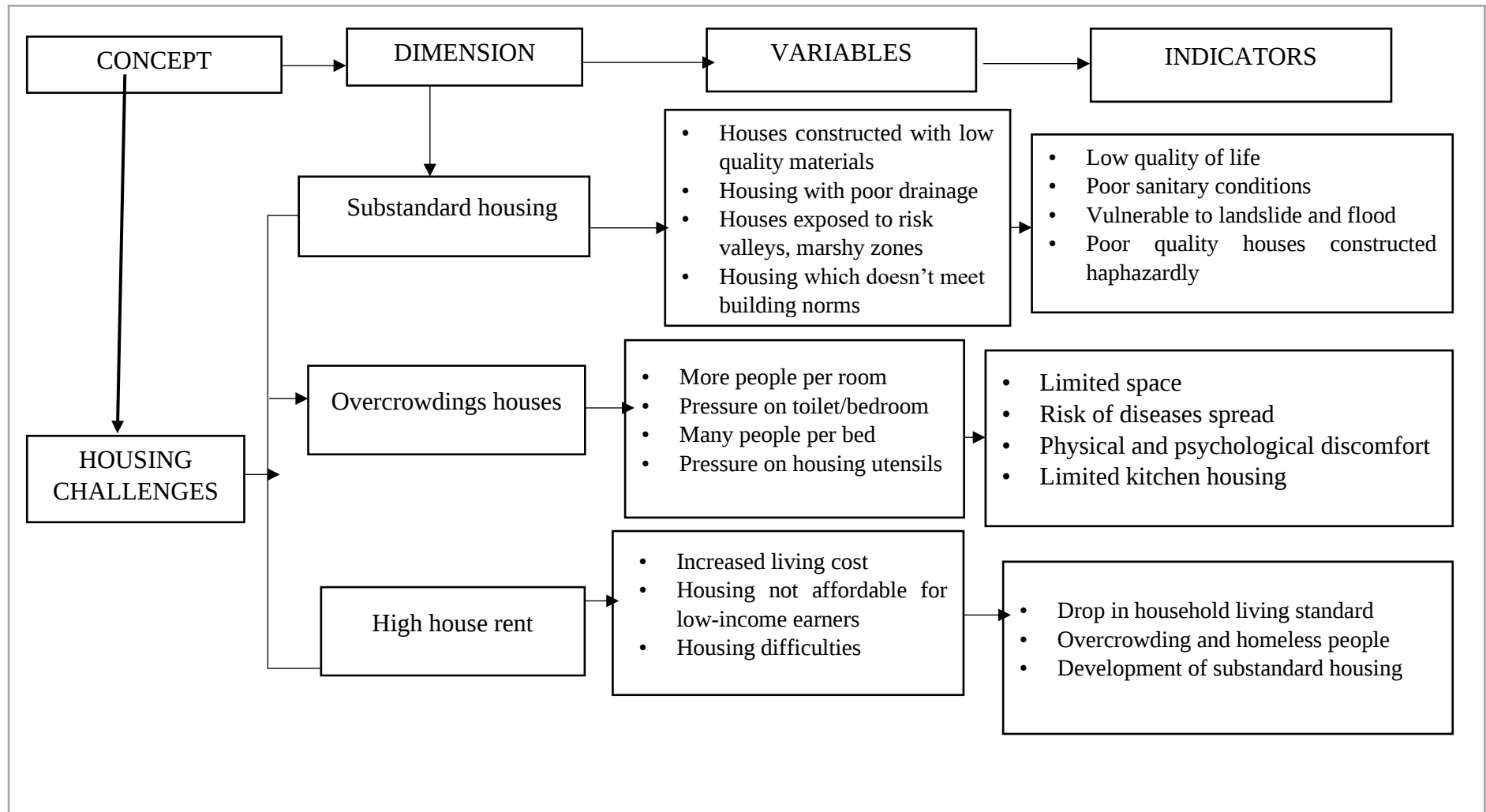


Source: *Fieldwork, 2023*

Figure 2: The conceptualization of Urbanization

1.9.1.2. The Concept of housing challenges

Urban housing problems according to (Iroegbu and Wogu, 2006) have to do with inability to provide sufficient and adequate housing facilities for teeming urban population. Consequently, a large proportion of the urban population is compelled to live in unplanned, overcrowded, and undesirable environment. UN Habitat III (2015) underlined that rapid and unplanned urbanization has led to growth of slums, sprawl, housing and infrastructure shortage, social segregation, and exclusion. Kuddus (2020) highlighted that most urban poor live in slums that are unregulated, have congested conditions, are overcrowded are positioned near open sewers and restricted to geographically dangerous areas such as hillsides, river banks and water basins UN Habitat's SDG11 based on sustainable cities and community noted rapid urbanization has led to increase in number of slums dwellers, unplanned urban expansion, climate change and inadequate and overburdened infrastructure and services. According to percentage of housing with at least 1 of 4 housing problems: overcrowding, high housing cost, lack of kitchen facilities <https://.countryhealranking.org> . Housing challenges within the context of this study refers to a situation where town dwellers live in substandard housing, overcrowdings, high house rent and construction of houses in vulnerable zones (Figure 3).



Source: Field work 2023

Figure 3: The concept of Housing challenges

1.9.2. Theoretical framework of the study

This theory is integrated in the problematic in relation to urbanization and housing challenges in Bamenda III. This theory inscribed in the framework of the theory of self-generated urbanization and Burgess concentric model. This was in a bit to give the work a scientific base and to use the theory as a point of reference.

1.9.2.1. The Theory of Self-Generated Urbanization (Davis,1972)

The theory of Self-Generated Urbanization by Davis 1972 suggested that urbanization occurrence requires two separate conditions, which are the generation of surplus products that sustain people in non-agricultural activities (Hawley,1981) and the achievement of a level of social development that allows large communities to be capable of working successfully alone. It is believed that this type of changes that result in urbanization took place simultaneously in the Neolithic period when the first cities emerged in the Middle East (Wheatley, 1971). This theory also holds that rural-urban migration was the source of this form of urbanization, as people began to move to the cities for factory jobs (Childe, 1950). Thus, industrialization was identified as the driver behind the exodus movement of people from the rural settlements to urban areas. Before the industrial revolution in Great Britain in the twentieth century, historical evidence showed that no society could be described as urbanized. It was after this period that the West began to industrialize rapidly and soon after the accelerated industrialization and then urbanization in the rest of the world through the last century to the present. This theory concludes that industrialization produces urbanization. This theory has also been queried for focusing on rural-urban shift within countries as the source of the urbanization, considering that there are other cities that are urbanized based on other factors, and not necessarily through rural-urban migration (Davis, 1972; Pred, 1977).

This theory will be useful in the frame work of our research in that urbanization is chiefly caused by an increase in population and the theory holds that rural-urban migration was the source of this form of urbanization, as people began to move to the towns for factory jobs that is an increase in urban population clearly must increase the distance to the edge of the city, because more people means more houses and more space to consume which is the same thing happening in Bamenda III municipality, so this theory relate to same phenomenon happening in Bamenda III municipality. This means that the theory of Davis is applicable in our research work because he focuses on rural-urban shift within countries as the source of urbanization, considering that there are other cities that are urbanized based on other factors, and not

necessarily through rural-urban migration. Urbanization is determined by a industrialization an increase in urban population clearly must increase the demand for housing, because more people means more houses and more space to consume. So, we see that when it comes to urbanization in Bamenda III municipality, an increase in urban population is the principal architect. So, this theory is directly applicable to urbanization in Bamenda III municipality.

1.9.2.2. The Burgess Urban Land Use Model (Burgess 1925)

The Burgess Urban Land Use Model of (1925), proposed a descriptive urban land use model that divided cities in to concentric circles expanding from downtown to the suburbs. This representation was built from Burgess's observations of several American cities, notably Chicago, for which he provided empirical evidence. The model assumes a relationship between the socio-economic status (mainly income) of households and the distance from the Central Business District (CBD). The further from the CBD, the better the quality of housing, but the longer the commuting time. Thus, accessing better housing is done at the expense of longer commuting times (and costs). According to this monocentric model, a large city is divided into six concentric zones:

Zone I: Central Business District (called the “loop” in Chicago) where most of the tertiary employment is located and where the urban transport infrastructure converges, making this zone the most accessible.

Zone II: Immediately adjacent to the CBD, a zone where many industrial activities locate to take advantage of nearby labor and markets. Further, most transport terminals, namely port sites, and railyards, are located adjacent to the central area.

Zone III: This zone is gradually being reconverted to other uses by expanding manufacturing / industrial activities. It contains the poorest segment of the urban population, notably first-generation immigrants living in low-cost housing.

Zone IV: Residential zone dominated by the working class and those who could move away from the previous zone (often second-generation immigrants). This zone has the advantage of being located near the major zones of employment (I and II) and thus represents a low-cost location for the working class.

Zone V: Represents higher quality housing linked with longer commuting costs.

Zone VI: Mainly high class and expensive housing in a rural, suburbanized setting. The commuting costs are the highest. Before the mass diffusion of the automobile (in the 1930s), most of these settlements were located next to rail stations.

This theory will be useful in the context of our research work in that urbanization is a process of expansion and reconversion of land uses with a tendency of each inner zone to expand towards the outer zone. More so, the theory also proposed a descriptive urban land use model that divided cities into concentric circles expanding from downtown to the suburbs. This means that the Burgess model is applicable in our research work because he believed that urban expansion is determined by zone III, and IV (Working class zone) and V, creating a transition zone with the reconversion of land use. So, we see that when it comes to urbanization in Bamenda III municipality, expansion and reconversion of land uses is the principal architect. So, this theory is directly applicable to urbanization in Bamenda III municipality.

1.9.2.3. Actors Network Theory (Latour and Woolgar, 1986, Latour, 1987)

It is a theoretical and methodological approach to social theory where everything in the social and natural world exists in a constantly shifting network of relationships. It posits that nothing exists outside those relationships. All the factors involved in social situation are on the same level, and thus there are no external social forces beyond what and how the network participant interacts at present. That is, it explains a successful theory by understanding the combination and interaction of element that make it successful. This theory fully applies with the role of urban planning in Tiko, for sustainable housing which shows how man activities and the policies put in place, is connected with sustainable housing development.

To liken this theory with the research variables, Actors represent the town planners in the municipality who have obtained academic knowledge both practical and theoretical on planning principles and development, to plan the environment and the various networks involve those factors influencing man activities on the environment and as a result, lead to growth and development .In the early century's where technology and planning for development had not yet been understood, nor incorporated into people activities, especially in the developing countries, the notion of planning and development too was still in its genesis. But as nature evolves, man' activities on the environment and ideology began to change thereby, influencing his environment in different ways and change became inevitable. This greatly applies in Bamenda III municipality as the embracement of the development

plan, Degree No 2007/115 of 23th April 2007, which has brought numerous planning policies into place as stated by the Cameroon law which started shaping the activities of the population in this municipality in respect to environment type and planning policies put in place. This is to say that none of these elements are idle rather, man activities is related to natural environment and in other words, man plan in respect to those factors and sustainability is greatly effective and achieved when proper planning is done before development takes place. With this, the aspect of environmental possibilism and determinism can come into play to facilitate man ability on the environment.

1.10. Research Methodology

Marshall and Rossman. (2006), cited by Sonke Behrends. (2011), opined that it is important to match the data collection method with the purpose of the study. The starting point of this research is developing and understanding the phenomenon of urban road transport performance. Developing this understanding requires a system approach in order to cover the interdependencies between urban stakeholders.

Research methodology involves all steps taken in data collection, treatment, and presentation of results. The methodology that was used in this work was the hypothetico-deductive approach with hypotheses as the point of departure which were subjected to verification. This methodology was structured in three phases, that is, data collection, data analysis and data presentation which was aimed at meeting the objective and hypotheses of the research. Several methods were used to acquire secondary and primary data. A good number of libraries and some archives were consulted to collect secondary information on urbanization and housing challenges, which included: libraries of the University of Yaounde 1, the libraries of University of Bamenda, archives from the Bamenda City Council, archives of Bamenda III council and internet websites. The Central Bureau of Census and population Studies “Bureau Central des Recensements et des Etudes de Population” (BUCREP) office, Ministry of Housing and Urban Development (MINHDU) Regional Delegation were used to gather more secondary information related to urbanization and housing issues in Bamenda III. This gave way for field work to carefully identify and observe the phenomenon of urbanisation in relation to housing difficulties in Bamenda III. Here, some selected household, stakeholders in the sector and council authorities in Bamenda City Council and Bamenda III Council were contacted, the information collected was either through field observation, administration of questionnaires and granting of interviews.

1.11.1. Data collection

This study made use of two main data types, which were secondary and primary data. It began with secondary data and the primary data. These two data sources constituted the two main data sources of the study.

1.11.1.1. Secondary source of data collection

The data obtained here were mainly qualitative and were gotten mostly through the exploration of documents. This involved the consultation and systematic exploration of research reports, periodic journals, conference papers, theses, dissertations, published and unpublished documents on urbanisation and housing challenges and related websites on road transport activities. Internet materials were downloaded and later exploited. These documents were exploited by analysing ideas of existing authors and research works on the topic and some adjustments and amendments were made. These consultations were realized from internet exploitation, libraries, and research institutions. The libraries of the university of Yaoundé 1 were used especially those of the faculty of Arts, Letters and Social Sciences (FALSH) and the library of University of Bamenda was also consulted. The intension was to find out what has already been done in the domain of urbanisation in relation to housing challenges and to gather more information on the research topic. Bamenda III Council plan was consulted to obtain statistics on the evolution of urbanization in Bamenda III. BUCREP office was visited to obtain demographic data of the population of the study area that was used to design the sample size of the population. All these were done to get information on housing challenges in Bamenda III resulting from urbanization.

1.11.1.2. Primary sources of data collection

This involved data gotten through field work which was largely constituted of quantitative data. Some was gotten from the council authorities. Related offices and resource persons were equally contacted. From these visits' information was collected by direct field observation, administration of questionnaires and granting of interviews to the stakeholders. Focus group discussions were conducted at Mile 3 to obtain information on Urbanisation in Bamenda III and housing challenges and implementation strategies in view of these housing challenges. In this perspective, field trips were organized wherein, the first trip was familiarisation with the field and start of data collection. Observation were made and photo taken which help the researcher to do a comparative view between secondary and primary data. The second field trip continued with data collection which took quiet long because of

the socio-economic crisis. Interviews were administered to government agents like the Government Delegate to the Bamenda City Council, Regional Delegation Ministry of Housing and Urban Development (MINHDU) of Bamenda, the head of council development plan in Bamenda III municipality. These personnel provided information on the role they play on urban management and the challenges they face in implementing sustainable housing policy. This data played a great role in the attainment of the objective of the study. Most quarters of the Bamenda III like the Bayelle, Sisia II and III, Mile 4 etc was easy to access these quarters and communicate with the inhabitants directly and also because these quarters are plague by urbanization.

1.11.1.3. Direct field observation

Concerning field observation, areas with poor roads, waste disposal, traffic congestion areas, and with substandard housing were selected for observation like Mile 4, Nken, Small Mankon. Areas with poor waste disposal were observed in Small Mankon, Nken and Mile 4. Risk zones were identified in areas such as Manka Taken, Bayelle Manda, Mulang, Bayelle III, Sisia II, Alege, Old Town, Mile 2 Junction, small Mankon, Mante-Ntente, Atiente and Bayelle II. This risk zone are houses constructed either in swampy areas or on steep slopes.

During field observation adaptive measures were also observed especially when rainfall intensity is high, which affects people living in swampy zones, and how people resort to build or live in substandard housing and how houses are constructed on steep slopes. The following stages were involved in the collection of field data.

State 1: Reconnaissance survey (meeting administrators and creating contacts)

The researcher visited the various administrative centres and created contacts with them in order to know the day they will be free for an interview. The administrated visited included the government Delegate to the Bamenda City Council, the Regional Delegate of MINHDU and the mayor of Bamenda III municipality. During these visits, permission was obtained from the Bamenda City Council (BCC), Bamenda III Council, Regional Delegation of MINHDU to permit the researcher carry out his research. Documents carrying information on secondary data concerning the Master Plan of Bamenda was obtained during visit to the BCC and document carrying information on council development plan for Bamenda III Council.

State 2: Pre-testing of questionnaires to ensure their credibility. 15 questionnaires were administered in Bayelle Manda, Atienta, Sisia II and Mile 2 Junction which aim was to see if

the questionnaires will produce the requires information and also to make sure that the questions were properly understood by the respondents.

Stage 3: Granting of interviews in Bamenda III

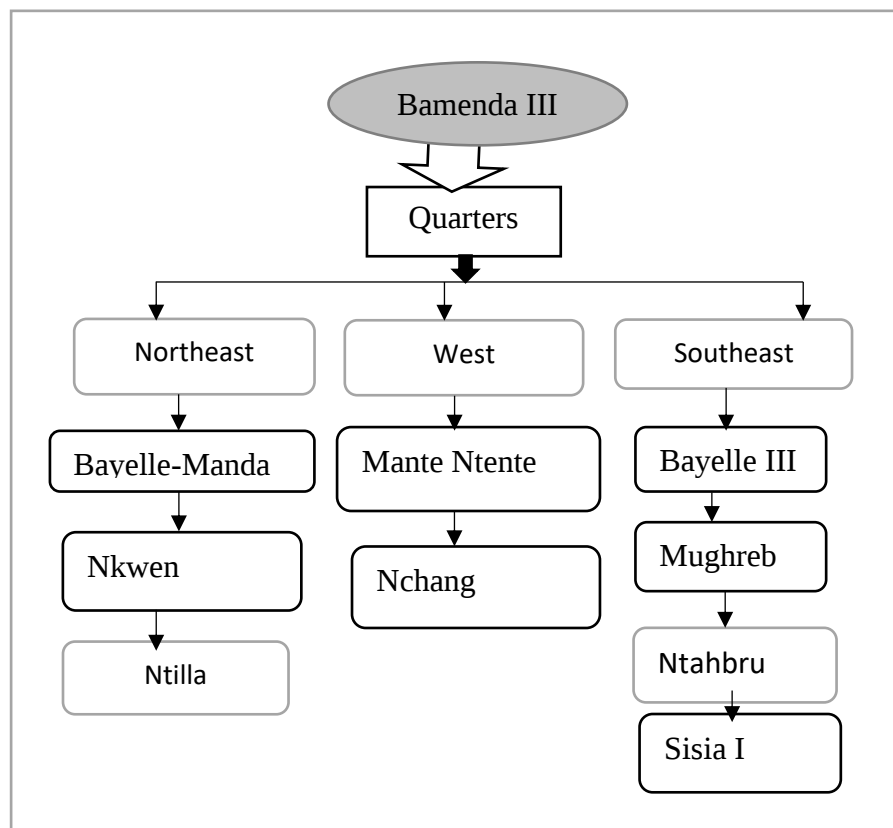
Interviews targeted resource person and related officials that could give and insight of urbanisation phenomenon and housing difficulties in Bamenda III. Implementation policy that they have put in place to ensure sustainable urban planning policy which aims at solving housing problems. With the help of question guide, questions were asked to personnel in charge of Housing and urban Development at the Regional Delegation of MINHDU, the Bamenda City Council (BBC) on behalf of Government Delegate of the BBC, head of development plan for Bamenda III council. During these interviews, the research was intended to get information on urban planning strategies put in place by the administration and the level of awareness and implementation of master plan. The responses of these interviews were recorded in a mobile phone and late extracted for analysis.

Interviews were also conducted with the population living in substandard houses and risk zones to what push them to them to live in such places, the challenges they face under such living conditions. A focus group discussion was also held with households living in substandard houses, risky areas. The focus group discussion had a maximum of 10 persons and minimum of 5 persons. This helped in having additional fact and, an insight on housing difficulties in Bamenda III. During the discussion, some gestures exhibited by dwell in substandard houses and vulnerable zones were recorded on a notebook which were later analyzed and interpreted.

1.12. Population of the study area

The population of the study area is made up of 9 quarters found in Bamenda III municipality. These 9 quarters include: Bayelle-Manda, Bayelle III, Mughreb, Mante Ntente, Ntahbru, Nchang, Ntilla, Nkwen and Sisia I. These 9 quarters regroup a total population of 49132 inhabitants and 8930 households (BUCREP, 2010 population and housing census). These quarters were grouped into three clusters namely northeast, western and southeast clusters. the 9 quarters made up the study area with vegetation in Bamenda III. These quarters were grouped in order to reduce the complexity of tables to be used in this work. Three were selected in the northeast which gave a total population of 19288 inhabitants two in the west giving a total population of 1332 inhabitants and fourth in the southeast that gave a

population of 28512 inhabitants. Figure 4 below presents the different selected quarters found in Bamenda III and grouped into cluster in order to facilitate this study.



Source: Adapted and modified from Mah V, 2010 page 16)

Figure 4: The different quarter in the three clusters of Bamenda III municipality

The 9 quarters were selected in Bamenda III municipality as shown below in table 1. This table shows the total population of in each selected quarter in Bamenda III and the number of households in each quarter was calculated in order to draw out the intended sample population for the effective administration of questionnaires (Table 1).

Table 1: Population of the study

Number	Quarters	Cluster names	Quarter population	Total cluster population	Total number of households	Total HH cluster
1	Bayelle-Manda	Northeast	1327	19288	239	3159
2	Nkwen		17807		2891	
3	Ntilla		154		29	
4	Mante Ntente	West	709	1332	113	216
5	Nchang		623		103	
6	Bayelle III	Southwest	14426	28512	2701	5555
7	Mugbreb		8138		1680	
8	Ntahbru		2632		505	
9	Sisia I		3316		669	
Total			49132	49132	8930	8930

Source: BUCREP, 2010 population and housing census. Household=HH

1.10.1. Sample size of the study

The sample size of the study area was draw from 8930 households in the study area following the 2010 population and housing census. The reason for this rational use of households was that it was very easy to administer questionnaires in households than individuals in the street and this was also to reduce cost and facilitate the work. Thus 4% of the households made up the sample population of the study area that produce an in miniature cross sections of the population. The reason for choosing a 4% sample size is in accordance with the postulation of Nwana (1982: page 92) which stipulated that:

- If the population of the study is in hundred, a 40% or more sample should be used,
- If the population is in many hundreds, a 20% should be used,
- If the population is in few thousands, a 10% will do and,
- If the population is in many thousands, a 5% or fewer samples will do (Nwana, 1982 quoted by Mah 2010).

Moreover, the 4% sample chosen was to facilitate the work given the fact that Anglophone regions of Cameroon has been facing and still facing socio-political crisis and it was not easy to administer questionnaires to a very large population.

The 4% sample size for this study was selected from the total number of households in each cluster using the formula; $YX \ 4/100$ where;

Y= number of households

X= multiplication sign

35= sample size chosen

From the total number of households, a 4% sample size household was selected. This 4% sample size gave 354 households to which questionnaires were to be administered. This sample helps the researcher to know the total number of questionnaires to be taken to the field for effective administration (table 2).

Table 2: The population of the study area and effective respondents

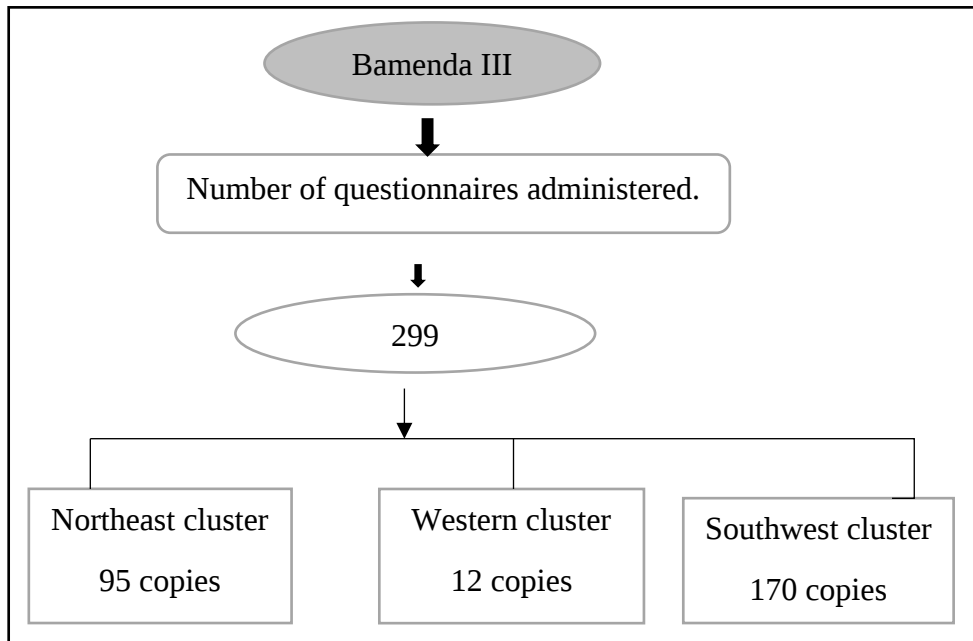
Number	Quarters	Cluster names	HH (Quarter)	Total HH cluster	Sample 2% size	Total sample size	Eff. Resp	Total Eff. Resp	% of Eff.Resp
1	Bayelle-Manda	Northeast	239	3159	9	125	9	95	100
2	Nkwen		2891		115		85		72.5
3	Ntilla		29		1		1		100
4	Mante Ntente	West	113	216	4	8	4	12	100
	Nchang		103		4		8		100
6	Bayelle III	Southwest	2701	5555	108	221	80	170	83.2
7	Mugbreb		1680		67		50		93.3
8	Ntahbru		505		20		20		100
9	Sisia I		669		26		20		94
Total			8930	8930	354	354	277	277	

Source BUCREP, 2010 population housing and census- projection.

HH: Household effective respondents

Table 2 further illustrates the different quarters in Bamenda III municipality, household's totals in the municipality, sample totals that were drawn from each municipality and each quarter, effective respondents in each municipality and in each quarter. The total of effective respondents and percentage of those effective respondents are equally illustrated by this table. The table below shows that a total of 354 questionnaires were administered in the field but only 277 of them were returned representing 72%

The spatial distribution of questionnaires is represented in figure 7 with 125 questionnaires distributed to the northeast cluster, 8 to the western cluster and 221 in the southwest cluster. This proportionate distribution follows the population size and the household totals to each municipality (Figure 5).



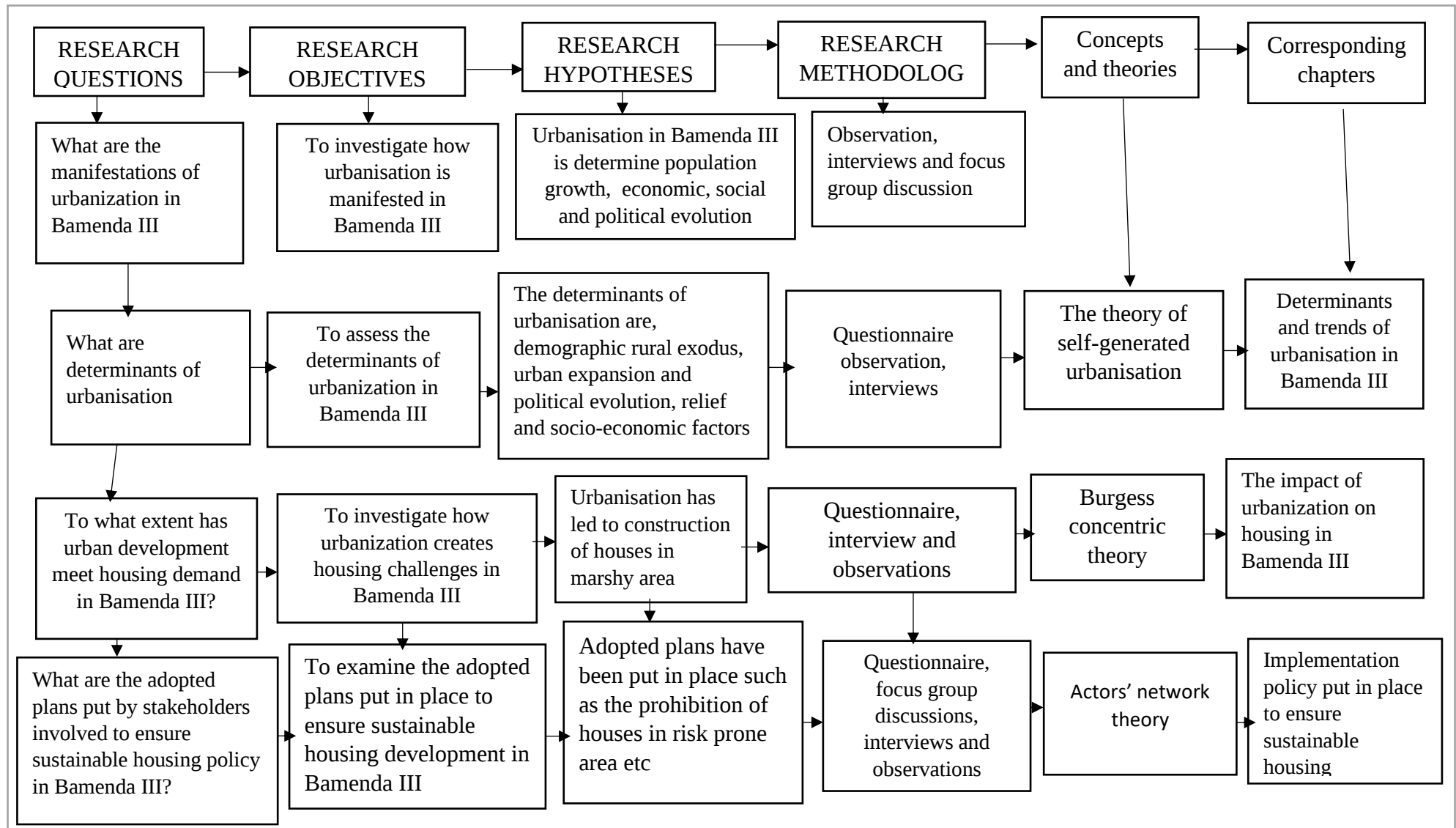
Source: Drawn from table 2

Figure 5: Spatial distribution of effective respondents

1.13. Administration of questionnaires

The administration of questionnaires followed a random cluster random procedure and a systematic random sample for each cluster where households were selected systematically in each cluster for administration of questionnaires. The questionnaires were prepared to draw information on urbanization and housing challenges and sustainable implementation policy in the Bamenda III municipality. This included aspects such as; urban growth, trend of urbanization, housing challenges and sustainable implementation policy. These questionnaires were administered in households which contained single and multiple response questions.

From these research instruments designed to collect data, a synthetic matrix table was conceived to illustrate the constructive framework in which the work was framed. This was designed from the research questions, objectives, hypotheses, methods, concepts/theories used to derive the various chapter outlines as seen in the synoptic table.



Source: Conceived by the Tamunting, inspired by fieldwork, 2023

Figure 6: The Synoptic Table

1.14. Operationalization of variables

A succinct look at the research questions, objectives and hypotheses shows that we have dependent and independent variables which need to operationalize to enable the building of a questionnaire and also the type of data to be collected.

Hypothesis 1: Urbanisation is determined by Rural exodus, population growth, urban expansion, and administrative policy.

Dependent variable: Urbanisation

Independent variable: Determinants of urbanisation

Table 3: The operationalization of the variable of hypothesis 1

Independent variable	Indicators	Dependent variable	Indicators
determinants of urbanisation	• Natural increase • Rural exodus • Urban expansion • Socio-economic factors • Political factors • Relief nature • Economic • Social	Urbanisation	Positive impacts • Increase population • More jobs opportunities • Accelerate economic growth • Increase infrastructures Negative consequences • Increase waste dumping • Traffic congestion • Consumption of • Water scarcity

Table 3 shows the operationalisation of variables for hypothesis 1. The variables are made up of dependent and independent variables. The independent variables are the determinants with indicators such as: natural increase, rural exodus, urban expansion, socio-economic factors, political factors and nature of the relief. While the dependent variable is urbanisation with its indicators being: increase in population, job opportunities, infrastructural development, waste dumping, traffic congestion and water scarcity. The operationalisation of variables of hypothesis one was followed the operationalisation of variables of hypothesis 2.

Hypothesis 2: Urbanisation has led to construction of houses in the steps slopes of Bamenda III

Dependent variable: Housing challenges

Independent variable: Urbanisation

Table 4: The operationalization of the variables of hypothesis 2

Dependable variable	Indicators	Independent variables	Indicators
Housing challenges	• Development of substandard houses • Overcrowding houses • Increase house rents • Occurrence of settlements in risk zones	Urbanisation and housing	• Rapid population growth • Non regulation of housing policy • High demand for houses

Table 4 shows the operationalisation of variables for hypothesis 2. The variables are made up of dependent and independent variables. The independent variable is urban housing with indicators such as: population growth, provide accommodation and high demand for housing. While the dependent variable constitutes housing challenges with indicators such as the development of substandard housing, overcrowding houses, increase house rents and occurrence of settlements in risk prone zones. The operationalisation of variable for hypothesis 3 was proceeded by the testing of variables for 3.

Hypothesis 3: Adaptation strategies have been put in place by different actors to ensure sustainable housing development in the Bamenda III

Dependent variables: Stakeholders involved.

Independent variables: Adopted plans.

Table 5: The operationalization of the variable of hypothesis 3

Dependable variables	Indicators	Independent variables	Indicators
Stakeholders involved in sustainable housing development	Government technical services • MINDUH • MINEPAT • MINECAF • MINTP Partners • UNDP • NGOs Local authorities • Council • Parliamentarians • SODO-DO Local population • Development associations	Adopted plans	• Giving incentives for construction of sustainable housing. • Provision of subsidies and other type of housing assistance • constructing public housing and incentives to community-based corporation, nonprofit and rental program • The development of affordable market and alternative financial system • Regulating and stimulating self - built housing and housing improvement like landlordism. • Enforce laws on building regulation and building restriction in risk zones • encouraging partnership between local and central government, private companies, and other stakeholders to realize housing project in local communities • robustness of designs for hazard prevention and greening.

Table 5 shows the operationalisation of variables for hypothesis 3. The variables are made up of dependent and independent variables. The independent variable is stakeholders with indicators as; MIDUH, MINEPAT, MINCAF, MINTP, UNDP, Council, private individuals, village associations and SDO and DOs. While the dependent variable is adopted plan with its indicators being: Signing of Decrees and adopting laws on housing, creation of government technical services, giving incentive for construction of sustainable housing, construction of public houses, enforcing laws on building regulation among others.

1.15. Data treatment, presentation, and analysis

Many types of data were collected in this research that were given different types of treatment before presentation, analysis, and interpretation. These types of data were essentially made up of qualitative and quantitative data. The data collected include interview data, questionnaire data focus group discussion data, observation data and cartographic data. As stated earlier, these data were treated separately and presented in the form of graphics, figures, and tables.

a) Data presentation

The processed information was presented using frequency tables, graph, bar and pie charts. Information obtain from interviews was presented in the form of tex. Photographic evidence as photos and plates.

b) Data analysis

The data collected from the field was analysed using descriptive and inferential statistics. Descriptive statistics was used to summarise participants socio-demographic data and other categorical data while inferential statistics were used to draw conclusions based on the study of sample population. Satellite images were analysed using EDRAS IMAGINE 9.1 and ARCGIS 10.1 while pictures and plates were processed with adobe photo shop Cs6. Quantitative and qualitative data were used to evaluate used to evaluate the hypothesis and conclusions drawn based on the analysed data.

1.16. Analysis of remotely sensed data

a) Presentation of remotely sensed data

The data that was used for land use analyses involved multi-temporal, multi-spectral and multi-resolution range of land imagery from different sensors with the same band combination and different pixel resolution. The choice of images used was based mainly on the availability of good quality images capable of producing the most desired result. The observation period chosen for land use analysis was 2000 to 2023. The choice of this period was to facilitate a comparative analysis of the land cover and land use change vis-à- urbanisation challenges and management strategies. All the satellite images obtained from Landsat maps of 1970s and 2023 are put in tagged Image Format (TIF) which permit them to conserve their geo-referencing characteristics

which allow the easy integration into the platform of the image treatment software. These images were used to examine the changes in the face of this town over the years and to see if the changes have led to urban extension. This enables the researcher to make an assessment on the evolution and expansion of the Bamenda III.

b) Processing of remotely sensed data

Landsat satellite images were obtained from isolated bands with each having different reflectance corresponding to particular surface features peculiar to each of these bands. They combined into composite multi-band images and treated in a remote sensing plate form for land cover and land use analysis. The shape file of Bamenda was extracted from an existing data base and overlaid on the mosaic of the four-image band and a subset of the image covering Bamenda was created for each of the two reference periods.

An unsupervised classification of each of the images was carried out for spectral discrimination into six classes. A high-resolution satellite image was used to verify this classification. Based on verification, a supervised classification was carried out using the false color composite of the images into four classes of interest in terms of land cover and land use variability and evolution. This classification permitted an appreciation of dynamics in land cover and land use in Bamenda. After classification, the resulting images was exported to ArcGIS 10.2 plate form for layout. This was followed by results and analysis. Many tools and instruments were used in this study which assisted in the collection of data (table 6)

Table 6: Tools, instruments, and uses.

Tools and instruments	Uses
A digital camera	To capture phenomena
GPS	To collect waypoints
Questionnaire	To collect quantitative data
The eye	It was used to observe phenomena
Google maps	To collect spatial information on space and to verify roads and relief maps realized
Adobe Photoshop	To enhance photos and clear off impurities
ArcGIS (shape files) and Adobe illustrator	To realize maps
Microsoft word and excel	To treat qualitative data and to obtain graphs
Appendices	For the clarification of assertions made in the study

The work genuinely began with a plan adopted for the reader to have a clear rundown of the content of the work from general introduction to general conclusion.

1.17. Plan of work

The general introduction of this work covers the background to the study, delimitation of the study, problem statement, research questions, objectives, and hypotheses of the study. The literature review, concepts and theories related to the topic are also examined in the general introduction. This section of work equally contains the research methodology.

1.17.1. Dissertation chapter layout

The study consists of three chapters which are further subdivided into sections. These sections largely include the introduction, discussions of the data presented in the chapter testing of hypothesis of each chapter and finally a conclusion which ultimately crowns the chapter. This conclusion simply recaptures and summarizes the main issues raised and discussed in the chapter and introduces the next chapter.

Chapter one focuses on the determinants of urbanisation. This chapter examines the factors of urbanisation and the consequences of urbanisation, bringing out positive and negative consequences of urbanisation. The main goal of this chapter is to validate hypothesis 1 which states that, the determinants of urbanisation are, demographic rural exodus, urban expansion and political factors.

Chapter two elaborates on urbanisation and housing challenges. This chapter assesses how urbanisation brings about housing difficulties. The main objective of this chapter is to validate hypothesis 2 which state that Urbanisation has led to housing challenges in the Bamenda III

Chapter three examines adopted plans put in place by different actors to ensure sustainable housing development in the Bamenda III municipality. This chapter examine the adopted strategies put in place by the different actors involved in housing management to ensure sustainable housing in the Bamenda III. The data collected, presented, analysed, and interpreted in this chapter enables us to validate hypothesis three, which state that adopted plans have been put in place by different actors to ensure sustainable housing development in the Bamenda III municipality.

General conclusion focuses on summaries of the findings, conclusions and suggestions or recommendations and finally references.

CHAPTER I

THE DETERMINANTS OF URBANIZATION IN

BAMENDA III

2.1. Introduction

The rate of urbanization in Bamenda III over the years has experienced rapid development in its size, spatial growth, and functions. This rapid urban growth is due socio-economic factors, in-migration, natural increase, urban expansion, and political factors. This rapid urbanisation is accompanied by benefits such as increase population, more job opportunities, accelerated economic growth and infrastructural development. As much as urbanisation has brought benefits, it has also caused problems which ranges from waste dumping, traffic congestion, housing problems, consumption of agricultural land and water scarcity. Based on the temporal delimitation of this study, four time showing the evolution of urban challenges have been examined to show how urban challenges have evolved over time. These periods (2000, 2010 and 2020) were chosen based on the two master plans of the town (1985 and 2012 master plan respectively) that falls within these time periods. This chapter, therefore, examines the determinants of urbanisation, the spatial evolution, and the impacts of urbanisation in the Bamenda III municipality.

2.2. Population evolution in Bamenda III

The growth of towns that started in the 17th century due to the advent of industrial revolution has evolved progressively. The rate of urbanisation in sub-Saharan Africa since the 1970s has significantly evolved. Cameroon particularly is experiencing rapid population growth in the Bamenda III especially in urban areas which has accelerated urban growth. The urban population was 18% in 1967, 22% in 1976, and 40.1% in 1991 and presently, it is estimated at 51.5% (BUCREP, 2010). The situation of Bamenda town is very peculiar with a very high growth rate. Bamenda has witness remarkable increase in its population for the years. The National Population and Housing Census of the 1976-1987 in Cameroon showed that Bamenda was ranked 4th in Cameroon with a 7.8% average annual growth rate amongst town of 1000 inhabitants and 5th between 1987-2005 with average annual growth rate of 6% amongst towns of more 50000 inhabitants (Ngoran, 2013). Currently, Bamenda urban space has a population 269530 people and a surface area of 225km² with population density of 718p/km² (BUCREP,

2010). This high population pressure is attributed to a number of factors which are high fertility rate, early marriages very common among teenage (17-18years) who start child bearing at the age of 19years (Nkwemoh, 1999). Lack of family planning education and the use of contraceptive is slow. The culture, custom and tradition of nursing children for wealth and reduction in infant mortality due to improve medical facilities explain this increase in population growth which lead to the evolution of urbanization in Bamenda III over time and space. Table 7 shows the trends of population growth in Bamenda municipality since 1976.

Table 7: Evolution of population in the Bamenda urban space in general and Bamenda III in particular between 1976-2030 projections

Years	Bamenda urban space	Bamenda III
1976	48111	16358
1987	110142	37448
2005	269530	91852
2030 projections	404779	105244
Total	832562	250902

Source: BUCREP, 2005 and 2010 projections

Table 8 shows the evolution of Bamenda population from 1976 to 2005 and 2030 projection. From the table, the increase in population has become a call for concern. Since 1976 a population of about 16358 was registered in the Bamenda III and 48111 in the Bamenda urban space and within 1987, a population of about 37448 was registered in the Bamenda III and 110142 in the Bamenda urban space giving a way to the 2005 population of 91852 and 269530 which we experience a tremendous increase leading to urban evolution and still projected to increase by the year 2030 to 105244 inhabitants in the Bamenda III and 404779 in the Bamenda urban space which is clear evidence to show that the population of Bamenda III has highly evolved.

2.3. Factors of Urban Growth in Bamenda III

Urbanisation is a very old concept, from inception, towns have grown and expand over time and space. The town of Bamenda in general and Bamenda III municipality in particular have experienced rapid growth since the 1970s. In 2008, the United Nation Population Division

(UNPD) pronounced that half of the world's population was living in urban areas. This rapid urban growth is explained by many factors which are socio-economic, demographic, physical and political factors. rural-urban migration, natural growth, urban expansion, multiplication of economic activities. During field survey, respondents' opinions were sought on the factors responsible for urbanisation in the Bamenda III municipality and finds revealed that the determinants of urbanisation are population growth, urban expansion, socio-economic factors, political factors and the nature of the relief (Table 8).

Table 8: Factors of urban growth in Bamenda III

Number of clusters	Number respondents	Factors of urbanisation				
		Population growth	Urban expansion	Socio-economic factors	Political factor	Relief factors
Northeast	95	28	15	19	21	12
West	12	3	2	3	3	1
South west	170	60	23	29	41	17
Total	277	91	40	51	65	30
%	100	32.8	14.4	18.4	23.4	10.8

Source: Field work, Tamunting Hycenth 2023

Table 8 shows factors responsible for urban growth in Bamenda III. Based on table 8, population growth represents 32.8% amongst the factor of urbanisation. This population growth result from rural exodus and natural population increase. Political factor constitutes 23.4% of the factor the factors of urbanisation. This political factor is government policy that transforms the status of a town. This government policy are presidential Degrees organising the administrative set up of regions and towns as well as Degree setting council. The government also stipulates criterion of urban settlement. Degree No 2007/115 of 23 April creating Bamenda III Council accelerated urbanisation process of Bamenda III. Socio-economic activities represent 18.4% of factors of urbanisation. This is explained by the fact that the city of Bamenda as a whole over the four last decades has witnessed a multiplication of economic activities such as commerce, services and transformation sector as well social facilities and higher institutes of learning that have pulled in population from her surroundings. All these economic activities have been extended in Bamenda III and thus accelerating urban growth. Urban expansion made up 14.4% of the factors of urbanisation in Bamenda III. This is justified by the fact that the town of Bamenda in general and Bamenda III in particular has been rapidly expanding and absorbing

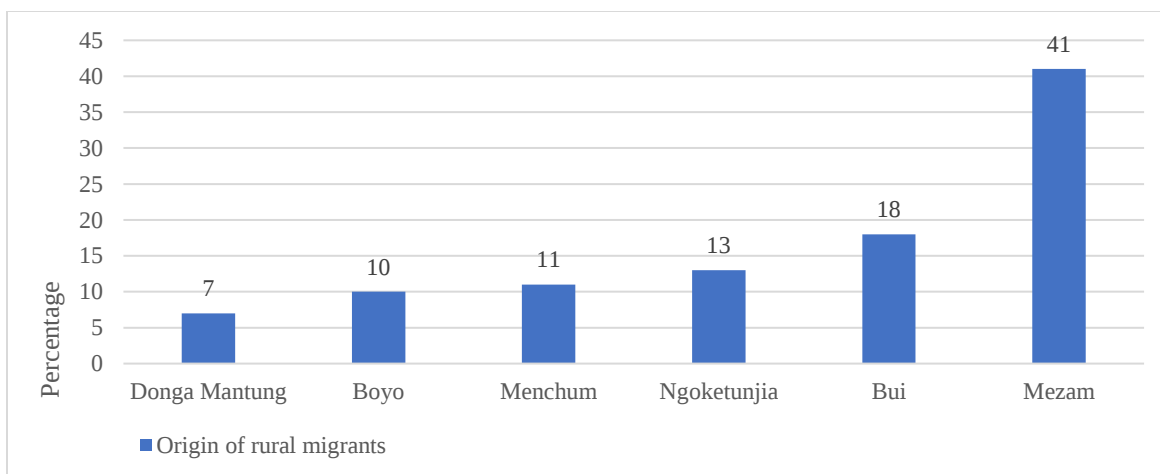
rural fringe, thus transforming urban peripheries into urban status. While relief factor represents 10.8 amongst the factors of urbanisation. This due relief has facilitated the construction of settlements, the escarpment of Bamenda has enabled the construction of settlements at the foot of the escarpment because of its relatively low surface. To have an insight of the factors of urbanisation, the factors listed on table will be examined more detailly in the sub-chapters below.

2.3.1. Population growth

Rapid population growth in Bamenda III is due to natural increase and in-migration is seen as one of the factors responsible for urbanization in Bamenda III. Results from the first official Population and Housing Census conducted in Cameroon in 1976 revealed that, the population of Bamenda was 16358 inhabitants. While the second official Population and Housing Census of 1987 gave Bamenda III a population of 37448. According to the results of the 2005 official population and housing census, the population of Bamenda was 91852 with a population growth rate of 6% (BUCREP, 2005). Since 2005, no official population and housing census has been conducted in Cameroon and as such, the population can be projected up to 2035 during which Cameroon is expected to emerge. Based on report from Bamenda III council, the population of Bamenda III in 2008 was 47000 and 48000 in 2009, while recent figure shows that the current population stand at 15000 inhabitants. This population growth result from rural exodus and natural increase.

2.3.2. Rural exodus

Rapid urbanisation in Bamenda III municipality has been engendered by rural exodus. This in migration are mostly migrants from the surrounding Divisions from the North West Region and also from Mezam Division. Mbanga (2018) noted that the population of Bamenda III municipality is constantly increasing due to positively net migration. The municipality serves as gateway to four administrative divisions of the North West Region, notably; Boyo, Ngokrtunjia, Bui and Donga Mantung. The people of these areas easily migrate and settle in this municipality. Find from field survey shows that migrants in this municipality come from Mezam, Bui, Menchum, Boyo, Ngoketunjia, Momo, Donga Mantung and from the west region (Figure 7)



Source: Field work, Tamunting Hycenth 2023

Figure 7: Main areas of high influx of migrants into Bamenda III

Table 7 shows the main places where inflow of migrants come from. It is observed that most of the migrants come from Mezam (41%). These are migrants from subdivisions of Mezam such as Bafut, Santa and other rural areas of Mezam. Inflow of migrants from Bui Division represent 18%, this is the main area where migrants out of Mezam Division come from. The uprising socio- political crisis of 2016 in the North West and South West of Cameroon, Bui Division is one of highly affected area. The conflict in this zone has caused people to flee into Bamenda III and other parts of Bamenda for safety. Ngoketunjia made up 13% of the areas where most of the rural migrants come from. This is due to proximity with Bamenda III that permit people from Ngokentujia to easily move to Bamenda III in search of jobs and schooling. Also, the socio-polical crisis has pushed people to move to Bamenda III. Migrants from Menchum represents 11%, these migrants are also attracted by better opportunities in Bamenda III. The socio-political crisis has also forced migrants to move to Bamenda III. Migrants from Boyo (10%) and Donga Mantung (7%) moved to Bamenda to search of better life. These areas have been hit by socio-political crisis also, thus the movement is also explained by push factors resulting from the crisis Figure 8 (next page) shows main areas where rural migrants come from. Above all the high inflow of rural migrants from Bui, Menchum, Boyo, Ngoketunjia and Donga Mantung Divisions into Bamenda III are motivated by quest for better opportunities such as jobs and learning in university and higher institutes. However, the uprising of the socio-political crisis suddenly forced high number of migrants to move to Bamenda III, especially from areas as Bui, Boyo, Menchum and Ngokentujai Divisions,.

Figure 8: Migrants in the Bamenda III

Figure 8 show the movement of movement of migrants into Bamenda III. It is seen that migrant's influx into the northeast of Bamenda III are from Bui, Donga Mantung, Boyo and Menchum Divisions. The movement of migrants into Bamenda III from the east are migrants from other parts Bamenda such as Akum, Awing and Santa. The inflow of migrants from the south west are from Bamenda I. While the movement of migrants from the north into Bamenda III are from Bafut and Netesoh. Thus, high population growth for the last past four decades is due to high inflow of rural migrants into Bamenda III. Apart from high rural-urban migration that has contributed to high population growth, natural increase is also responsible for population increase in Bamenda III.

2.3.3. Natural population increase in Bamenda III

Natural increase in the difference between birth and death rate. Birth rate has increase while death rate has declined for the last four decades in Bamenda III. Census publication of 2005 revealed that there has been population a population increase of about 06% per year. This is as a result of decrease in death rate of about 3%. The decrease in death rate is due to improvement in health care delivery and a gradual shift from local care practices and improvement in nutrition. During field survey, the number of child bearing per home was accessed (table 9)

Table 9: Number of children per woman, (age 0-14 years) per home in Bamenda III

Number of clusters	Number respondents	Number of children per home				
		1-2	2-3	3-4	4-5	5-7+
Northeast	95	12	22	30	21	10
West	12	1	3	4	3	1
South west	170	20	43	57	35	15
Total	277	33	68	91	59	26
%	100	11.9	24.5	32.8	21.2	9.3

Source: Field data Tamunting Hycenth, 2023

Table 4 shows the number of children per woman, age 0-14 years in a household. It can be observed that the number of children (3-4) per woman represent 32%, this implies that the number children 3-4 per woman recorded the highest. This and indication of high birth rate. The number of children 2-3 per woman constitute 24.5%, while with 4-5 children per woman made 21.2%. this shows that number of childbearing per woman is high. The number of children per woman (1-2) children represent 11.9%, is an indication that the number of women with few

children are low, thus the high number of children of three and above per woman is an indication of high birth rate. The number of children 5-7 and above per woman stood at 9.3%, shows that childbearing per woman is high. It is seen that number 3 children 3 and above are high, implying that childbearing per woman is high, thus leading to high population growth. Another determining factor of urbanisation in the Bamenda III is political factors.

2.4. Influence of politics on the growth of urbanisation in Bamenda III

The political dynamics in the status of Bamenda from 1973-2023 has also contributed to the increase in urbanization in Bamenda. The change in the status of Cameroon from federal to unitary state through a referendum in 1972 brought great changes in Cameroon and Bamenda in particular. With the creation of the unitary state in 1972, the Bamenda Town Council (Mankon Area council) was changed to Mankon Rural Council. In November 1977, the status of the council was raised to an urban council. This brought significant infrastructural development like roads linking the central business district (CBD) and residential quarters like Nkwen, Mile 3, Mile 4, Mughem, and Bayelle III. This attracted more people into the town leading to urbanization.

Equally, the presidential Decree of January 2008 which upgraded Bamenda from an urban to a city council and Ministerial Decision No. 2007/115 of 23rd April 2007 creating Bamenda III council contributed to the increase urbanization and subsequently transforming the urban land scape of Bamenda. This brought significant changes in terms of infrastructural development like roads (the tarring of road, from Tubah-Nkwen, Bafut to Bamenda III and the extension of pipe born water and electricity to quarters that lacked these facilities (for example Bangshie and Ntahnka). These facilities attracted more population into the town opening flood gate for uncontrolled urban expansion.

Beside the change in the status of the town, the Anglophone crisis that started in 2016 has led the migration of many people from the neighboring Division of the Northwest region in to Bamenda III like the case of many inhabitants from Ndop also brought a significant change in the population of Bamenda III. This led to an increase in urbanization as more people especially from Bui, Boyo and Ngoketunjia moved into Bamenda III. Prior to the crisis, Bamenda being the head quarter of the northwest region of Cameroon, acted as a receiving town to those that left the interior villages in search of work, educational opportunities. The crisis forced many people from

the region to Bamenda due to insecurity in their areas of origin like the Kumbo people. These crises attracted many people into leading to increase in urbanization. This increase in urbanization resulted to uncontrolled expansion of the town into the peripheries, there by further absorbing the periphery and transforming into an urban space.

2.5. Urban Expansion

Urban expansion is also responsible for rapid urbanisation in Bamenda III. As town grow outward into the periphery, settlements around the urban periphery are being absorbed by urbanisation process. Consequently, these settlements at the urban fringes are transformed into urban status due to delocalisation and movement of people from the city centre to the periphery. Robin et al (2015) underpinned that growth by expansion often occur at the edges of existing urban areas and refers to the appearance of new parts of a city, it emerges when disconnected developments and residential settlements that do not form part of the urban area start to be incorporated into city limits due to physical expansion pressure. This process is by diminishing commuting distances to the urban core, which allow the over expanding absorption of discontinuous settlement on the periphery into an existing urban fabric. The expansion of Bamenda III has been gradual since the year 2000, where much of the land that was covered by vegetation has been transformed into urban space mostly due to population growth (figure 9) shows the trend of urban expansion.



Figure 9: Land use and land cover analysis in the Bamenda III for 2000

Table10: shows the area of the different Land Use Land Cover Situation (LULC) patterns in 2000 (Bare surface, Built-up, Savannah grassland, Forest, and Water) in kilometers square and in percentages in the Bamenda III municipality.

Table 10: Land use and cover situation of 2000 in the Bamenda III Municipality

Surface area in Km ²	Surface area in Km ²	Percentages
Built-up	10.96	13.16
Forest	42.59	41.50
Bare surface	57.12	43.38
Savannah grassland	42.66	15.22
Water	1.87	2.25
Total	83.29	100.0

Source: Data derived from the Land Use Land Cover Situation (LULC) map of the Bamenda III Municipality in 2000

Despite the improvement in road network in Bamenda III, the economic crisis that hit Cameroon in the late 1980s was accompanied by a negative growth rate 3% to 4%. The government had to apply very strict budgetary policies which led to the reduction on public investment on social infrastructures and facilities. In 1993, there was a 70% reduction in the salaries of public servants which was escalated by the 50% devaluation of the CFAF in January 1994, thereby increasing the rate of inflation in Bamenda III. This was followed by the closure of restructured, semi public and private enterprises, retirements and lay- offs of staff. This led to low investments on housing development and high expenditure on consumers good. In addition, this resulted in a sharp increase in urban poverty pushing a large proportion of the population to unauthorized locations such as on steep slopes (Ndza Sisia, Mante-Ntente, Ntilla among others).

The Structural Adjustment Plan (SAP) was instituted to stabilize the economic situation of the country. This denotes states recession from the provision of social amenities, the retrenchment of workers and salary slash. This led to a fall in real income and swerved the attention of the government and individuals from housing construction and maintenance of most of the infrastructure built before and after independence. Hence, the town was deprived of basic infrastructure and the deterioration of existing ones. This resulted in increased poverty associated

with poor housing conditions and environmental deterioration. This situation incited spontaneous settlements by low-income earners on steep slopes and neighborhood such as Bambili and Atiente with accompanied consequences.

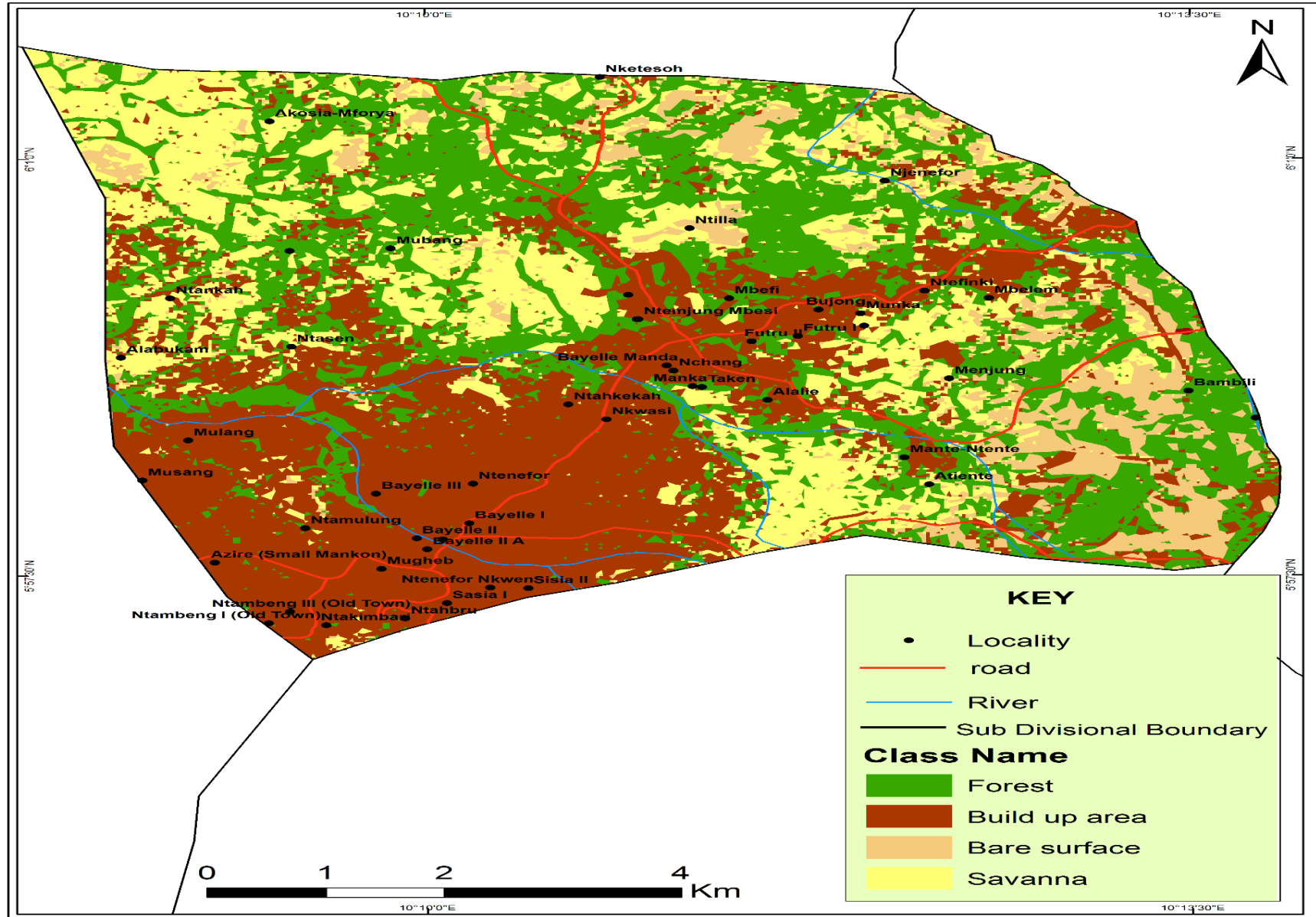
This situation compelled the planning authorities to draw up the first Master Plan of Bamenda in 1985. The Master Plan was aimed at organizing and planning housing and socio-economic, cultural, and environmental activities, monitoring and controlling land use and eliminating incompatible land uses (Sule, 2005) in the town. This was due to the fact that a lot of valuable time which could have been used to by authorities in arranging the town, was spent on trying to revamp Cameroons economy affected by the economic crisis, thereby, worsening the housing situation in the Bamenda III municipality.

2.5.1. Spatial Evolution of the Bamenda III Municipality Urban Space in 2010

According to the results from the Bamenda City Council report (2015), the population of Bamenda increased from 203,480 in 1987 to 427,149 inhabitants in 2005. Furthermore 18.6% of the population of the North West Region lived in Bamenda and Bamenda III municipality with 91852 inhabitants while at the National level; Bamenda had 1.8% of the population of Cameroon. The presidential Decree No 2008/021 of 17th January 2008 changed the status of Bamenda by creating the Bamenda City Council (BCC), thereby dividing Bamenda in to three Sub-Divisional Council Areas. These Sub-divisional councils are Bamenda I (Bamendakwe land area), Bamenda II and Bamenda III (Nkween and Ndzah) (Bamenda Master Plan, 2012). With this, Bamenda consolidated multiple administrative functions as Divisional capital, Sub-divisional capital and Regional capital of the North West Region which acted as a pulling force, attracting many people to work in Bamenda III municipality and render services especially with the creation of several schools ranging from primary, secondary to University level which contributed in swelling up the population of Bamenda III municipality, implying an increase in demand for housing.

This period witnessed dramatic changes in infrastructure such as schools, pharmacies, churches among other services. In addition, educational institution like Government secondary school, primary and Nursery among others attracted many students. All these services acted as driving forces that resulted in dramatic growth in the neighborhoods and increased the demand for housing in the Bamenda III municipality.

The Bamenda III market and the park also continued to attract migrants especially businessmen from West region of Cameroon to settle around this area. Most of the businessmen did not see the need to go very far from the Market and the park. This resulted in the growth of neighborhoods like Ntasen and Nkwen Sisia II as the land in these areas were very cheap and with proximity to the market. The growth of these settlements deals with the situation. Thus, many housing structures were constructed without compliance to the planning laws and regulations. Satellite imageries for 2010 were downloaded and a land use and land cover map were produced using GIS Packages as shown on figure 10.



Source: Landsat 8 (2010), Google map NIC, Google Earth and fieldwork (2023)

Figure 10: Land use and land cover analysis in the Bamenda III for 2010

Table 11 presents the area coverage of the different LULC situation in 2010 (Forest, Built-up, Savannah grassland, Bare surface, and water) in kilometers square and in percentages in the Bamenda III municipality.

Table 11: Land use and cover situation of 2010 in the Bamenda III Municipality

Surface area in Km ²	Surface area in Km ²	Percentages
Built-up	23.71	23.10
Forest	16.49	12.52
Bare surface	17.87	19.74
Savannah	19.88	19.37
Water	1.18	1.5
Total	102.62	100.0

Source: Data derived from the LULC map of the Bamenda III Municipality in 2010

2.5.2. Spatial Evolution of Bamenda III municipality Urban Space in 2020

The Bamenda III municipality has witnessed a further increase in population of 91852 (Bamenda city council report, 2015). The period between 2010 and 2020 witnessed significant growth due to the presidential Decree transforming Bamenda in to a city council. This decentralization of functions increased the degree of provision of social infrastructure and services in the city. The sub-divisional councils were given powers and finances to carry out developmental projects in their council areas. This period witnessed an increase in population, tremendous changes in the land uses cropping up. Built-up areas have increased rapidly to meet the needs of the rising population. There has been the proliferation of so many schools, hospitals, churches, bank among other service as shown on the map, or picture. This development has facilitated the expansion of the town from the Centre towards the urban fringes. The periods saw the increase in land values especially within the Urban Space resulting in spatial expansion and intensification of land uses. This frayed the urban fabric and increased pressure on land, far more than the case in the early 1990 and 2000. As a result, the new arrivals, especially the poor displaced by housing market have little alternative than to occupy marginal areas (along river bank, hilly slopes, and swampy areas) where rents and land prices are relatively cheap. Satellite imageries for 2020 were downloaded and a land use and land cover map were produced using GIS Packages as shown on figure 11.

Figure 11: Land use and land cover analysis in the Bamenda III for 2020

Table 12 shows the surface area of the different Land Use Land Cover Situation (LULC) patterns in 2020 (Forest, Built-up, Bare surface, Savannah grassland, Water) in kilometers square and in percentages in the Bamenda III municipality.

Table 12: Land use and cover situation of 2020 in the Bamenda III Municipality

Surface area in Km ²	Surface area in Km ²	Percentages
Built-up	26.45	29.22
Forest	9.02	10.83
Bare surface	15.26	14.87
Savannah	16.86	18.63
Water	1.09	1.20
Total	90.51	100.0

***Source:** Data derived from the Land Use Land Cover Situation (LULC) map of the Bamenda III Municipality in 2020*

2.5.3. Land Use and land Cover changes for 2000, 2010 and 2020

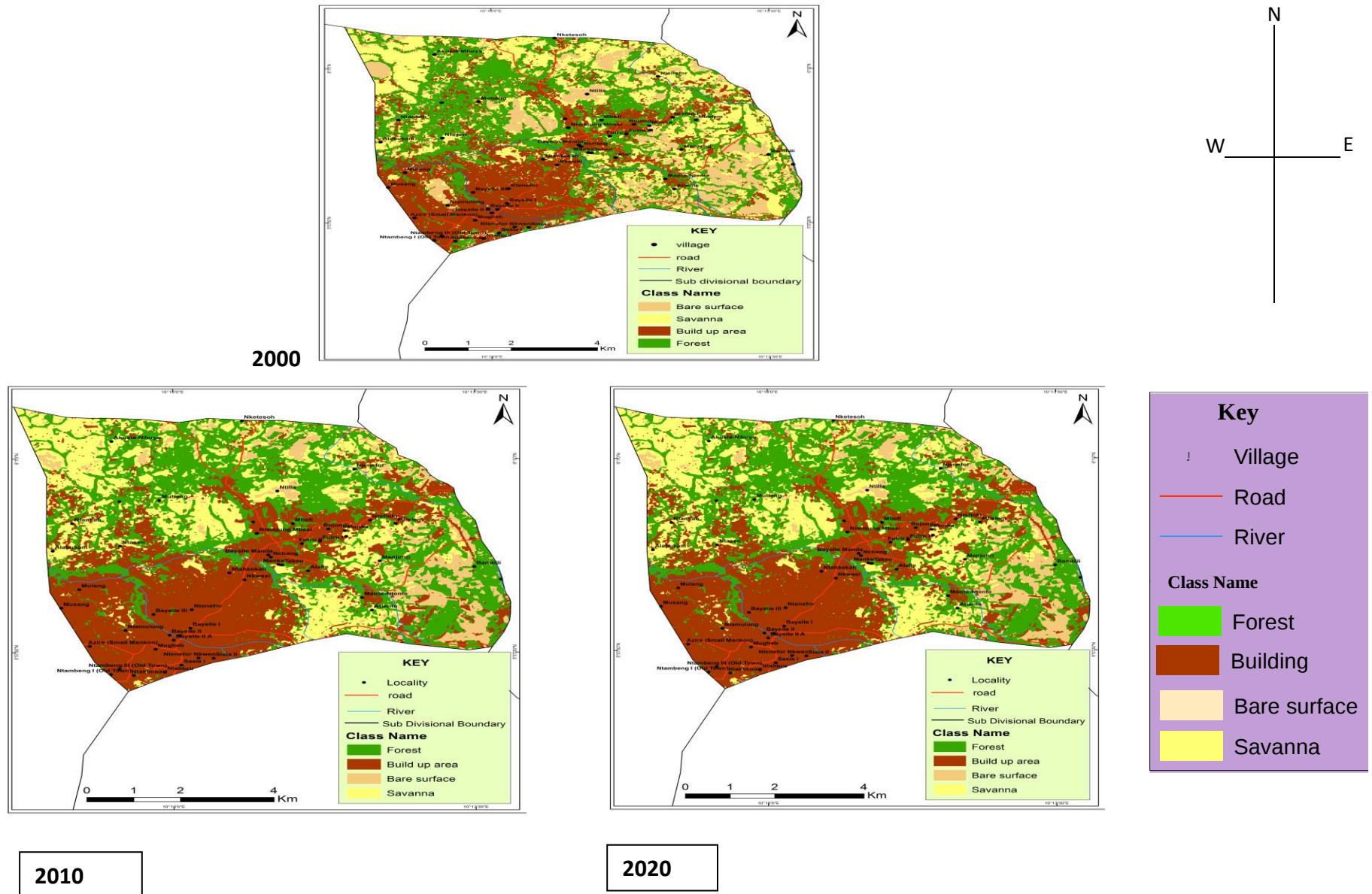
The Bamenda III municipality has undergone remarkable changes in its land use and land cover situation over time and space. The statistics generated from the three time periods according to the land use and land cover patterns and changes revealed both positive and negative changes in land use and land cover patterns in the Bamenda III municipality as shown in Table 11.

Table 13: Land use/land cover situation in the Bamenda III municipality for 2000,2010 and 2020

Surface area	2000		2010		2020	
	Area in Km ²	Area in %	Area in Km ²	Area in %	Area Km ²	Area in %
Built-up	10.96	13.16	23.71	23.10	26.45	29.22
Forest	42.59	41.50	16.49	12.52	9.02	10.83
Bare surface	57.12	43.38	17.87	19.74	15.26	14.87
Savannah grassland	42.66	15.22	19.88	19.37	16.86	18.63
Water	1.87	2.25	1.18	1.5	1.09	1.20
Total	83.29	100.0	102.62	100.0	90.51	100.0

Source: Derived from Land Use Land Cover Situation (LULC) Maps for Figure 12, 13, 14 and 15.

Table 11 indicates that built-up areas experienced a tremendous positive and steady increase from 10.96 in 1990 to 17.69 in 2000 and further increase to 23.71 in 2010 to 26.45 in 2020. Forest reduces from 42.59 in 1990 to 28.24 in 2000 and later witnessed a reduction again to 16.49 in 2010 and 9.02 in 2020. Bare surface also reduced from 57.12 in 1990 to 18.78 in 2000 and later decrease to 17.87 in 2010 and 15.26 in 2020. More so, Savannah grassland increased from 42.66 in 1990 and decreases to 38.66 in 2000 and further dropped to 19.88 in 2010 and 16.86 in 2020. In addition, water witnessed a constant decreased through the four periods at 1.87 in 1990 to 1.70 in 2000 and later decreased of 1.18 in 2010 and 1.09 in 2020.



Source: *Landsat 8(2000, 2010, and 2020) Google map NIC, Google Earth and fieldwork (2023)*
 Figure 12: Land use and land cover analysis in the Bamenda III for 2000, 2010 and 2020

Urbanisation in Bamenda III is also highly attributed to multiplication of economic activities and the growth of infrastructure that pull in population.

2.6. Socio-economic factors in the Bamenda III

The development of commercial activities and social facilities has significantly contributed to increase urbanization. Bamenda is the main commercial centre of the North West Region. Most migrants from the West region who settle Bamenda III engage in trade and run high order business and small and medium size enterprises as well as the sale of construction materials. The municipality has one main market) in 1985 (1985 Bamenda master plan). The mile 4 Nkwen Market. This has attracted a lot of people who are interested in commercial activities into this part of the town. The pavement of the trunk of the ring road from Bamenda III to Nkambe and Kumbo has facilitated agricultural products from Bui, Donga Mantung and Boyo Divisions to be sold in the Bamenda III municipality. This agricultural produce sustains the urban population of the Bamenda III municipality.

Moreover, major road had been constructed and many secondary roads and high schools managed by public and private sectors have been created. There are many private universities in Bamenda III such as the National Polytechnic, Cameroon University of Science Technology and Saint Louis Higher Institute of Nursing which are all attracting human settlements in the area. The Young Sports Football Academy was created in Njenefor neighbourhood. Also, the creation of the University of Bamenda (2011) in Bambili, a peri- urban area located 5 to 10 minutes' drive from the heart of Bamenda III has attracted many stakeholders who prefer to live in Bamenda and commute daily to Bambili. The creation of the university in Bambili encouraged the setting up of social services and facilities which equally attracted human settlement in the Bamenda III which significantly contributed to urban growth. Health service providers started clinics and pharmacy services, day care centres were opened, three fuel pump station were opened and a catholic private hospital was created. Housing architecture evolved from horizontal buildings to skyscrapers. The growth of the Bamenda III municipality has also been facilitated by the relief.

2.7. Relief factor in the Bamenda III

The gentle undulating relief of the Bamenda III municipality has facilitated the growth of the area due to fact that little human effort and less finance is need to for investment. Hazards

such as landslide and floods are not common. The council area shows a wide variety in its relief, with altitudes ranging from 1300m and 2600m above sea. Characteristic features include many hills with gentle to steep slopes. Most of the high-altitude parts of the area lie on the highland mountain chain of the North West Region of Cameroon. These also act as boundaries between the municipality and others within the region like Tubah (Bambili), Bamendankwe, and Awing. This diverse relief offers diverse opportunities of the different categories of urban dwellers who find their housing sites in relation to their means. The nature of the relief has greatly pulled educational services and most business activities in the Bamenda III municipality. Thus, leading to urban growth in the area whereby a lot of people move to the suburb's quarters of the Bamenda III municipality to construct. Therefore, urban growth in this municipality has been equally facilitated by the nature of the relief (figure 13).

Figure 13: The Relief Bamenda III municipality

2.8. Conclusion

The process of urbanisation in the Bamenda III municipality has progressively evolved over time and space and population growth which is one of the strong determinants of urbanisation has been steadily increasing. The growth of the population of the Bamenda III municipality from is caused by natural increase and rural urban migration. This population growth has accelerated the urbanisation phenomenon in part of the town. The urban growth of Bamenda has been due to a combination of factors such as population growth, political evolution, urban expansion, socio-economic activities, and the nature of the relief. Population growth has significantly contributed to the growth of the Bamenda III municipality. This is because the growth of population requires more land for construction of either settlements or infrastructure and the increased in population is accompanied by the construction of infrastructure and social facilities. As such, the urban landscape is dynamized and beautified there further attracting investments.

The political evolution in Cameroon from 1972, 1987, and 2007 gave impetus to the city of Bamenda and Bamenda III inclusive. This has greatly influenced the urbanisation process in Bamenda in general and Bamenda III in particular as new urban status has been gained successively. Urban expansion which mostly result from population growth has highly influenced urban growth in this part of the town as town grow and absorb urban fringes. The development of economic activities and the creation of infrastructure also account for urban growth in Bamenda III. This in line with Mbanga (2018) who noted that the construction of main road and many secondary roads as well as the creation of higher institutes of learning and health care centres in Bamenda III has attracted many settlements in this area. All these factors and the nature of the relief are the determining factors of urbanisation in the Bamenda III municipality.

CHAPTER 2

THE IMPACTS OF URBANISATION ON HOUSING IN BAMENDA III

3.1. Introduction

Access to housing is a fundamental right in which no one should be deprived of. Continuous migration of dwellers especially rural-urban migrants into urban areas in search of better opportunity, poverty alleviation and to improve living standard have resulted to housing to increasing housing demand and shortage of services. Urbanization occurs in developing countries and more particularly sub-Sahara Africa without economic growth, as such most the urban dwellers cannot find suitable jobs, thus their financial situation become complicated as they cannot find well-paid jobs. This limits their financial ability to afford basic needs including sustainable housing. Adesoji (2011), noted that the challenge of housing is increasing in urban centers of less developed countries especially within low-income earners is general. Although housing problem is universal in urban areas, it is more acute in sub-Sahara Africa including Cameroon where an explosive expansion of the urban population is due to high population growth rate and massive rural-urban drift has compounded housing situation.

In 1993, there was a 70% reduction in the salaries of public servants which was worsened by the 50% devaluation of the CFAF in January 1994, thereby increasing the rate of inflation in the Bamenda municipality. This was followed by the closure of restructured, semi-public and private enterprises, retirement, and layoff staffs Priso (2011). This led to law on housing development and high expenditure on consumer goods, in addition, this resulted in a sharp increase in urban poverty pushing a large proportion of the population to unauthorized location such as steep slopes.

The structural adjustment plan (SAP) was instituted to stabilize the economic situation of the country. This denotes states recession from the provision of social amenities, the retrenchment of workers and salary slash. This led to a fall in real income and swerved the attention of the government and individuals from housing construction and maintenance of most of the infrastructure built before and after independence. Hence, the town was deprived of standard housing and infrastructure.

During field investigation, it was revealed that the housing challenges in Bamenda III were the development of substandard houses, increase housing rents, overcrowding and construction of houses in risky zones (slopes and swampy areas), (Photo 1 below).



Source: Tamunting Hycenth 2023

Photo 1: Present risky houses at Below Foncha

Photo 1 Present the construction of houses in risky zones of Bamenda III especially the ones of Below Foncha where the building is almost to collapse and the house is just beside the embankment wall which can cause landslide anytime, the inhabitants living in these houses have been instructed to quite the area to no avail. Table 12 also present housing challenges in the Bamenda III.

Table 14: Challenges of housing in the Bamenda III

Number of clusters	Number respondents	Challenges of housing			
		substandard housing	High house rents	overcrowding	Construction in risky zones
Northeast	95	32	27	20	16
West	12	4	5	2	1
South west	170	71	48	30	21
Total	277	107	80	52	38
%	100	38.6	28.8	18.7	13.7

Source: Field data, 2023

Table 12 shows the various housing challenges face in Bamenda III. From the table, it is observed that poor quality represents 38.6% of the housing challenges in Bamenda III. These are houses occupied by the urban poor and construction with substandard building materials. High house rents represent 28.8% the housing challenges. During field survey, it was unveiled that the prices of house rent for the last past two decades have risen. Overcrowding constitutes 18% of the housing issues. Recently, the number of persons per house has increased; the uprising Anglophone crisis of 2016 has push people from some divisions in the North West Region such as Bui, Boyo, Momo, Menchum Divisions to Bamenda. Bamenda III has recently witness a rapid population increase to massive rural exodus fleeing from restive conflict areas Bui, Boyo, Menchum Divisions and Bafut. While construction in risky zones represents 13.75%. These risky zones are houses constructed on slopes and swampy areas along the Mile 4 bridge . These challenges are analyzed discretely in order to better understand in order to better understand them.

3.2. Substandard housing

Housing as one of the most important necessities of mankind enormously affect human wellbeing. It is a basic social requirement and the United Nation Universal declaration on human right recognizes housing as a basic human right (Yetunde and Bayo, 2013). Good quality housing enhances socio-economic development and wellbeing of urban inhabitants. Housing being a fundamental human however, making sure that every person has access to good quality is a big challenge facing the Bamenda III urban space. Housing problems are not only limited to deficient quality but more directed to the quality of housing and lack of sustenance. Housing quality is a matter of great concern in Bamenda III, the magnitude of housing needs of the population keeps rising. Some of the poor-quality houses constructed in the 1990s are in depilating state maintenance work have not been carried out since their construction. This is due to rapid urbanization occurring there and lack of corresponding increase in housing stock. Most of the substandard houses do not meet construction norms and are built with poor quality materials and thus vulnerable to risk of collapsing in the event of strong storm. During field survey, areas of substandard housing were identified and were later spatialised for a better comprehension of areas with substandard houses in the Bamenda III municipality (Photo 2).



Source: *Tamunting Hycenth 2023*

Photo 2: Present Spatialised substandard house in Mile 4

Photo 2: present spatialised substandard houses in the Bamenda III municipality with poor quality buildings and material. Most of these houses after their construction the owners passed on to glory and it is now the grand children who are living in these houses and do not care about the maintenance of these houses. Figure 14 present quarters with substandard houses in the Bamenda III municipality.

Figure 14: Quarters with substandard housing in the Bamenda III municipality

Figure 14 shows quarters with substandard housing in Bamenda III. Substandard houses found in the centre of Bamenda III going towards northeast are Mile 4 Nkwen and Nchang. While in the southeast, substandard houses are found at Bayelle I (Mile 2 junction), Mugheb, Ntammulung and part of Old town which belong to Bamenda III municipality. Therefore, substandard houses in Bamenda III are concentrated in the centre and southeast, (plate 1) shows substandard houses in this part of the town.

Plate 1 substandard houses



Source: *Tamunting Hycenth, 2023*

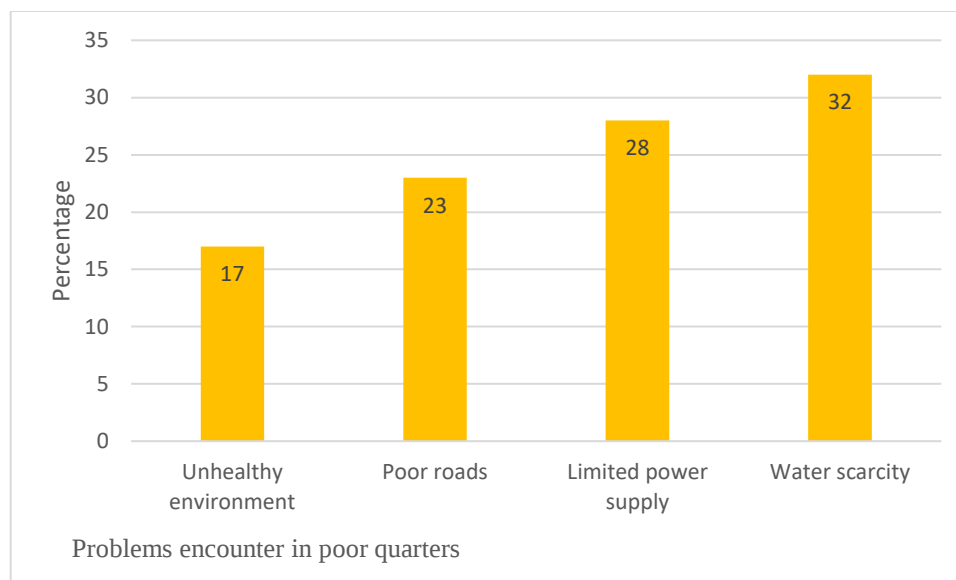
Photo A shows isolated substandard house at Nchang while photo B shows substandard house closed to other buildings at Mile 4 Nkwen. The substandard houses are constructed with poor quality materials and are in delapidating state. Most of the houses were built in the early 1960s and 1990s, no maintenance work has been carried out. Various motives account for the existence of these poor-quality houses. During field survey, the occupants of these quality houses underlined various reason while the live in such houses (Table 13)

Table 15: Motive of occupation of substandard housing in the Bamenda III

Number of clusters	Number respondents	Reason for occupying substandard housing			
		Limited finance	High cost of building materials	High cost of living	Desire to own a house
Northeast	95	32	27	20	16
West	12	4	5	2	1
South west	170	71	48	30	21
Total	277	107	80	52	38
%	100	38.6	28.8	18.7	13.7

Source: Fieldwork, 2023

Table 12 shows reasons why people occupy substandard houses, findings from the field shows that inadequate source of finance represent 38.6%. substandard houses are occupied by low-income earners who don't have means to afford sustainable housing. High cost of building materials made up 28.8% why people occupy poor quality houses. The economic crisis of the 1980s came with the Structural Adjustment Programmed (SAP) which saw the devaluation of the CFA Franc. Consequently, the prices of imported goods increased given that the CFA has lost value. Though cement and aluminum industries exist in Cameroon, these industries also import some raw materials for manufacturing. The recent skyrocketed prices especially imported goods have made it difficult for low-income earners to afford construction materials in order to construct good standard housing. High cost of living represents 18.7%. The cost of living has increased for the past 4 decades, and this made it difficult for households to save money, thus more is spent on consumption and taking care of children education. While the desire to have a house scored 13.7%. Some people desire to stay in their own house and lack the means to afford good quality housing. They are pushed to construct their own houses which of course are often houses of low quality. Urban inhabitants who stay in poor quality houses don't always have access to portable water, light, good roads among others. Find from field work revealed that the problems faced by people living poor quarters were limited power supply, water scarcity, poor roads, and unhealthy environment (figure 15)



Source: Fieldwork, Tamunting Hycenth 2023

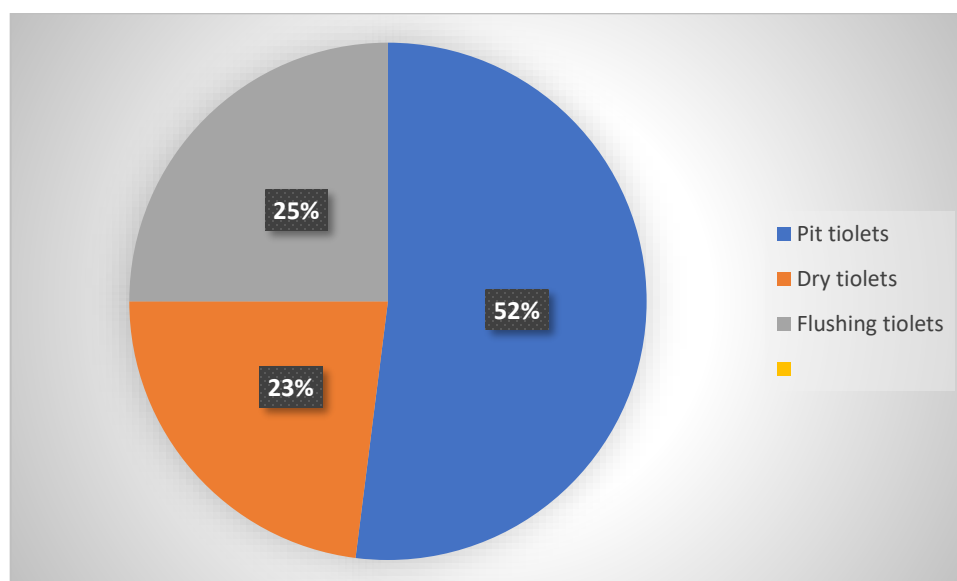
Figure 15: Problems face by people living in quarters of substandard houses.

Figure 15 shows the problems faced by people living in substandard houses. Water scarcity scored 32%. Substandard houses occur in Bamenda III in poor quarters and these quarters do not have regular water supply. Water is not only scarce, but the quality of the water is also not good, this implies that the water quality is not the best. In a focus group discussion, with the inhabitants in one of these neighbourhood at Nchang, the inhabitants underscored that they often travel long distances to fetch for water due water scarcity in their neighbourhood. Limited power supply represents 28%, there is constant power cuts in zone of substandard houses which are usually poor quarters. Thus, the limited power supply to these neighbourhoods made them not to have access to good lighting system. Poor roads scored 23% of the, the urban inhabitants living in substandard houses do not have good roads. Most of the roads are earth roads and dilapidated roads with potholes. Unhealthy environment represents 17%. The neighbourhoods occupied by substandard houses have unhealthy environment are standing water in gutters, poor waste disposal and poor sewage from homes. These poor sanitary conditions are detrimental to health.

The housing condition of the inhabitants was also assessed during fieldwork with respect to toilets. Finding from field survey shows that the population living in poor quality housing don't have good toilettes which are components of a house.

3.2.1. Toilet problems

Toilet is one of the support facilities of sustainable housing, the lifespan of a building structure is a function of the quality of its composition. Components of an inferior building depicts a substandard building with short lifespan which undermines the purpose a building element is expected to perform. The durability, serviceability and maintainability of a building components are functions of the level of facilities and qualities of materials used. Toilet is one the facilities associated with housing, but most substandard houses do not have decent toilets. The state of the toilets is often in poor hygienic condition with the high risk of contaminating users with infectious disease especially women. During field investigation, it was disclosed that the inhabitants of poor neighbourhoods mostly use pit toilets and vault toilets which are in poor hygienic conditions and are not frequently drained when they get full figure 16 shows the categories of toilets used by the those who live in substandard houses in Bamenda III



Source: Fieldwork, 2023

Figure 16: Types of toilets used by inhabitants in substandard houses.

Figure 15 shows the types of toilets use by the inhabitants who dwells in substandard houses. From the figure, pit toilets scored 52% among the toilet's types used in low-income neighbourhoods. These are toilets that collect human waste via a hole, some of the pit toilets have pipes that drains waste while other do not. Usually, when the pit toilets are over full, they breed unpleasant odour and are in poor sanitary state. Dry toilets represent 35% amongst the

toilets type used. These are toilets without outlet and when the toilets get full, the human waste decompose naturally. These types of toilettes breed ugly smell, the toilets are detrimental to the health system. Flushing toilets also known as decent toilets scored 25%. This implies that very few people use decent toilets. Access to decent toilets in developing countries is very limited and some people don't have toilets at all. World Health organisation report in 2008 cited by Roche et al (2017) identified that the proportional size of people using improved toilets in the entire African continent was only 38% as of 2006. While in sub-Sahara Africa (SSA), access to improved facilities was with only 30% of the population having access. Thus, substandard housing occurs without improved toilets which jeopardises the health of these inhabitants. High house rent is another contributing factor to housing problems in the Bamenda III municipality.

3.2.2. High cost of rents

A large proportion of residents in cities and towns in sub-Sahara Africa are tenants but it seems the government of these countries have closed their eyes to rental issues. The governments these countries and Cameroon inclusive have not made enough effort to assist housing production and ensure that everyone should have access to affordable housing. The prices of house rent in Cameroon have been regulated by the forces of demand and supply. Rapid urbanisation in Cameroon is not accompanied by economic growth and the urban poor find it difficult to rent decent houses due to their low income. Growing urban population implies that more pressure will be put on housing as shelter is needed to accommodate the growing population. Also, the economic crisis of the 1980s led to a slash of salary of workers in Cameroon and this further reduce the ability of most Cameroonians to afford house rent. The prices of house rent Bamenda III for over three decades have risen, consequently, low income cannot easily afford sustainable housing. During field investigation, respondents' opinions were seek on the reasons for increase in house rent in the Bamenda III municipality.

Table 16: Reasons for increase in the cost of rental housing in Bamenda III

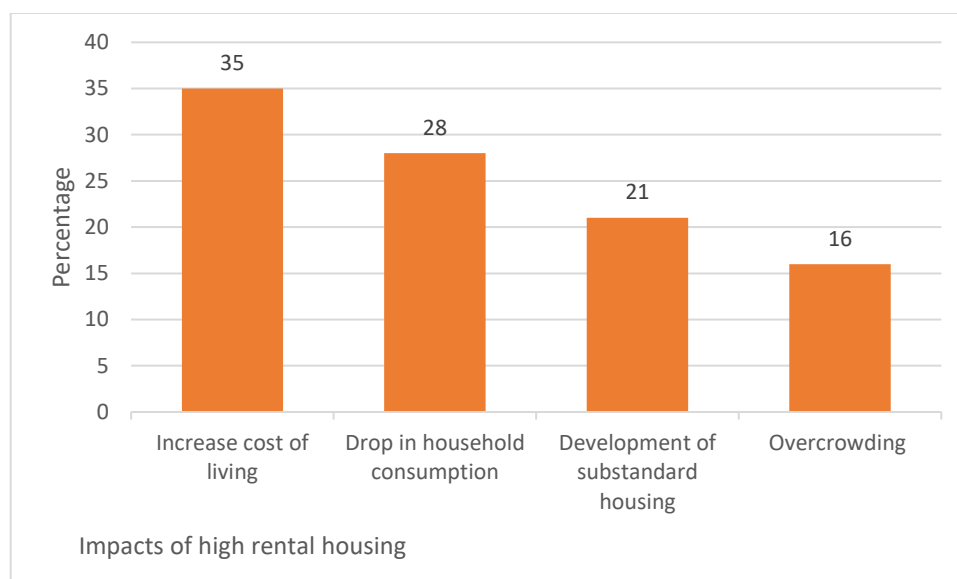
Number of clusters	Number respondents	Reason for the increase in house rent		
		High cost of land	Increase price of building materials	Lack of regulatory mechanism
Northeast	95	42	30	23
West	12	5	4	3
South west	170	71	59	40
Total	277	118	93	66
%	100	42.5	33.5	23.8

Source: Fieldwork, 2023

Table illustrate reasons for increase in rental housing in Bamenda III. Based on respondents' perceptions towards high rental housing, high cost of land scored 42.5%. The price of land has increased due to fast growing population. Mbanga (2018) noted that between 1980 and 1995, the average price of land in Bamenda was 1500FCFA per square meter in urban fringe area and it is currently at 600FCFA. This shows that price of land has risen for the past six decades. Increase price of building materials represents 33.5% amongst the reasons for increased house rental prices. The prices of building materials for the past three decades have increased, consequently, the cost of constructing a house has risen, thus pushing the rental prices upward. Lack of regulatory mechanism scored 23.8%. No effective mechanism has been put in place to control rental housing by the state. The prices of houses in Cameroon and Bamenda III are controlled by the forces of demand and supply. As demand for housing increases, the prices of housing are also increase. The increase rental housing has adverse impacts especially on the urban poor.

3.2.3. Consequences of high cost of rental housing in the Bamenda III municipality

Housing is universally accepted as the second most important human need after food, and it considered as one of the most valuable access of every nation. However, it supplies most especially in urban centres of developing countries is limited. This has caused rents to rise, the rising rental housing has implications in the urban space as those who cannot afford sustainable housing look for cheap means of lodging which end up creating urban disorder. Finding from field work revealed that high rental housing has led to increased cost of living, drop in household consumption, development of substandard housing and overcrowding (Figure 17).



Source: Fieldwork, 2023

Figure 17: Impacts of high cost of rental housing in Bamenda III

Figure 16 shows the impacts of high rental housing in Bamenda III. It is observed that 35% of the respondents attested that high rental housing has led to increase cost of living. This is due to the fact many tenants spend much money on rent and the cost living become high as the struggle to meet up with other basic needs. Drop in household consumption represents 28%, as tenants devote much of their earnings on rents, the ability to meet up with other basic needs reduces. This negatively affects their consumption power. Development of substandard housing scored 21%. Due to high house rents, some tenants opt to construction their own houses and in most case, these are low-income earners who are not financially stable. The end up constructing substandard housing because they are escaping from the cost of high rent. Overcrowding made up 16%, as a result of high rent, many people are push to in a single home or room especially the urban poor who don't have the financial means to occupy apartments. Overcrowding is one of the housing challenges in Bamenda III (to be discuss more detailly in the next sub chapter).

3.3. Overcrowding

The rapid influx of people into urban areas has led to serious shortage of affordable housing, the demand for housing exceeds the available supply, leading to overcrowded living conditions. World Bank (WB) report, 2005) noted that the supply of adequate quantity and quality of housing does not commensurate with urbanisation process, and that is what lead to

high rents, overcrowding and development of slums communities. The growing population in the town of Bamenda and Bamenda III municipality in particular without adequate housing has led to overcrowding in housing. Moreover, the uprising socio-political crisis in the Anglophones, rural areas in the North West region have been highly hit by the crisis and most of them have moved to Bamenda town that is relatively calm and this has exacerbated the overcrowded situation on housing. This overcrowding housing situation does not only put pressure on put pressure on housing facilities such as rooms, beds and toilets, it also creates physical and psychological trauma on persons living under such conditions. During field investigation, it was found that more people live in a room (table 15)

Table 17: Number of persons per room in the Bamenda III municipality

Number of clusters	Number respondents	Room index in Bamenda III		
		1-2 persons	2-3persons	3-4 persons
Northeast	95	22	47	26
West	12	2	6	4
South west	170	37	85	48
Total	277	61	138	78
%	100	22	49	28.1

Source: Fieldwork, 2023

Table 15 illustrate shows the number of per room (room index) in Bamenda III. From the table, the number of persons per room (1-2) scored only 22% which is normal but above 2 persons per room is overcrowding. While 2-3 persons per room scored 49% representing the highest. This implies that the number of persons that live in a room (2-3) are high, thus the room index is high. This shows overcrowding in housing because 1-2 persons per room is an ideal but more than 2 persons in a room is overcrowding. The number of persons per room (3-4) represents 28.1%, these were large families who have children and live in a house that has at least one parlour and two rooms and above. This further indicates overcrowding; this in line with the findings of Nformi et al (2019) noted that 65% of household in Bamenda live in 2 or more rooms in a compound that is most often inadequate as they have very large families with inadequate housing amenities. The comfort of households who live in such overcrowded conditions was investigate, this is because sustainable housing needs comfort. Field investigation revealed that the of household living in overcrowded housing is generally poor (Table 16).

Table 18: The comfort of households living in overcrowded housing in Bamenda III

Number of clusters	Number respondents	Comfort of households			
		Poor	Very poor	Good	Very good
Northeast	95	53	30	11	0
West	12	6	4	2	0
South west	170	89	56	20	5
Total	277	148	90	33	5
%	100	53.4	32	11.9	1.8

Source: Fieldwork, 2023

Table 16 demonstrate the comfort of household living in overcrowded housing. It is observed from the table that 53% of the respondents attested that their comfort in such housing situation is poor. This is due to the fact that they have limited space in such houses and households who live in under such houses cannot sit or move easily. There is also overcrowding in beds, bathing rooms and toilets this creates physical and psychological discomfort. Very poor scored 32%, these were households that live between 3-4 persons per room and have limited housing facilities such as beds, toilets, bathing rooms, and running water. Good represents 11.9% while very good scored only 1.8%. This shows that the comfort of households living in overcrowded housing is not good. Apart from overcrowding, another housing challenge is construction of houses in risk zones (next sub chapter).

3.4. Construction of houses in risk zones

Rapid population growth in urban centres of sub-Sahara Africa is increasing the exposure of town dwellers to hazards and disaster risks. The distinct dynamics of changing urban form, city governance, public financing, physical infrastructure, and social services are closely linked to the construction and accommodation of these risks. This can be seen in increasing pressure for housing, inadequate provision and unequal access to critical public and social services and basic infrastructure, and poor urban planning. This is likely to impact poor urban and other vulnerable groups.

The urbanisation process in Cameroon is not planned; this is seen as cities are expanding without control. As such, this has given room for the urban poor to settle in zones which are vulnerable to risks due to low cost of land. In Bamenda III, the high cost of land has pushed most of the poor urban dwellers to settle in zones like hill slopes of Ntagmuche and swampy areas of Mile 3 to Mile 4 Bridge. Though construction of houses in such areas is prohibited by Cameroon

law, people keep on occupying such zones due to housing difficulties and high rent and the government seems not to be serious in enforcing the rules prohibiting people not to settle in these areas. These risks zones such as hill slopes are vulnerable to landslide while swampy areas are vulnerable to floods. These zones are unsafe and are mapped out as non-habitable areas. (Photo 3) shows settlements situated in risks zones of Atiente Bamenda III (next page).



Source: Tamunting Hycenth 2023

Photo 3: Present settlement situated in risks zones of Atiente Bamenda III

Photo 3: present risky zones of the Atiente Bamenda III where houses are constructed in areas that are prone to landslide, these are zones that have been ban for construction by the Bamenda III council but still yet due to evolution of the population, people are bound to construct in those areas. Figure 18 equally present risky zones settlement in the Bamenda III.

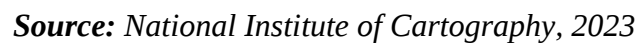


Figure 18: Risk-Zone, Settlement in Bamenda III

Figure 17 shows settlement constructed on slopes and swampy areas. The settlements constructed on steep slopes or at the foot of the hill are found in areas which have high contours such as Alege, Sisia I and (Ntilla) of Bamenda III. The localities situated on steep slopes or at the foot of the hill in southeast are Mante-Ntente, Alege, Atiente and Ntaubang. In the south west these settlements include Sisia I, Sisia II, Ntahbru. Settlements located in Swampy areas are those situated beside rivers such as: Bayelle, Bayelle II, and Bayelle III. This create housing problem because the site of these settlements situated is not safe for habitation (Plate 2) shows settlements located at hill slopes and swampy areas.

Plate 2: Settlements situated in risks zones



Source: Tamunting, September, 2023

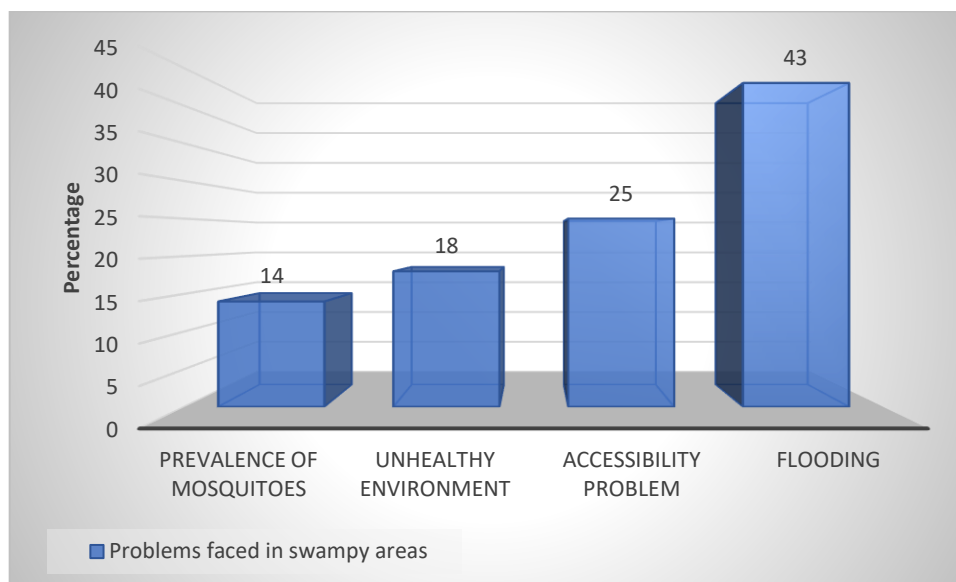
Photo A shows settlements constructed in swampy areas of Sisia I. This are urban dwellers with low income, the houses constructed these areas are vulnerable to floods. It seen from the photo that the houses are almost submerged under flooding water. Thus, the inhabitants who live in these types of houses located in swamps face problem of flooding whenever it rains heavily.



Source: Tamunting, November, 2023

Photo B shows settlements constructed on hill slopes at Atiente. These settlements are vulnerable to landslide. Construction of on hill slopes is prohibited and most people ignore the law. Settlements constructed in this site are not safe.

The inhabitants who live in swampy areas face a lot of challenges in these environments as they are exposed to environmental hazards and health related problems. Field investigation revealed that those who live in such areas are confronted with problems related to flooding, unhealthy environment, inaccessibility, prevalence of mosquitoes (figure19).



Source: Fieldwork, 2023

Figure 19: Problems encounter in swampy areas of Bamenda III

Figure 19 illustrate problems encountered in swampy areas of Bamenda III. From the table. It is observed that flooding scored 43% of the problems encountered by the urban poor who dwell in swampy areas. This flooding is common in the rainy season, whenever it rains heavily. In a focus group discussion with some inhabitants who in these neighborhoods, they highlighted that when the magnitude of flood is high, water enters their houses and damage properties, thus their homes are not safe when there is prolonged heavy rainfall.

Accessibility problem represents 25% of the problems faced in marshy zones. This is explained by the fact that the wet nature of the soil makes the road muddy during rainy season and roads are not often starred in such zones because settlements in such areas are illegal and the state does not see need of tarring roads in zones said to be prohibited for settlements. Unhealthy environment scored 18% of the problems. This due to the fact that in these swampy areas running water usually carries waste made of sediments and refuse from home and some people open their toilets where running water carries away excreters from their toilets and dump the

waste at banks of the running water channel. These areas are also exposed to related diseases such as cholera due to unhealthy environment and other diseases linked to poor sanitary state of the environment. Prevalence of mosquitoes represents 14%. These areas usually breed mosquitoes which infest people with malaria. During field survey they frequency of flood was access in to know when it is high (Table 17)

Table 19: Frequency occurrence of floods in swampy quarters of the Bamenda III municipality during rainy season

Number of clusters	Number respondents	Occurrence of flood in swampy quarters			
		low	Average	High	Very High
Northeast	95	14	20	37	24
West	12	2	3	4	3
South west	170	20	30	87	33
Total	277	36	53	128	60
%	100	12.9	19.1	46.2	21.6

Source: Fieldwork, 2023

Table 17 shows frequency of flood occurrence in quarters prone to flood risks zones. It is observed from the table that 46.2% of the respondents attested that the frequency of flood is high. As per interviews conducted with five inhabitants who live in these swampy areas, they all unanimously agreed that flood the frequency of flood is high in the rainy season, this is particularly from the month of August to October. This is a period where rainfall intensity is high. Very high represents 21.6%, these were inhabitants who live in extreme flood prone zones such as those located at the adjacent of water bodies. Average scored 19.1%, these are relatively swampy areas and zone not too close to running water. These places only experience flood when rainfall intensity is very high. Low represents 12.9%, these are zones located around hill slopes and are dry areas but experience flood only during heavy downpour where water rundown the slopes.

The opinions of the inhabitants who construct houses in risks zones were sought, to find out whether they are aware that they prone to risks. This because most of them construct houses in these zones without knows the types of risk they are exposed to, since sensitisation on risk prone zones is low. The government has not put much effort to enforce rules restricting people

from settling in such zones. Findings from fieldwork show that most people who inhabit those areas are not aware of the perils they are exposed to (Table 18).

Table 20: The level of awareness of constructing in risks prone zones

Number of clusters	Number respondents	Awareness on building in risks areas			
		No idea	Not very aware	aware	Very aware
Northeast	95	37	24	20	14
West	12	4	4	3	1
South west	170	87	34	31	18
Total	277	128	62	54	33
%	100	46.2	22.3	19.4	11.9

Source: Fieldwork, 2023

Table 18 demonstrate the level of awareness in constructing in risks prone areas. From the table, it is seen that 46.2% of the respondents indicated that they have no idea on the dangers involves in areas vulnerable to risks. Not very aware scored 22.3%. These are people who have idea but not too sure and have limited knowledge on the risks involved in living in these zones. Very aware represents 19.4%, this therefore shows that those who are aware on the risks involved in living in are few. Very aware scored 11.9%, this implies that very few people are fully aware of the dangers involved in staying in these areas but still live there. This is probably due to their low income which does not permit to afford standard housing or live in zones which are not vulnerable to environmental risks. They have no choice but to live in areas prone to environmental hazards.

From the on-going discussion, it clear that urbanisation occurs in Bamenda without jobs and this lower the ability to afford sustainable housing. Thus, pushing them to look for cheaper means to afford housing and most of them end up living in risks prone areas where their lives and houses are not safe. It was further investigated whether the people living these risk prone areas feel secured.

3.4.1. Security concern in building in zones prone to environmental hazards

The environ on which human beings live is generally supposed to be free and safe from any environmental hazard but when people settled in areas which are not free from environmental thus, they become vulnerable to risk. This compromises their human security and safety. This explains reason why the where large settlements are found like in urban areas, the

state always maps out the risk prone areas and prohibit any form of construction or settlements in these areas. However, government of Cameroon does not strictly ensure that the law restricting people living in these zones is respected. Findings from field survey revealed that the people who live in this zone less secured table (19)

Table 21: Security concerns building in living in environmental risk prone zones

Number of clusters	Number respondents	Security concern staying in risks zones			
		Feel secured	Feel much secured	Not aware	Feel less secured
Northeast	95	39	11	24	21
West	12	4	1	3	3
South west	170	86	13	34	37
Total	277	129	28	62	61
%	100	46.5	10.1	22.3	22.2

Source: Fieldwork, 2023

Table 19 shows security concern in building in zones vulnerable to environmental hazard. As per the table, those who feel secured scored 46.5%. these are those who feel safe in constructing in such areas, but they don't know the risks they are exposed to, thus despite the risks involved in such areas, they still feel secure. Those who feel secure registered 10.1%, they are comfortable living in these zones. They ignore they the phenomenon of environmental risks. Not aware represents 22.3%, these are inhabitants who are ignorant in constructing in such area. Much sensitisation has not been carried out to inform them not to construct or live in such areas. This shows that the manner in which urbanisation occurs in the Bamenda III municipality much information and effort have not been made to regulate housing policy by ensuring that the zones where people build are safe for human habitation. Those who feel secured represent 22.2%. These are those who are aware of the environmental perils involved in these zones, but they have no choice than to stay there. They are there probable because of cheap land since their income does not permit them to construct or live in zones that are secure and free from environmental hazards.

3.5. Conclusion

Housing issue in urban areas is a global concern but the scale of housing problems varies in respect to develop and developing countries. In developing countries, more especially in sub-Saharan Africa and Cameroon inclusive where urbanisation occurs without economic development, housing issues become more severe. Many rural migrants keep migrating to towns in search for jobs but there are no corresponding increase jobs, and this reduce their ability to afford good housing. Much effort has been made by the state to ensure that those who cannot afford good housing to have access to sustainable housing. The state has not also enforced regulation to restrict people not to construct in zones which are prone to environmental risk. Limited jobs in towns have forced people to live in substandard housing and in zones vulnerable to environmental hazards. The developments of substandard housing deprive the urban poor from access to good road, clean portable water, power supply health environment.

Rapid urban population growth which is not accompanied by increase housing supply has resulted to overcrowding and high rental housing. Overcrowding has been manifested by high room index as two or more people live per room, this creates physical and psychological discomfort as there is pressure in house facilities such as toilets, beds, bathing rooms and space in the house. High rental housing which has not only resulted from population increase but also from high cost of land, increased price of building materials, and weak regulation mechanism, has led high cost of living, drop in household income, development of substandard housing and overcrowding in house.

CHAPTER THREE

THE IMPLEMENTATION OF SUSTAINABLE HOUSING POLICY IN THE BAMENDA III

4.1. Introduction

The issue of housing in urban areas has become a call for concern given that all human activities on the earth planets virtually revolve around a house. Housing can no longer be seen just as roof over one's head but instead, it has become a component at the centre of man's evolution and development. Universally, housing has also been judged as one of the indices through which the welfare of human can be measure. Similarly, housing has equally been reported as being influential in areas of employment generation as well as the economic development of a nation. However, only decent houses are capable of delivery the aforementioned benefits. This explains why states, international organizations, non-governmental organisation, communities, and individuals are all involved in ensuring sustainable housing. Emerging trend in relation to low-income housing has advocated the need to jointly address sustainability and affordability concerns since low-income earners housing needs have progressed beyond price affordability to other sustainability issues.

Housing which is a fundamental right of everyone to have access to requires strategies planning policy to see that this objective is realized. The state of Cameroon in its strategic vision plan of 2035 which Cameroon intends to emerge has envisaged ensuring sustainable housing. Effort to ensure sustainable housing is not only the affair of the state but it also include other stakeholders like; like MINDUH, MINPAT, Decentralized Authority, Service for Local Development, S.D.O, Parliamentarians, and local population. Urban planning process involves all stakeholders. Probably, the most challenging part in improving urban planning procedures and sustainable housing is integrating energy issues as the need to broaden the spectrum of stakeholders involve in urban planning process.

This chapter examines the different stakeholders involved in housing provision and the plans put adopted to ensure sustainable housing development in the Bamenda III municipality.

4.2. Stakeholders involved in housing policy in the Bamenda III municipality.

The stakeholders involved are institutional and non-state stakeholders. The institutional actors are: MINDUH, Ministry of Land Tenure MINCAF), Ministry of Economy, Planning and Regional Development (MINEPAT), Ministry of Public Works (MINTP) Urban and Rural Land Development Equipment Authority (MAETURE), Cameroon Real Estate Domain (SIC), Decentralised authorities (council) and Services for Local Development which include: the Senior Divisional Officers (SDOs) and Divisional Officers (Dos). While the non-state stakeholders include United Nations Development Program (UNDP), local communities and individuals. These institutional actors have their respective domains and role to play in housing policy and management (table 20).

Table 22: Actors involved in housing development.

Institutional actors	Special organs/ technical services	Non state actors
MINDUH	MAETURE	UNDP
MINCAF	SIC	Individuals
MINEPAT	Ministry	Cultural associations
MINTP	Ministry	Engineers
SDO/DO	Ministry	Private individual

Source: Fieldwork, 2023

To better have an inside of the roles of the different actors, their respective rules and duties are examined separately. This is because the each of the institution, organs and non-state actors are competent in their respective domains.

4.2.1. Institutional Stakeholders

(i) MINDUH

MINDUH is directly involved in planning because she is the Government planner. She works in close collaboration with the council and the Government. In terms of divisional development, MINDUH works in close collaboration with the council assisting in the drafting of the council development plan (CDP), coordinating activities like hygiene and sanitation, building permit operations, proving expertise to council for the realization of projects and rehabilitate of roads.

(ii) MINEPAT

MINEPAT (Ministry of Economy Planning and Regional Development) work in close collaboration with the state through Ministry of Public Contract, council through C.D.P and UNDP program. The state realized yearly projects through BIP (public investment budget) with the assistance of MINEPAT. The realization of these yearly projects is evaluated by MINEPAT and MINMAP. The evaluation is done quarterly through participatory follow up. The evaluation is led by the Delegate of MINEPAT and a politician. MINEPAT also in the drafting of C.D.P and records the realized project in the project log book. This ministry and National Participatory Program evaluate the C.D.P after three years. While the old C.D.P is updated

(iii) MINCAF

MINCAF protect and valorized state properties. That is, it provides suitable land for implementation. For example, the land on which a water tank is built was provided by this Ministry. This ministry oversees in land domain and issues land tile which gives legal right to land ownership to individual and moral persons for construction and other activities.

(iv) Decentralised authorities (councils)

The council is the main decentralized authority and coordinate activities pertaining to planning, the mayor is the head of the council and in charge of executing council projects. It is the council that draws out the cartographic map of Bamenda; identifying risks zones which are not suitable for habitation. The council enforce building standard in collaboration with services and administration concern. It the council that issue building permits which authorizes a house to be constructed, the council also demolishes buildings which are located in areas which are not non-habitable zones or demolish buildings in any areas of the town where development project of general interest is to be carry out. It is the council that ensures the maintenance of municipal buildings and public facilities.

(v) Services for local development

Senior Divisional officer (SDO) controls the activities of the other stakeholders. S.D.O facilitates the drafting of C.D.P by appointing technicians. Recommendations are made by the S.D. O through the delegate of MINEPAT to the ministry of Ministry of Housing and Urban

Development. The SDO and Divisional Officer (D.O) also make sure that the execution of any building should not create public disorder.

4.2.2. Special organs or technical services

(i) Urban and Rural Land Development Equipment Authority

MAETURE created by degree No 77/193 of 23 June 1977, to establish the Urban and Rural Development Equipment authority, it is placed under the Ministry of Housing and Urban Development. The mission of MAETURE is to carry out under its responsibility, land development and equipment operations. MAETURE is responsible for promoting at the request of or on behalf of the state public and Simi public bodies, private bodies or local authorities to study and execution of land development or equipment. It ensures that all projects are carried out with the town planning and architectural designs provided for each area to be developed.

(ii) Cameroon Real Estate Company

It is involved in many projects on cities and housing development. It works closely with the Ministry of Urban Development and Housing. Real Estate Company in Cameroon is involved in the construction of low- cost housing, sale of houses, management of apartments and land for sale. Lo- cost houses constructed by MINDUH are being controlled and managed by SIC. Investors in real estate business in Cameroon are advised to hire the services of legal practitioner to assist in many transactions associated with the transfer of properties.

4.3. Non-state actors

(i) United Nations Development program

This is organ of the United Nations Organisation (UNO) charge with development. It collaborates with the government and decentralised authorities in the domain of development. UNDP provide funds either to the state or councils to carry out development projects or at times it finances directly projects directly with after concertation with government or council. It finances infrastructural projects and housing reconstruction; it is involved in the reconstruction program in the Anglophone regions in general and Bamenda III inclusive.

(ii) Private House Owners

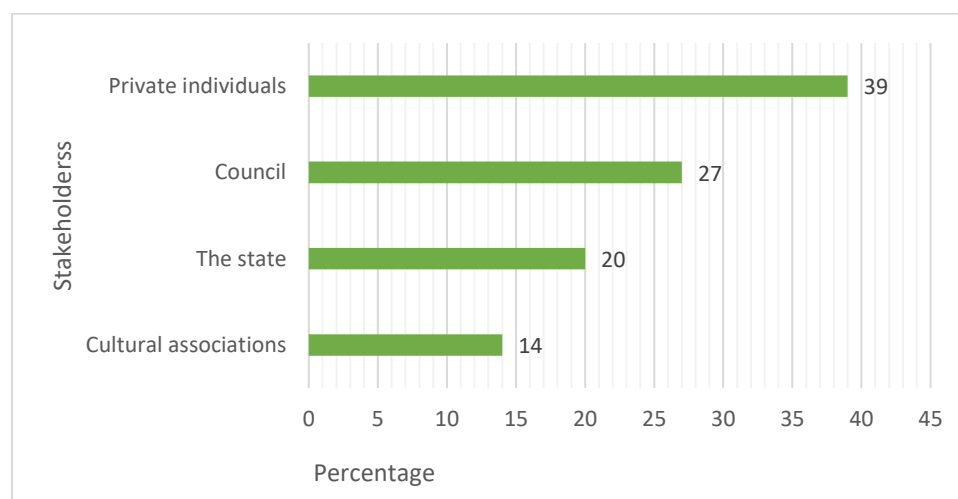
These are private persons who own houses which are constructed for rents. They construct house and lease to the public; the houses are rented out either for residential purposes

commercial activities or service activities. The state also rent houses from private individuals to carry out administrative functions. The amount of house rents to be paid monthly or yearly is determined by house owners (landlords). The amount charge depends on the quality of the house, capacity and state of the house. In Bamenda III, there are many private individuals who are involved in housing business who construct and lease out houses to public.

(iii) Cultural development associations involved in the housing domain

These are village association which are involved in development projects by building village hall and support of in building public structures such as the construction of cultural hall, chief palace museums and classrooms like the at Mile 4. These associations are very active in North West Region and in Bamenda III. Their constructive to housing by constructing public edifices mentioned above. Some of these village associations in North West operating in Bamenda III are Azire, Bamendakwe, Awing, Bambili, Bali cultural associations.

The role of these stakeholders plays a lot in housing provision in Bamenda III. It was investigated during field survey about the most active actors involved in housing domain and findings revealed that the participation of these stakeholders were at different magnitudes (figure 20).



Source: Fieldwork, Tamunting Hycenth 2023

Figure 20: Active stakeholders involved in the housing domain.

Figure 20 shows active stakeholders involved in housing domain in Bamenda III. Based on respondents, private individuals (39%) are the dominant actors. This is due to the fact that a majority of the housing for lodging is provided by private individuals. These are either individuals who construct houses and give out to public for rents or landlords who construct their own personal housing. The council scored 27%, ranking second position. This is explained by the fact that the council construct markets, town hall and issue building permits. The council was highly rated after private individuals also because the council markets and gives out market sheds for rent to the public. Markets constructed by the council and those who sell in these markets reap profit which permit them to build house. The state represents 20% amongst the active stakeholders involved in housing domain. Administrative buildings in Bamenda III are constructed by the state. MINDUH also prescribes housing policy. Cultural association recorded 14%, cultural associations which have as missions to promote local development construct village hall, schools.

As per respondents' views towards the actors involved in housing domain, it is seen as the degree of participation of the actors are not the same. The state which normally supposed to ensure that every one dwell in sustainable housing, it not rate first rather private individuals are the most dominant stakeholders.

The study further proceeded to investigate whether the activities of these stakeholders really impact the local population. During field investigation, the opinions of the inhabitants were sought to find out their appraisal on actors involved in housing domains in Bamenda III (table 21)

Table 23: The appraisal of local population on the actors involved in housing

Number of clusters	Number respondents	Local population appraisal on the actors involved in housing			
		Very poor	Poor	Good	Very good
Northeast	95	15	50	25	5
West	12	2	5	4	1
Southwest	170	23	91	46	10
Total	277	40	146	75	16
%	100	14.4	52.7	27	5.7

Source: Fieldwork, 2023

Table 21 shows the appraisal of the local population vis-à-vis of the actors involved in housing domains. It is demonstrated on the table that 52.7% of the respondents judged the

activities of the actors involved in housing to be poor. While very poor scored 14.4%, these are the inhabitants in Bamenda III who don't feel the impacts of the actors involved in housing domain. Therefore, if we sum up 14.4%+52.7% we will have 67.1%. This implies that the overall population (67.7%) is not satisfied with the activities of the actors involved. This is probably the urban poor who live in substandard houses and are not satisfied with the work of the state in providing low-cost housing for them because they find it difficult to afford decent housing and also those who are not satisfied with landlords either because of high house rents or landlords that don't reason with them in times of difficulties. Equally those who are not satisfied with the council because of the council acts in demolishing houses in certain areas.

The respondents who answered good (27%) and very good (5.7%) are those who are appreciated the activities of the actors involved in housing domain. If we add 27% to 5.7%, we will obtain 32.7%. This shows that, only 32.7% are satisfied with the activities of the actors involved in housing domain. These were probably those that cannot afford sustainable housing and feel much comfortable. Thus, it can be concluded that the local population in general do not appreciate the works of the actors.

The actors mentioned on the ongoing discussion are involved housing provision in Bamenda III, findings have revealed that they are not doing enough to ensure sustainable housing policy. This explained why their participations were rated poor by the respondents and this is justified by the housing difficulties the inhabitants of this part of the town encounter. However, the state and other stakeholders have not stayed indifferent to these challenges. Adopted plans have been put in place to mitigate the housing challenges in the Bamenda III municipality.

4.4. Plans adopted to mitigate housing challenges.

Access to a decent house is a fundamental human right to everybody. It is the place where the family gets its roots and where the attitudes and customs in the society are originated, thus homes are foundation of the society. Decent and affordable house is the foundation for the family stability and create a living and positive environment to educate children. In Cameroon, the housing equation has always been the preoccupation of the government even before independence in the 1960s this is seen as the Cameroon Real Estate Corporation (Société Immobilière du Cameroun, SIC) was created. Since then, many initiatives have been adopted by

the state to respond to housing problems in Cameroon in the 1960s. Measures and plans aimed at redressing housing issues in Cameroon embodies stakeholders involved in housing provision in Cameroon.

4.4.1. The government

(i) Passing laws

Introduction of Land Reform Program in 1974, this was aimed at to reunify the legal land system. Since then, Ordinance 74/1 and 74/2 of 6 July 1974 establish rules governing land tenure and state land respectively and laws and degrees to amend and implement them. Degree No 2005/173 of 27 May 2005 organising the Ministry of State Property and Land Tenure (MINDAF), while Degree No 2005/481 OF 16 November 2005 amend and supplements some provisions of Deree No 76/165 of 27 April 1976, laying down conditions for obtaining land certificates. These degrees constitute the institutional framework for land registration in force in Cameroon (Centre for Affordable Housing Finance for Africa, 214 cited by Hotouom, 215).

The government of Cameroon in 1997 passed law on urban declaration which underscored the importance of all stakeholders in urban development and recognizes the rights and roles of the state, local government and civil society including private sector to involve in housing provision in Cameroon.

Since early 2000's, Cameroon has begun to engage with urbanisation, in 2004, the first law governing urban development (La loi Régissant l'Urbanisme) was approved requiring city council to develop master plan. In the same year the Ministry of Housing and Urban Development (MINDU was formed and Cameroon with UN- Habitat (PSUP) program. The Government institutions (MINDUH) and parastatals including FEICOM (Special Council Support Funds for Mutual Assistance), MAETUR and SIC play a critical role in upgrading low quality housing and solving housing issues in the main towns of Cameroon including Bamenda III

Urban Development Law of 2004 obliges all towns and cities to develop master plan and make provision for slums and substandard housing upgrading, requires implementers to consider all inhabitants regardless of their legal status to be engaged and provide an option for ordinary citizens to initiate and a slum and substandard upgrading project.

(ii) Planning Activities

Utilisation of national parastatals (MAETUR, SIC and FEICOM) to planning. These parastatals are charged with to build and sell houses, rent, and sell social houses for Cameroonians living in main cities. The parastatals also oversee into the acquisition of land and management of state land.

4.4.2. Government subsidy in housing finance

Government subsidy “Is the incentive provided by the government to enable and persuade a certain class of producers or consumers to do something they would not otherwise do, by lowering the opportunity cost or otherwise increasing the benefit of doing so”. It effectively means that the government can either promote the building of low-cost housing in Douala and Yaoundé; or the government can build the houses itself and sell them at below market price; or the government can subsidize an element entering in the value chain of building a house. For example, government can facilitate the acquisition of a piece of land, can reduce the price of cement or roof, can provide technical and engineering capacities in building houses to the lower income earners, can facilitate the process of obtaining a loan. Cameroon government can effectively achieve these subsidized schemes by:

Modifying regulatory and legal policy related to housing finance to shift market activities in certain ways to achieve social and economic goals (For example government can enter public private partnership PPP, with private investors, developers, and international sponsors in the housing domain such Shelter Afrique; inviting them to build social house that will be subsidized through availability payments by the Government).

Expanding financial resources through budgetary allocation and fiscal policies or taking risks to support desired behaviors or address specific market failures (For example ensuring that building materials are exempted from economic inflation rate).

4.5. Council

The Bamenda City Council (BCC) and Bamenda III council are actively engage in housing management in Bamenda III by issuing building permits, regulating building plans, equipping, and maintaining public building demarcation of risk zones. The council prescribes building norms, plans, and makes sure that building in particular areas within the town to confirm with

building norms. The council build councils and markets, as mentioned earlier the market built by council and lease out shops to traders and the benefit from sales enables traders to afford decent housing. The council also demolish buildings in zones prone to environmental hazards and houses under construction which have not obtained building permits from the council, photo 4 present a building in the Bamenda III which is not in accordance with the town planning of the area.



Source: *Tamunting Hycenth, Septerber,2023*

Photo 4: Council injunction on a building which doesn't meet building norms.

Photo 4 shows council injunction on a house under construction in Bayelle I, a locality in Bamenda III. The motive being that the building has not obtained building permits. The areas where the building has been constructed has maintained the gap distance from the road. Interviews with the council officials charge with housing planning indicated that the gap distance should be at least 5 metres from the road. During field investigation, the opinions of the respondents were sought on the effectiveness of the plans adopted by the government to solve housing problems in the Bamenda III municipality.

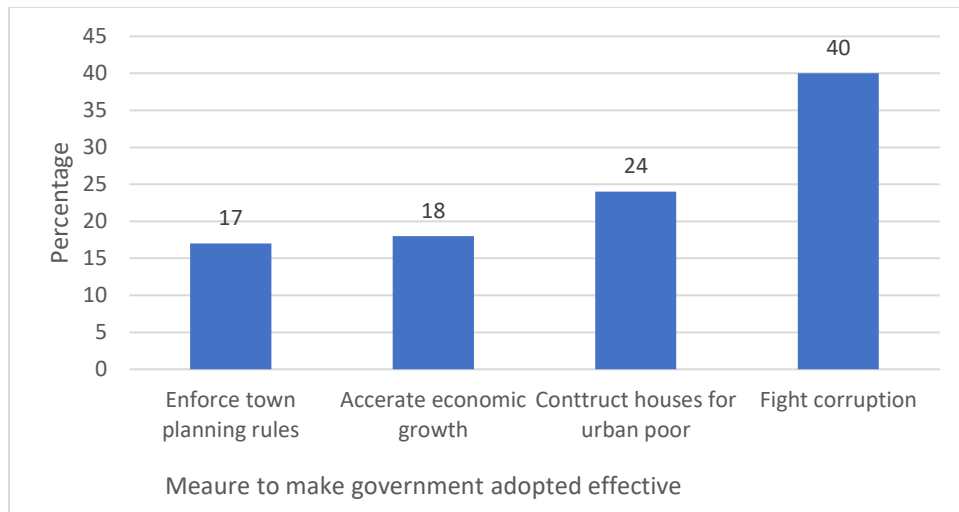
Table 24: The effectiveness of the plans adopted by the state.

Number of clusters	Number respondents	Effectiveness of the adopted plans			
		Not effective	Less effective	effective	Very effective
Northeast	95	15	48	27	5
West	12	2	5	4	1
Southwest	170	23	83	57	7
Total	277	40	136	88	16
%	100	14.4	49	31.7	4.6

Source: Fieldwork, 2023

Table 21 shows respondent's perception toward the effectiveness of the plans adopted by the government. Less effective represents 49%, this is due to the fact that so many texts exist stipulation government policy in ensuring sustainable housing but practically on the ground government action is limited. Not effective scored 14.4%, this explained by the fact that some inhabitants don't see the adopted plan serious because they don't feel it. Especially the urban poor who live in substandard houses and have been neglected. Effective represents 31%. This may probably be due to the fact those who live in good houses and don't feel what the urban poor go through and they considered they adopted plan effective. Very effective represents only 4.6%, these were those who think the plan adopted by government that is effective. Generally, if we add effective (31.7%) to very effective (4.6%) we will have 36.3%. This shows that only 36.3% consider the plan adopted by the government to be effective why 63.4% see government plan not to be effective.

The way forward to make the plan adopted by the government to be effective was investigated during field survey (Figure 21)



Source: Field work, 2023

Figure 21: A way forward to make government-adopted plan more effective.

Figure 21 shows respondents' views to make government adopted plan more effective. As per the figure 21, the fight against corruption registered 40%. This is because the people believe that there is no checks and balances in the execution of low-cost housing projects especially the urban poor who see it as the affair of the state because they are not considered in the housing projects. Construct houses for the urban poor scored 24%. This is explained by the fact that houses are constructed and given only to the government workers and ordinary citizens who are not government do not have access to low-cost housing. The respondents who attested that accelerate economic represent 18%. Accelerating economic growth will improve on the living standard of the inhabitants of the Bamenda III municipality and this will permit them to afford decent housing. The growth of substandard houses and the development of houses in risk prone zones are occupied by the urban poor population whose income doesn't permit them to afford sustainable housing. Enforce town planning roles registered 17%. This is justified by the fact that town planning rules are not effective which led to the uncontrolled development of substandard houses and construction of houses in risk prone areas.

4.5.1. Private house constructors

Private individuals have been given incentives to construct houses and lease out to be public. These incentives including simplifying laws in land acquisition for the construction of housing, encouraging banks to lend money those who intend to build. The private sector is the

main provider of rental housing in the Bamenda III. Most of the houses are owned by private individuals, both commercial and residential houses.

4.6. Conclusion

Sustainable housing is the foundation of every society and concern everybody, this explained why it is not only a responsibility of the state but a collective action that implicates many stakeholders. It is in this light that many stakeholders are involved in housing provision in Cameroon. The government stands as the fundamental actor in ensuring provision her institutions such as Ministry Urban Development and Housing, council and special technical organ, private sector has become more active in housing provision in Cameroon. The private sector has become very instrumental in this and does not only rent out houses to many Cameroonians but also to state institutions. It is seen from the on-going discussion that the provision of housing by the stakeholders involved does not really meet the aspiration of the inhabitants of Bamenda III as they consider the activities of these actors involved in housing domain to be inadequate. This is because the housing policy in Cameroon major urban centres still faces a lot of problems despite many actors being involved in housing provision.

Housing issues in urban areas have become a concern for all the actors involved. The concern over housing even started before independence where the state created parastatal to take care of housing issues. Law and degrees facilitating the acquisition of land and construction of houses have evolved over time. The laws and degrees are aimed to adopt suitable means to improve on the housing situation in Cameroon towns and cities. Irrespective of the many laws and degrees creating organs facilitating the acquisition of land and construction of houses, not every Cameroonian benefit from the housing provision and think that more mechanism complemented to make the adopted mechanism more effective.

GENERAL CONCLUSION

SUMMARY OF FINDINGS AND RECOMMENDATIONS

5.1. Introduction

This study concentrates on the phenomenon of urbanisation which occurs without adequate housing supply. In the course of finding out and identifying the problem stated which is a based housing difficulty which ranges from the development of substandard houses, high rental housing, overcrowded houses and construction of houses in risk prone areas. A general objective of the three hypotheses where set. The main goal of this hypothesis was to investigate the causes of urbanisation and how it brings about housing problems and sustainable adopted strategies to ensure sustainable housing. Findings on the on the determinants of urbanisation revealed that the factors responsible for urbanisation in Bamenda III are population increase, political factors, urban expansion, socio economic factors and relief. This is in line with Robin et al (2015) who noted that urbanisation change progress is triggered by natural increase, migration, and urban expansion.

Results of chapter two shows that urbanisation has led to housing challenges. This has led to the growth of substandard housing, overcrowding in house, high house rent and the construction of houses in risk prone areas. Substandard housing is manifested by dilapidated houses constructed with poor quality building materials and no maintenance work has not be carried out on the houses over a very long period. The poor urban dwellers who live in these substandard houses have limited access to social infrastructure and facilities such as good access road, clean potable drinking water and they live in unhealthy environment. As concern overcrowding, it has led pressure on housing facilities and cause physical and psychological discomfort due to limited space. High house rent has resulted to increase cost of living, drop in household consumption, development of substandard housing and overcrowding.

The outcome of the findings of chapter three disclosed that adopted plans have been put in place by to ensure sustainable housing in Bamenda III. The actors involved in housing provision in Cameroon including Bamenda are government institutions, government technical organs cultural associations and private individuals (private sector). The state adopted plans started by passing a series of laws and signing of decrees which even started before independence. The laws and decrees are aimed creating state organs to facilitate the acquisition of land, rent out

houses and the sale of land. The said laws also stipulate provisions which encourage the private sector to engage in housing provision. The local population of Bamenda III see the actions of the actors involved in housing provision and think better mechanisms can be put in place to make the adopted plan more effective.

5.2. RECOMMENDATIONS AND SUGGESTIONS

5.2.1. Financing Initiatives for affordable housing and slum upgrading activities I

In collaboration with the Ministry for Housing and Urban Development, government parastatals such as SIC and MAETUR, are actively engaged in land

- Changing the mentality of government officials, reducing corruption, strengthening the legal and judicial system to ensure contract enforcement, promoting transparency in the allocation of land title deeds through computerization of the system is almost an impossible mission in Cameroon. Therefore, the mortgage market cannot be effectively developed as per se because it would be difficult to enforce long-term loans repayments.
- Mismanagement of the country natural resources and corruption also mean that the government cannot expand its budgetary expenditure to provide housing subsidies to the poor households in Bamenda III with informal earnings.
- Islamic finance scheme requires large amount of capital from commercial banks as well as technical expertise in Islamic products that may be expensive to acquire. Also, an Islamic bank open by government will be hampered by political manipulation of lending and it is likely that an Islamic bank with such strict principles will not be sustainable due to the weaknesses in the current systems in Cameroon.

Housing microfinance is more appropriate to the lifestyle of the majority of the population in Bamenda. Being in the informal sector with not fix stream of revenues, the lower segment of the market will be more ready to take short term loans (possibly through a saving corporative scheme) and build their own house on an incremental mode.

Therefore, based on the above analysis the study suggests housing microfinance as the most appropriate solution to the housing equation in the town Bamenda. However Commercial Banks must enter the market of housing microfinance (either by creating a department in-house or by downscaling their activities to a subsidiary microfinance branch) because they have more liquidity than simple microfinance institutions.

BIBLIOGRAPHY

- Adediji, Y. M. D. (2005). “*Sustainable Low- Cost Housing Technology in Cities: Accelerated Construction Initiative Option*” *Journal of Land Use and Development Studies*. 1 (1), 10.
- Adedibu A.A. et al (1998) “*monitoring urban growth in developing cities*”. A case study of Ilorin. *Journal of the NITP* Oct. 1998
- Adedibu, A.A. and A.A. Okekunle. 1989. *Environmental sanitation on the Lagos mainland: Problems and possible solutions*. *International Journal of Environmental Studies* 33: 99-109.
- Aderamo A.J. (2003), *Changing Structure of intra-urban road network in Ilorin Nigeria (1960-2000)*. Ilorin *Journal of Business and social sciences* vol. 8 Nos, 182 pp 65-76 MJT press.
- Ahmed, Y. A. (2009), *Settlements Pattern and Functional Distribution in an Emerging Community: a case study of a Local Government Area of Kwara State, Nigeria*. In: *The Social Sciences*, Medwell Publishing 4(3), pp. 256-263. ISSN 1818-5800. Available online at: <http://docsdrive.com/pdfs/medwelljournals/sscience/2009/256-263.pdf>.
- Akhmat G. and Bochun Y. (2010) *Rapidly Changing Dynamics of Urbanization in China: Escalating Regional Inequalities and Urban Management Problems*. *Journal of Sustainable Development*, 3(2), 153-158.
- Ali. M and Sulaiman, M. (2006). *The causes and consequences of the informal settlements in Zanzibar. Informal Settlements: Policy, Land Use and Tenure*, Munich, Germany.
- Aluko, O. (2010). *Ibe impact of urbanization on housing development: The Lagos experience, Nigeria*. *Ethiopian Journal of Environmental Studies and Management*, 3(3), 64-74.
- Amawa. S. & Kimengsi, J. (2012). *Accelerated urbanization in the Buea Municipality: The question of sustainability in the provision of social services*. *African Journal of Social Sciences*, 3(3).

- Angel, S. Parent, J. Civco. I). Leo Blci. A. & Potere, De (2011). *The dimensions of global urban expansion: Estimates and projections for all countries. 2000-2050*. Progress in Planning, 75(2), 53-107.
- Araycla. O. (2005). *Developing appropriate housing construction technology for medium and low-income earners in Africa: Focus on Nigeria*. Africa Cnion ofArchitects Conference. p. 10-11
- Aribigbola. A. (201 1). *Housing and Nigerian development: Assessment of policy measure and direction*. African Journal of Environmental Studies. mdgafrica.org.pdf@ on March 2009.
- Balgah. S.N., Nlalu, B.N. (2017). *The implication of land use 'cover dynamics on resource development in Tubah sub-division, Cameroon*, Journal of the Cameroon Academy of Sciences; I
- Bamenda City Council (2015), *Records of Building Permits Issued 2008-2015*.
- Bamenda III Council (2010), *Bamenda III Council Development Plan* (Main Document), Nkwen,Bamenda.
- Barney Cohen (2015). "Urbanization, City Growth, and the New United Nations Development Agenda". Cornerstone, The Official Journal of the World Coal Industry. 3 (2). pp. 4–7.
- Bates. L.K. (2006). *A housing submarket approach to neighborhood revitalization planning: Theoretical considerations and empirical justifications*, Unpublished PhD thesis. University of North Carolina, Department of City and Regional Planning
- Boamah. N. (2015). *The impact of household's characteristics on the state of housing in the Of Finso South Municipality (OSM), Ghana*. Environment, Development and Sustainability 17, 1251—1266.
- Bradley. R. Il & Putnick, D. L (2012). *Housing quality and access to material and learning resources within the home environment in developing countries*. Child Développement, 83(1), 76-91.
- BUCREP (Bureau Central des Recensements et des Etudes de Population), (2005). *Rapport de présentation des résultats définitifs - Cameroun*.

- Chen, M., Ye, C. (2014), *Differences in Patterns and Driving Forces between Urban and Rural Settlements in the Coastal region of Ningbo, China*. In: Sustainability, 6, pp. 1848-1867. Doi: 10.3390/su6041848. Available online at: <http://www>.
- Cheserek, G.J. & Opata, G.P. (2011). *Environmental and housing problems of low-income household in Eldoret Municipality, Kenya*. Journal of Emerging Trends in Economics and Management Sciences, 2 (4):1-
- Chirisa I. (2008). *Population growth and rapid urbanization in Africa: Implications for sustainability*, Journal of Sustainable Development in Africa, 10(2), Pennsylvania, Clarion University of Pennsylvania.
- Cohen, B. (2004). *Urban in developing countries: A review of current trends and a caution regressing existing forecasts*. World Development, 32(1), 23.
- Cohen, B. (2006). *Urbanization in developing countries: Current trends, future projections, and key challenges for sustainability*. Technology in Society, 28, 63-80.
- Cohen, L., & Morrison, K. (2000). *Research methods in education (5th ed.)*. Routledge, London.
- Creswell, J. (2003). *Research design: Qualitative, quantitative, and mixed method approaches*. London: Sage Publications, Inc.
- Cuomo, A., & Daryl, T., (2011). *New York state homes and community renewal. Community development block grant program annual competitive application*. Albany: New York Office of Community Renewal.
- Darin-Drabkin, H. (1977). *Land policy and urban growth*. Pergamon Press.
- Daramola, A. & Ibem, E. O. (2010) *Urban Environmental Problems in Nigeria: Implications for Sustainable Development*. *Journal of Sustainable Development in Africa*. 12 (1), 124-144.
- Davis, D. (2006). *Continue education guideline implementation, and the emerging transdisciplinary field of knowledge translation*. Journal of Continue Education Health Profession, 26. 5-12

- Dawson, C. (2009). *The introduction to research methods: A practical guide for any one undertaking a research project* (Ed). Spring Hill House. Begbroke, Oxford. Decree No. 2008/07362M of 23 April 2008 to lay Conditions for Drawing and Revising Town, Planning Documents. Decree No. 2008/0737? M of 23 April to lay Hygiene and Sanitation Regulations in Cameroon.
- Ding, G. K. (2008). *Sustainable construction: The role of environmental assessment tools*, Journal of Environmental Management, Elsevier, 86, 451 - 464.
- Drakakis-Smith, D. (1981). *Urbanization, housing, and the development process*. London, Croom Helm
- Drewett, D. & Rossi, A. (1981). *A general urbanization trends in Western Europe*. In the Dynamic of Urban Development. Klaasen, L. H., Molle, W. T. M. and Paelinck, J. H. P. (Eds.). Proceeding. St. martin's Press New York, N. Y., United States. 119-136.
- Du Plessis, C., Landman, K. (2002), *Sustainability Analysis of Human Settlements in South Africa*. CSIR Building and Construction Technology Programmed for Sustainable Human Settlement, Pretoria.
- Du-Plessis, C. & Landman, K., (2002). *Sustainability analysis of human settlements in South Africa*. Report prepared for the department of housing by CSIR building and construction technology.
- Evan Krapf Askari, (1969), *Yoruba Towns and cities*, Clarendon press, London.
- Ezeigwe, C. (1995). *Appropriate solid waste disposal methods for developing countries*. NSE Technical Transactions, 32 (2), 33—34.
- Ezeigwe, P. (2015). *Evaluation of the causes of housing problems in Nigeria: A Case Study of Awka the capital city of Anambra State*. Journal of Economics and Sustainable Development, 6 (20), 1-7.
- Faith, J. (2014). *The perceived impact of population growth on housing in Asaba*. Journal of Research in Arts and Social Sciences, 8 (2), 1-8

- Fang, K. E., & Azigui, N. D. (2012). *Mapping of local construction materials for the North West Region of Cameroon. University of Yaounde I, FALSS, Department of Geography.*
- Farrell, K. (2017). *The rapid examining urban growth triad: A new conceptual framework for developing countries. Sustainability*
- Federal Government (1952): 1952 *National Population Census, National Population Commission.*
- Federal Government (1963): 1963 *National Population Census, National Population Commission.*
- Governance in Nigeria. *Journal of Sustainable Development*. Vol. 4, No. 6. Pg. 211.
- Guedjeo, C., & Kagou, D. (2013). *Natural hazards along the Bamenda escarpment and its environs: The case of landslide, rockfall and flood risks. Global Advance Research Journal of Geology and Mining (2).*
- Harsh, E. (2001). *"African cities under strain: Initiatives to Improve Housing, Services, Security and Governance"* African Recovery (15)7. Ibadan University Press.
- Hawkins & Brunt (1965). *Soils and ecology of West Cameroon, F.A.O, Rome.*
- Ibama, B., Tari, E., & Le-ol, E. (2015). *The impact of urban growth on housing demand in emerging settlements of Port Harcourt Metropolis: the Rukpokwu experience. International Journal of Scientific and Engineering Research, 6(8).*
- Ibem E., & Aduwo E. (2015). *A framework for understanding sustainable housing for policy development and practical actions, A paper for presentation at architect's registration council of Nigeria (Arcon) Architects Colloquium.*
- Ibrahim R. Babatunde, Adetona N. Adewale & Olawoyin O. Rachael (2014). "Correlates of Urbanization and House Rent in Ilorin, Nigeria". *Global Journal of Science Frontier Research: (H) Environment & Earth Science*. Volume 14, Issue 2, Version 1.0. Global Journals Inc. (USA). Pg. 33-38.
- Ibuma, B., Wachukwu, F. C. (2015), *Settlement Dynamics in the Northern Fringes of Port Harcourt Metropolis*. In: *International Journals of Scientific and Technological*

Research. vol. 4, issue 05, pp34-43. ISSN2277-8616. Available online at: <http://www.ijstr.org/final-print/may2015/Settlement-Dynamics-In-The-Northern-Fringes-Of-Port-Harcourt-Metropolis.pdf>.

Ismail, M., Ezra, I., Abdulkadir, M.Y., Muhammad, A.T. & Hadiza, T. A. (2015). *Urban growth and housing problems in Karu*. Global Journal of Research and Review, 2 (1):1-13.

ISSMUN (2016), Second Committee of the General Assembly. *Topic Area B “Human Settlement and Urban Development: Implementation of the Habitat Agenda and Proposals for the New Urban Agenda*. University of Macedonia, Greece.

Jiboye, A. D. (2009). *The challenges of sustainable housing and urban development in Nigeria*. Journal of Environmental Research and Policies. 4 (3), 23-27.

Jiboye, A. D. (2011). *Sustainable Urbanization: Issues and Challenges for Effective Urban*

Kimengsi, J. N. & Fogwe, Z. N. (2017). *Urban green development planning opportunities and challenges in sub-Saharan Africa: Lessons from Bamenda City, Cameroon*. International Journal of Global Sustainability, 1(1), 1-17.

Kimengsi, J., & Ndam, I. (2017). *Spatial variations and planning implications of urban crimes in the Bamenda Metropolis of Cameroon*. Landscape Architecture and Regional Planning. 2(4), 89-98.

Knox, P. L. (2009). *Urbanization in Kitchin R, Thrift N (eds) International encyclopedia of human geography*. Elsevier, p. 112—118

Kometa, S.S., & Ndi, R.A. (2012). *The hydro-geomorphological implications of urbanisation in Bamenda, Cameroon*. Journal of sustainable Development, 5(6), Canadian Centre of Science and Education.

Krathwohl, D. R. (2009). *Methods of education and social science research: The logic of Methods*. Long Grove, IL: Waveland.

Land Certificates amended and supplemented by Decree No. 2005/481 of
mdpi.com/2071-1050/6/4/1848.

- MediaWiki. (2008). *Understanding development: Taking I.T Global*. [Online] Available: <http://www.wiki.tigweb.org>. (March 27, 2009).
- Ministry of Housing and Urban Development. 2012. *Symposium on how to solve the problem of housing in city of Douala and Yaoundé*.
- Misilu M, E. Nsokimieno, S. Chen and Q. Zhang li, *Sustainable Urbanization's Challenge in Democratic Republic of Congo*. *Journal of Sustainable Development*, 3(2) (2010), 153-158.
- National Affordable Housing Association (NAHA. 2006). *Sustainability; Policy Areas*. [Online] Available: <http://www.housingcorp.gov.uk>. (March 27, 2009).
- National Institute of statistic. (2015). *Growth of Cameroon population per region from 1976 to 2013*.
- National Institute of statistics. (2010). *Second query on employment and informal sector in Cameroon*.
- National Institute of Statistics. (2011). *Second query on job and unemployment*
- National Population Commission (2006), Ilorin, Kwara State.
- National Population Commission (NPC), (1991). *Results of 1991 Census figures*. Abuja, Nigeria.
- Ndzifon, K. J (2016). *Land use d} Tjamics and wetland management in Bamenda: Urban development policy implications*. *Journal of Sustainable Development*; 9(5).
- Newman, P. (2002). *Sustainability and Planning: A whole government approach. An oration Text*. Barnet, Melbourne.
- Ngueyap F.2006. *Economic crisis, unemployment and change in household relations in cities in Cameroon: effects on housing units in the city of Yaoundé*.
- Ogunsayan A.A. and Aderamo A.J. (1993): *Road Development and Urban expansion in Ilorin, Ilorin Journal of Business and Social Science* 2.
- Olaleye J. B. & etal. (2012), *Land use and Land-cover analysis of Ilorin Emirate between 1986-2006, using landsat imageries*. *African Journal of Environmental science and Technology*. Pg 189-198

- Olawepo, R.A. (2008). Resettlement and Dynamics of Rural Change in Jebba Lake Basin, Nigeria. *Journal of Sociological Science*, Vol. 16(2); 115-120.
- Olorunfemi, J. F. (1981). The Crowding index – an alternative to census in Nigeria Area 13, 1, 51 – 54.
- Onibokun, A.G. and O. Agunbiade. 1987. *Environmental Pollution in Nigeria: Guidelines for action*. Friedrich Ebert Foundation, Bonn, West Germany, and NISER, Ibadan, Nigeria.
- Onibokun, G.A. (1974), Evaluating consumer satisfaction with Housing: An application of systems approach. *Journal of American institute of planners* 40:189-200.
- Opeloyeru G.O. (1983): Urban Growth and Physical Planning. A case study of Ilorin, Kwara State of Nigeria” unpublished essay presented to the Department of Geography, University of Ilorin.
- org/files/9219_lcl2287i.pdf.
- Peter Turchin, Leonid Grinin, Andrey Korotayev, and Victor C. de Munck. Moscow: KomKniga, (2006). *Introduction to Social Macrodynamics: Secular Cycles and Millennial Trends*. Moscow: URSS, 2006; Korotayev A. *The World System urbanization dynamics*. History & Mathematics: Historical Dynamics and Development of Complex Societies. ISBN 5-484-01002-0. P. 44-62 pg. 70-73.
- Reba, Meredith; Reitsma, Femke; Seto, Karen C. (2007). "Spatializing 6,000 years of global urbanization from 3700 BC to AD 2000". *Scientific Data*. **3**: 160034. doi:10.1038/sdata.2016.34. ISSN 2052-4463. PMC 4896125 . PMID 27271481.
- Salawu G.O. (2004) “*Locational characteristics of petrol filling stations in Ilorin, Nigeria*”. An unpublished M. Tech Dissertation submitted to the Department of Urban and Regional Planning. Ladoke Akintola University of Technology, Ogbomoso, Oyo State, Nigeria.
- Sarkar, A. (2010), *The Analysis of Human Settlement Patterns Using RS and GIS in the Plains of West Bengal*. In: eTraverse, the On-Line Indian Journal of Spatial Science. Vol 1, No 1, pp. 1-16. Available at: http://indianssss.org/pdf/pdfset-1/issue-set-3/Art_001.pdf.

UNFPA. (2012) "*Urbanization, gender and urban poverty: Paid work and unpaid care work in the city*".

UN-Habitat, State of the World's Cities 2006/2007, (2006). *The Millennium Development Goals and Urban Sustainability*, (2006), London, U.K.

United Nation Centre for Human Settlement (2006), *Cities in a Globalizing World: Global Report on Human Settlements*. Earthscan, London and Sterling. Available online at: http://www.un.org/en/events/pastevents/pdfs/Cities_in_a_globalizing_world_2001.pdf

WCED, (1987). *Our Common Future*. World Commission on Environment and Development. Oxford University Press. Oxford, New York.

Whyne-Hammond, C. (1985), *Elements of Human Geography*. Second Edition. Bell and Hyman Ltd.

Winchester, L. (2005), *Sustainable Human Settlement Development in Latin America and the World Bank*, (2008) *Urban poverty: a global view*, Prepared by Judy L. Baker for the World Bank Group, Washington D.C, <http://www.worldbank.org/urban/>.

Ziblim, A. (2013), *The Dynamics of Informal Settlement Upgrading in South Africa: Legislative and Policy Context, Problems, Tensions and Contradictions*. A Study Commissioned by Habitat for Humanity International/EMEA Office, Bratislava, Slovakia. Doi.org/10.1080/09709274.2007.11906026. Available online at: <http://globalhousingindicators>

APPENDICES

THE UNIVERSITY OF YAOUNDE 1

FACULTY OF ARTS, LETTERS AND
SOCIAL SCIENCES

DEPARTMENT OF GEOGRAPHY



UNIVERSITE DE YAOUNDE 1

FACULTE DES ARTS, LETTRES ET
SCIENCES HUMAINES

DEPARTEMENT DE GEOGRAPHIE

A SURVEY QUESTIONNAIRE

My names are Tamunting Hycenth Nuipokoh, Matricule number 19Y715 faculty of Arts letters and social sciences, department of Geography collecting information on urbanization and housing challenges in the Bamenda III municipality. The questionnaire is strictly for academic purpose and any information provided will remain confidential. Your collaboration to this work will be very instrumental in implementing planning rules to counter the challenges of urbanization in the Bamenda II1 municipality as well as research in Cameroon universities.

Questionnaires on urbanization and housing challenges in the Bamenda III municipality.

Instructions: Answer the following questions by marking (X) in corresponding boxes.

IDENTIFICATION OF RESPONDENTS

1. Locality /
Quarter.....
2. Age group: A)15-20 ☐ B) C) 21-25 ☐ D) 26-30 ☐ E) 31-35 ☐ F) 36-40 ☐
H) 41-45 ☐ I)46-50 ☐ J) 56- 60 ☐ K) 61-65 ☐ ☐
3. Age group: A) Male ☐ B) Female ☐
4. Marital status: A) Single ☐ B) Married ☐ C) Divorce ☐
5. Educational level: A) None ☐ B) FSLC ☐ C) GCE O/L ☐ D) GCE A/L ☐
E) Bachelor's degree ☐ F) Master's degree ☐ G) Others ☐
6. Job/occupation.....
7. Number of years in the area: A) <2-5 ☐ B) 5-8 ☐ C) 8-11 ☐ D)11-14 ☐
E) 14-1 ☐ F) 17-20years+ ☐
8. What is your level of education level of education?
A) FSLC ☐ B) O Level ☐ C) A Level ☐ D) Degree ☐ E) Master ☐
F) Others ☐

Hypothesis 1**QUESTION TO COLLECT DATA FOR HYPOTHESIS 1**

9. What are the factors that cause urban growth in Bamenda III?

- A) Rapid population growth ☐ B) Political factors ☐ C) Economic activities ☐
 D) Urban Expansion ☐ E) Relief Factor ☐

10. what is your place of origin?

- A) Bui ☐ B) Ngoketunjia ☐ C) Menchum ☐ D) Boyo ☐ E) Donga Mandung ☐

11) How many children do you have?

- A) 1 ☐ B) 2 ☐ C) 3 ☐ D) 3 ☐ E) 4 ☐ F) 5 ☐ G) 6 ☐ H) 7 ☐

12) How old are the children?

- A) 1 year ☐ B) 2 ☐ C) 3 ☐ D) 4 ☐ E) 5 ☐ F) 6 ☐ G) 7 ☐
 H) 8 ☐ I) 8 ☐ J) 9 ☐ K) 10 ☐ L) 11

QUESTIONS TO COLLECT DATA FOR OBJECTIVE TWO

13) What are the housing problems in Bamenda III?

- A) Substandard houses ☐ B) High house rent ☐
 C) overcrowding ☐ D) construction in risk zones ☐

14) Why do you live in low quality houses?

- A) Limited finance ☐ B) High cost of building materials ☐
 C) High cost of living ☐ D) Desire to own a house ☐

15) What are the problems you face in you quarter?

- A) Unhealth Environment ☐ B) Poor state of roads ☐
 C) limited power supply ☐ D) Water scarcity ☐

16) What is the cause of high rent in Bamenda III?

- A) High cost of land ☐ B) increase price of building materials ☐
 C) Lack of regulatory mechanism ☐

17) How does high house rent affect you?

- A) Increase cost of living ☐ B) Drop in consumption ☐

C) Development of substandard housing ☐ D) it led to overcrowding ☐

18) what many people live in a room?

A) 1-2 persons ☐ B) 2-3 persons. ☐ C) 3-4 persons ☐

19) (A). Rate your comfort living in overcrowded houses?

A) Poor ☐ B) Very poor ☐ C) Good ☐ D) Very good ☐

20) What are the problems you face living in swampy areas

A Mosquitoes bite ☐ B insanitary environment ☐

C) Accessibility problem. D) Flooding ☐

21) Rate the frequency of flood during rainy season

A) Low ☐ B) Average ☐ C) High ☐ D) Very high ☐

22) Are you aware of the dangers in construction risks zones

A) No idea ☐ B) A bit aware ☐ C) Aware ☐ D) Very aware ☐

23) Are you secured living in risks prone zones?

A) Feel secured ☐ B) Feel Much secured ☐

C) Feel less secured ☐ D) Not aware

QUESTIONS TO COLLECT DATA FOR OBJECTIVE THREE

24) Who are the main actors involved in housing provision in Bamenda III?

A) Private individuals ☐ B) Council ☐

C) Cultural associations ☐ D) Very Good

25) How do you see the work of the actors involved in housing provision?

A) Very poor ☐ B) Poor ☐ C) Good ☐ D) Very good ☐

26) Rate the effectiveness of the plans adopted by the state.

A) Not effective ☐ B) Less effective ☐ C) Effective ☐ D) Very effective

27) What should be done to make government adopted plan more effective

A) Fight against corruption ☐ B) Construct houses for the poor ☐

C) Accelerate economic growth ☐ D) Enforce town planning ☐

28) What are challenges you encounter on the street?

A) Limited sidewalk ☐ B) Encroachment into sidewalks ☐ C) Unpleasant smell

UNIVERSITE DE YAOUNDE I
UNIVERSITY OF YAOUNDE I



FACULTE DES ARTS, LETTRES
ET SCIENCES HUMAINES

FACULTY OF ARTS, LETTERS
AND SOCIAL SCIENCES

DEPARTEMENT DE GEOGRAPHIE
B.P 755 Yaoundé
Tél. 22 22 24 05

DEPARTMENT OF GEOGRAPHY
P.O BOX 755 Yaoundé
Tel. 22 22 24 05

ATTESTATION DE RECHERCHE

Je soussigné, **Pr. PAUL TCHAWA**

Chef du Département de Géographie, atteste que

Monsieur: **TAMUNTING HYCENTH NUIPOKOH**

Matricule: 19Y715

Est inscrit(e) au cycle de : **MASTER** (2021-2022)
Spécialité : **Dynamiques Urbaines et Rurales.**

Et prépare une thèse sur le sujet: **ASSESSMENT OF RESIDENTIAL HOUSING PROBLEM: A CASE STUDY OF BAMENDA III MUNICIPALITY NORTH WEST REGION, CAMEROON.**

A cet égard, je prie toutes les personnes ressources et tous les organismes sollicités de lui réserver un bon accueil et de lui apporter toute l'aide nécessaire à la réussite de cette recherche dont la contribution à l'appui au développement ne fait pas de doute.

Fait à Yaoundé le.....



LE CHEF DE DEPARTEMENT

Clement Anguh Nkwemoh
Clement Anguh Nkwemoh
Associate Professor (M.C)
University of Yaoundé I