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## Appraising The Non-Recognition Of Informal Settlements In Aplanned Neighborhood Development.

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### ABSTRACT

Recognition of informal settlement can be more effective improvement to a planned neighborhood that is built on previous incremental developments. Consequently Eagle Island neighborhood in Port Harcourt City Council has been embroiled with forceful eviction and demotions of informal settlement by government in time past over certain fundamental issues affecting planned development, noticeable even till date. Therefore, this study examined the non-recognition of informal settlements in a planned neighborhood development of Eagle Island, Rivers State, Nigeria. The study adopted a case study approach with primary data sourced through semi-structured interview questions conducted on 15 senior officials Rivers States Ministries of Lands and Survey,; Urban Development, and Lecturers Department of Urban and Regional Planning, Rivers State University representing 75% response rate, while secondary data were mainly from documents from United Nations Human Settlements Programmes. The data collected was qualitatively analyzed using thematic content analysis. The findings showed that informal settlements have been fundamentally harmful to cities; exhibits violations of legal order governing land use planning, registration, building and taxation with the traditional processes and practices with regards to building rights, permits, rights of way, sale, inheritance and registration. The study also indicated that factors influencing informal settlements in a planned neighborhood development include migration, conflicts, economic crises, speculative development, coping strategies, and lack of access to and affordable housing. Therefore, the study recommended that commensurable attention from policies makers be given to informal settlers on efforts of the authorities to: urban redevelopment programs regularized legal land tenure, provide basic infrastructure, site-and-service schemes, and provide serviced plots, as intervention programs for recognitions of informal settlements.

**KEYWORDS:** informal, Settlement, Non-Recognition, Neighborhood, Planned Development.

### I. INTRODUCTION

In many developing countries, particularly in Nigeria, the built environment is fast decaying due rapid urbanization been responsible. Urbanization can be traced to rural-urban migration, steady economic downturn decay in urban infrastructure, poor quality of original construction, lack of integrated planning, negligent urban housekeeping, preservation of historic value, disaster and war (Omole, 2000; World Bank, 2005; Owoye and Omole, 2012). According to United Nations Human Settlements (UNCHS) (2001), African Continent is rich in its diversity forms of informal settlement with highest percentage of people living in situations of poverty, who experience daily the realities of vulnerability a wide range of environmental hazards (Napier, 2000). The spread of informal settlements is the most significant trend shaping space and time of our cities which has been recognized as a predominant mode of urbanization (Roy, 2005). Hence, the discourse of informal settlement has shifted from informal-formal dichotomy to a formal-informal continuum (Hall and Hfeiffer, 2000; Roy and Alsayyad, 2004; Hill and Lindner, 2006). Abbott (2002b) stated that informal settlements host significant percentage of the population in cities, yet there is no planning framework for redevelopment of these neighborhoods. It would be seen that the unprecedented growth in urban populations has made urbanization inadvertent contributing to urban sprawl in areas that are devoid of affordable quality neighborhoods and related services including basic amenities. These dynamics of urban growth lacks effective leadership, weak land administration and planning policies regarding informal settlement development by public sector; impedes the sustainable development in urban areas. Informal settlements constitute long standing form and often large share of urban residential development in cities.

Typically, informal settlements are established by illegal developers or new residents who occupy public, communal, or private land. As such the developers or residents demarcate lots and begins to construct rudimentary dwellings without public services such as pavement, street lighting, water and sanitation. These development has resulted in part from the illegal occupation or unlicensed subdivision of land, in part from exclusionary practices that have contributed to unequal conditions of economic growth and wealth distribution. According to Ali and Sulaiman (2006b), most of the urban agglomerations growth without any official planning leading to city expansion mainly based on informal processes. The continued lack of legal recognition of informal settlements regarding legal tenure can implode services provision, the availability of other urban infrastructure, and the overall legality of urban residency. It is believed that most informal land development exhibits violation that prevail formal legal order governing land use, planning, registration, building and taxation. It implies that informal settlers are especially vulnerable as regards to eviction without negotiated relocation. More often than not, the other form of legality of informal settlements means the recognition of second-class rights for second-class citizens. Acknowledging these facts, informal development does not in any way mean that people living in informal settlements have no rights, or that they should be repressed or evicted. Even though they may not have land right of their own or the right to stay on the land they occupy, but should always have other rights resulting from the occupation status. The non-recognition of informal settlers in a planned neighborhood of Eagle Island appears not to have received commensurable attention from policies makers. It has only recently managed to receive recognition not more than a glimpse of reviews and perhaps a handful of academic research which as a land reform mechanism is even rarely sustained. It appears that it may have been considered by planning authorizes to have made efforts of improving the non-recognition of informal dwellers' situation in Eagle Island through urban redevelopment programme, the authorizes that regularize legal land tenure of informal settlements to provide basic infrastructure, site-and-service schemes, authorities providing serviced plots to informal settlers, as intervention programmes for recognitions. Yet no empirical study has been conducted to date on the non-recognized informal settlement in Eagle Island, to reveal the state that has been done in similar neighborhood elsewhere, with an attempt to address their most important problems. Consequently, informality attempt indicate that informal settlers have a common point of view which will aid them in perceiving their own problems and finding solutions improving the livelihoods of informal settlers of their recognitions. It is on this basis that the study will contribute to this research gap(s) by determining an initiative of recognizing informal settlement in a formal setting for sustainable land management.

**Aim and Objectives of the Study:** This study focused on the non-recognition of residents in informal settlements in a planned neighborhood in order to analyze the underlying principle of informal settlement recognition. The following are objectives of the study. They are to:

1. Identify factors influencing informal settlement residents to settle in planned neighborhood.
2. Identify reasons preventing residents of informal settlements from being recognized.
3. Ascertain the efforts of improving the underlying principle of informal settlement recognition in a planned neighborhood.

**Scope of the Study on Informal Settlement Recognition :** The scope of this study is limited to informal settlement development in planned neighborhood of Eagle Island, Port Harcourt Rivers State being clearly manifested by the spread of informal settlement that continue to proliferate at an alarming rate. It should have been ideal that the study covers all informal settlements in Port Harcourt, Rivers State, but opted to restrict the scope to Eagle Island with derelict neighborhoods becoming symbolic of the malformations that characterize the urbanization process currently; which authorities charged with urban development and planning seem incapacitated in dealing with these challenges. Also, limiting the scope of the study to Eagle Island is a resultant of the neighborhood being undergoing wide spread of dysfunctional urban land supply system which government authorities have invariably failed to supply developable land in the location and at price that can be easily afforded by majority of the urban poor.

## II. LITERATURE REVIEW

**Informal Settlement:** The “phrase informal settlement” has been accepted as well as contested by many scholars in various disciplines. In Leeds and Leeds (1978) submission, the occupation of land that does not belong to the person settling on it is what distinguishes informal settlement from other settlements. An illegal form of land use through inappropriate invasion of land characterizes these settlements occupation as neither based on the legal ownership of such land, nor in payment of rent to the legal owners. Leeds (1969) argues that the uniform identity of the characteristics of informal settlement are their illegal and unordered origins or organized invasion, due to their origin, their continued juridical ambiguous status as settlements are identified as the significant variable to determine the character of informal settlement.

The characteristics of informal settlement has to be defined by the land use pattern according to Sietchiping (2000), refers to informal land use as any human establishment, human settlement or land use in the urban area which is not suitable or in opposition to the expected standards and regulations. According to Olajide (2010), informal land use includes the poor and precarious housing within the city or in fringes of the city or other areas where land are vacant, accessible and affordable.

**Definition of Informal Settlement:** Informal settlements are defined in a variety of ways but there is general agreement on their core characteristics, and with severe difficulties exist in defining informal settlement in a specific context. According to Srinivas (2003), informal settlements are characterized by unauthorized use of vacant public land, unauthorized construction of structures and buildings, reliance on low cost and locally available scrap construction materials, absence of restrictive standards and regulations, reliance on family labor and artisanal techniques for construction, non-availability of mortgage or any other subsidized finance. That's why Sietchiping (2000) study revealed that informal land use is characterized by overcrowding, deterioration, insecurity, absence or insufficient basic facilities which endanger the health, prosperity safety and moral of the inhabitants.

Gilbert and Gugler (1992) define informal settlement as such settlement created through a process of unassisted self help and that tend to have two or more of the following characteristics when they are initially created:

- Most house are self built by the families occupying them using temporary building materials
- The settlements are illegal in some way (whether that is the land tenure, the house construction or both),
- The settlements are subserviced, and
- Are mostly occupied by people living in situation of poverty.

The most widely applicable definition of informal settlements probably comes from United Nations Habitat Programme. Informal settlements are “residential areas where a group of housing units has been constructed on land to which the occupants have no legal claim, or which they occupy illegally; unplanned settlements and areas where housing is not in compliance with current planning and building regulations (UN-Habitat, 2003). These key descriptions of informal settlement are not exhaustive and there would be many more questions in the context of settlements such as physical location and conditions, institutional context (government and non-government supporters or opposes of informal settlements), legislative and regulatory conditions, and the likes. The processes of their formal recognition also need to be described in each definition.

**Development of Informal Settlement:** The emergence of informal settlement is what has been described as illegal settlements with the tendency of private land market to marginalize the poor (Turner, 1980; Gilbert and Ward, 1985). Informal land use constitutes an expression of poor urbanization and poverty of city dwellers as a failed policies, bad governance, corruption, inappropriate regulations, dysfunctional land markets (World Bank, 1999). However, informal settlement originated from difficulties of housing, immigration rate, physical planning, landlessness, land tenure system and employment especially in urban areas (Olajide, 2010). Therefore informal settlement originated from the existing gap between the number of formal/regular land supply and the need. Land in formal market has remained too expensive for the urban poor. Recent empirical studies in nine (9) African countries as established by Mattingly and Durand-Lasserve (2004) reveals that informal land systems are effective enough in terms of quantity delivered to be an alternative to formal urban land delivery systems. This is due to the fact that government land allocation process is slow, bureaucratic, and the land allocated for shelter is considered usually insufficient. The informal land markets are less bureaucratic and more flexible than formal system as they are more effective reaching poor people.

**Urban Planned Development:** Urban planning development practice is rooted on its political divided ideology (Garth, Andrew and Nyers, 2010). Urban planning has been unable to keep pace with the rapid growing demand for housing and other urban services. The weaknesses of government planning controls, and haphazard development associated with the informal sector have created disorderly and unhealthy urban environments (Nwaka, 2005). Nevertheless, in Nigeria today by the study of Olajide (2010) the informal sector is dominant provider of urban land and housing; only about 20% to 40% of the physical development in Nigerian cities is carried out with formal government approval. It is believed generally that dwellings in informal settlements are built by the spontaneous undirected and untrained efforts of the settlers who cannot afford to secure legal or formal land or a safe site on which house can be built. That is why Sietchiping (2000) explained that informal developments are usually located on vulnerable and area such as deep or dangerous slopes and watersides, as they are known as catastrophe prone areas. The informal developments have been fundamentally harmful to cities; to the overall urban population and to the residents of the informal settlements themselves.

**Existing Policy and Legislations Relating to Urban Planning** : There have been many land policies and legislations that governed land administration in Nigeria which include;

- Land Use Act of 1978
- Nigerian Town and Country Planning Ordinance of 1946
- National Housing Policy of 1998
- Nigerian Constitution of 1979
- Urban and Regional Planning Law of 1992

**Principles Guiding Urban Planning** : The overall responsibility for urban planning, design implementation and management lies with the ministries of; lands and housing, urban development through the urban and regional planning law of 1992. It is a comprehensive piece of legislation and many of the provisions are still valid. The planning law has provisions for the preparation of planning schemes (development plans) including development control, but no provisions for the integration of community participation in planning framework. The law has also provided the formation of functions and responsibilities to include; provision of building permits for new buildings, issuing permits for maintenance, conducting audits and monitoring progress of construction and issue legal notice on illegal construction that do not follow procedures. In realization, the limitation in the current planning framework has a rigid planning approach where the government assumes the role of providing and controlling necessitated shift to collaborative planning approach, laying emphasis on the approach to enables the pursuit of sustainable development. The process of urban planning development framework which involves community participation that includes; identification of felt needs, project designing and consultations in planning and management would be the recognition for informal settlements.

**Challenges and Constraints of Urban Planning Development** : Due to increased demand for building lots, an informal land market is in force, giving rise to spontaneous development. Informal land developments provide shelter for over 85% of the population of urban dwellers in most developing countries (UNCHS, 1996 and 2000). Yet, they either do not appear at all in government records or are regarded with so much negativism as to warrant constant harassment or exclusion from provision of necessary infrastructure and amenities (Durend-Lasserve and Tribillion, 2001; Agbola, 2001). The resultant of the forgoing is that actors involved in the informal and illegal land markets are denied access to formal opportunities for optimization of capital formation and accumulation (Olagide, 2010).

### **III. RESEARCH METHODOLOGY**

The study adopted a case study approach of research design. The study area is Eagle Island, a neighborhood in Port Harcourt City Council of Rivers State, Nigeria. The Eagle Island neighborhood is a Service and Site Scheme Housing Programme carried out by the Rivers State Government: government providing the basic amenities; roads, water and electricity for the residents to build their own type of houses. In order achieve this objectives, population of the study on the non-recognition of informal settlements in a planned neighborhood development; they comprised residents of Senior Officials of Ministries of; Lands and Survey, Urban Development and Lecturers Department of Urban and Regional Planning of Rivers State University. A sample size 15 experts from these institutions was purposively drawn out of a population of 20 experts on urban development and informal settlements. The primary data was collected through a pilot survey and semi-structured interview questions administered on the identified institutional experts in the study. The purposive sampling technique was adopted in selection of 15 officials: Ministry of Lands (4), Ministry of Urban Development (5) and Lecturers (6) representing 75% of the response rate. The study also intended to consolidate secondary data with available documents on studies of successful recognition of informal settlements intervention programs and good practices with emphasis on results achieved on informal settlement legal recognition. Data collected was qualitatively analyzed using simple percentages with thematic content analysis.

### **IV. RESULTS AND DATA ANALYSIS**

**Reasons for Government Non-Recognition of Informal Settlers from Experts Perspectives** : This section treats the reasons why government did not recognize informal settlement from professional expert's perspectives. The data was analyzed with content analysis.

An in-depth interview held with the government officials stated the reasons for government non-recognition of informal settlement are as a result of:

- Increase in property crime in the neighborhood as well as easy targets for predators, including dong-related and organized criminals.
- Generate fragmented cities and precarious neighborhood marked with environmental, health and safety hazards.

- Generates intrinsically inefficient cities and costly urban management.
- Systematic disrespect to land use policies, building regulation and standards are widespread.
- Lack of a formal title to the occupation of land parcel
- Frequent use of traditional possessory rights to occupy land as they lack full security of tenure.
- Lack of fully recognized land titles leading to deprivation of basic citizens rights (no official address code, impossible to have access to credit, receive mail, no prove of city residency, impossible for police warrant to enter the premises.
- Excluded from official property tax systems, resulting in a loss of potential revenue for public administrations.

The implication of this infers the reasons why government did not recognize informal settlement which is basically based on their inability to carry out social responsibilities to its citizenry. One of the key informants (Lecturer) stated that: "From the legal perspective, informal settlement exhibits violations of legal order governing land use planning, registration, building and taxation with the traditional processes and practices with regards to building rights, permits, rights of way, sale, inheritance and registration are not constantly adopted to suit the specific needs of these groups".

Furthermore, other key informants (Lecturer) said;

*"Informal settlements have been fundamentally harmful to cities, to the urban population, and to the residents of the informal settlements themselves. Because the implications of the phenomenon (informal settlement) are serious and in numerous ways have impacted on the settlers negatively; legally, socially, environmentally, politically and economically, that why government in developing country as ours refuse to improve (recognize) on informal settlements".*

An in-depth interview with the Lecturers of the Department of Urban and Regional Planning of Rivers State University reveals that neglectful attitude of the governmental authorities to informal settlers has shown that; the residents are marginalized and are not recognized. Recently, in late 2017, the government of Rivers State declared Eagle Island waterfront area to be demolished declaring the area as porous, full of criminal activities and causing security threat within the State. And the Government decided to clear up the area by demolition. And it was seen as the worse violation of human and housing rights to the settlers because the informal settlers were the ones who reclaimed the land, but consideration for compensation payment was not given to them. Furthermore, the settlers were not given adequate time for eviction and even evicted without prior notice; the people were forcefully evicted from the homes, their houses demolished. And instead of government improving on the informal settlement, they prefer eviction, demolition and in the process inflict untold hardship on the affected residents.

#### **Factors Influencing Informal Settlement Residency.**

From an in depth interview with respondents (informal settlers) at Eagle Island, the reasons why they occupy the planned neighborhood are stated as:

- Large Scale Migration
- Conflict
- Lack of Access to Housing
- Lack of Affordable Housing
- Speculative Development
- Coping Strategies
- Economic Crises

#### **Reasons for their Non-Eviction (Recognition)**

In-depth interview with the informal settlers showed that the reasons why informal settlement should be recognized are as follows:

- Formal and informal settlements cannot exist Independently
- The lands in most cases were re-claimed by the Informal Settlers
- Quality of life in informal settlement is enhanced with the settlers and investment made in the properties should remain
- The informal housing units still constitute valuable capital of the Nation
- Helps the poor to sustain social and economic networks considered for livelihoods
- Legalization of informal settlement.

## V. DISCUSSION OF FINDINGS

**Reasons for Non-Recognition of Informal Settlement by Government :** The non-existence of town planning laws on informality has been the major problem of the non-recognition of informality. The study shows that 80% of the respondents (experts) agree that there is no law recognizing informality, while 20% disagree. The existence of town planning laws in neighborhoods characterized by informal settlements will make government to have control or influence the decrease in the informal development process. The findings of this study has it that weak statutory urban planning framework in government necessitate for a solution to formalize the neighborhoods urban re-development initiative with good policies in place. This laws recognizing informality as a dilemma experienced with tremendous growth especially in the urban fringe of the city to a point that the informal planning system of government is unable to cope with the demand for building land and plots, making informal neighborhoods the major factor of urban growth.

With this sort of recognition through policies, government authorities will gradually be persuaded to acknowledge that informal settlements, in fact this occur as a result of, or in response to their own inappropriate public policies to provide affordable land for housing to the urban poor. The study has revealed that government should recognize informality and as a result; the effect of this findings will formulate a change of heart of authorities from viewing informal housing as constituting an infuriating aberration on the urban landscape, and to acknowledged the poor as resourceful partners who indeed present part of the solution to the informal settlement problem that the government has been unable to address effectively. The provision of informality laws by government will serve as a sector-based intervention in the informal settlers that will result in a quantifiable improvement in the quality of life of the residents affected. Government recognizing informal settlement through appropriate policies will be strategies for an integrated approach investing in the physical, social, economic, organizational and environmental improvements. The findings affirmed that informal settlements are; self-built houses using temporary building materials, illegal in some way without land tenure, un-serviced area and mostly occupied by people living below poverty line. It is due to these reasons that government refuse to give formal recognition and interventions on the physical location and conditions including institutional context. There are indicative measure of the prevalence of informal settlement that can be applied as measures to recognized informal housing to include tenure or home ownership, housing construction and access to services. The increase in poorly uncontrolled developed settlement has resulted in many environmental and health related problems. Uncontrolled settlement development has caused physical disorder, uneconomical land utilization, and excessive encroachment of the settlements, environmental degradation and pollution risks as experienced. The explanation has made it difficult for the Government to send social and economic infrastructure/services to these areas because it is unplanned, lacking space and accessibility.

### **Factors Influencing Informal Settlement Residents.**

- **Large Scale Migration:** The movement of the occupants of informal settlement from the rural areas to urban area or city centre in search of improves income through employment opportunities. It observed that most of the residents (informal settlers) were artisans and fishers who migrate to settle there.
- **Conflict:** It was revealed that conflict (cult war and communal crises) was themain reasons why the settlers were there. The major cult and communal crises that occur in 2006 at both Andoni local Government and Gokana Local Areas of Rivers State have attested to the fact that of the people seen is these areas. It was believed that the settlers were looking for safer heavens.
- **Lack of Access to Housing:** The informal settlers lack basic access to housing. These has lead to custom-built collective accommodation centre, temporary accommodation consisting of prefabricated temporary houses, temporary accommodation in buildings built for residential and non-residential purposes.
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- **Lack of Affordable Housing:** Settlers of informal settlement made an agreement between the landlord and tenant to occupy the uncompleted buildings in the neighborhood. On the other hand, the informal settlers serve as security to land of the original allottee's by given useful information on trespassers.
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- **Speculative Development:** The right owners of the properties acquired land and developed it for capital gain from the property. The informal settlers are allowed to occupy the buildings as ways of securing the property for the owners waiting the later date (s) that the property would be resold.
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- **Coping Strategies:** Most of the settlers in neighborhood are pre-dominantly fishers and has adapted to the environment. Most of the unauthorized shacks made in un-serviced areas are done by the informal settlers.

In like manner, mostly the unauthorized houses built by the settlers in serviced areas and they had adapted to unauthorized constructions.

- **Economic Crises:** Informal settlements on the periphery of the neighborhood was bore out of economic crises where most legal owner cannot afford the capital required for the construction of their planned development due to lack of capital. These owners rent the open the space to the informal settlers for an amount of money, which made future urban development to be blocked.

**Reasons for their Non-Eviction (Recognition)**

- **Formal and informal settlements cannot exist Independently:** The idea that is required here entails full recognition because the formal and informal cannot exist independently, but exiting side by side. The formal is located within the planned confines, while the informal outside the confines of the formal.
- **The lands in most cases were re-claimed by the informal settlers:** Besides the inhabitants of this informal settlement, the informal settlers erect their dwelling on land they have either no legal or illegal claim to, they are less willing to invest heavily in such dwellings. In more cases too, the lands were re-claimed by the informal settlers.
- **Quality of life is with informal settlement enhancement and Investment made in Properties should remain:** There is a strong convention that quality of life should be enhanced without the informal settlers being displaced or evicted. They will claim that the investments already made on their properties remained and enhanced.
- **The Housing Units still Constitute Valuable Capital of the Nation:** Notwithstanding the precarious condition of the existing properties in the informal settlement, the housing units still constitute valuable capital of the nation and should not be destroyed but improved upon.
- **Helping the Poor to Sustain Social and Economic Networks considered for Livelihoods:** To adhere to the goal of sustainable development, informal settlement in more progressive social orientated government, the problem of affordability of rent, coupled with displacement of large number of the economically disadvantaged member of the community is unlikely to be acceptable as a suitable solution than improving the quality of life of dwellers of such poor residential neighborhood. Helping to sustain social and economic networks considered as important for livelihoods.
- **Legalization of Informal Settlement:** Unauthorized adopted construction if legalized will encourage housing production.

**VI. CONCLUSION AND RECOMMENDATIONS**

The reasons for government non-recognition of the informal settlements identified are; that residents lacks the formal registration of ownership, uncontrolled development (rudimentary buildings), forceful eviction and demolition of structures without prior notice and fair compensation paid, disenfranchised and buildings without house code and address, excluded from regular access to benefit urban development, regarded as marginal individuals targeted by repressive policies with militarization, excluded from formal market and communities sometimes literally walled, and difficulty to exercise rights.

Other reasons for Government non-recognition as stated by the interviewees are:

- Occupants are not having legal land tenure.
- Housing does not comply with urban planning policies and building regulations.
- Buildings constructed with impermanent materials.
- Households are excluded from property tax systems leading to potential loss of government revenue.
- Increase in uncontrollable property crime as well as easy targeted areas for harassment by security agents.
- Generating of fragmented cities and precarious neighborhood marked with environmental, health and safety hazards that increased public expenditures.
- Forceful eviction and demolition of squatters without query.
- Un-recognized land title causing deprivation of basic citizen's rights.

The neglectful attitude of government authorities has worsen the situation in the study of is in the area, instead of government and the authorities concerned worsened improved on the nuance of informality, they have preferred forceful eviction and demolition of slum houses and in the process inflicted untold hardship on the affected residents that are marginalized as they reside in undeveloped land, uncompleted buildings and in marshy waterfronts. The use of violent means to evict and demolish house of the residents of informal

settlements by both government and the original land allottees has been identified as a major issue affecting informal settlers in Eagle Island, Port Harcourt. More so, eviction and demolition of this nature are clear indication that government do not recognized informal settlements as their rights are not protected and the failure of government and its agencies to integrate the informal settlers into the formal system or a dialogue prior to their eviction and demolition. The Nigerian Government could learn from experiences of other developing countries such as Namibia, South Africa, and the Philippines who have devised a methodology where government incorporation with informal settlers, partner with residents, NGOs, and financial institutions to participate jointly in financing and the incorporation of informality upgrading schemes. The design of a policy framework for local level partnership in the incorporation of informality upgrading schemes will possibly change the trends of non-recognition through forceful evictions and demolition that are presently experienced in the study area. Informal housing units still constitute valuable capital of the nation and should not be destroyed but improved upon. Therefore, informal settlement should not be considered as an anomaly, but rather an integral part of the society that needs to be integrated into the fabric of society.

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