

# INFORMALITY AND INEQUALITY

## IN URBAN AFRICA:

Imperatives for Research, Policy and Practice



**Editors:** TIMOTHY NUBI, BASIRAT OYALOWO, TAIBAT LAWANSON

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# Foreword

The search for solutions to urban problems has never been more expedient than now, taking into consideration the escalating proportion of people migrating to cities to take advantage of better employment and social facilities. However, the reality that often awakens such migrants are the unequal opportunities that urban spaces provide and the never-ending processes of conflict, adaptation and mitigation that follows. This is not an African problem in its entirety, although the manifestations of inequality and informality pervades urban spaces here more visibly.

Arising from its 2nd Annual Research Conference in 2021, the African Research Network for Urbanization and Habitable Cities examined the nuances of urbanization, informality and inequality in African cities, with the aim of engaging in actionable interactions to address these issues. This book is a collection of academically peer-reviewed papers presented at the conference. These chapters explore the opportunities around informal communities from multiple directions while also recognizing the limitations posed by the lack of orderly development, physical infrastructure and social amenities in these spaces. Therefore, issues such as informal spaces as the route to food security in cities, and the vulnerability of informal settlements to infectious diseases due to poor waste management are explored. The book also attempts to provide empirical grounding for common assumptions such as insecurity in informal communities, while testing norms such as the right to the city. Thus, inequality is shown to be as pervasive as informality, with exclusion becoming more visible and persistent trends in urban areas in general. In the book, chapters explore the governance of informal settlements, the appropriateness of spatial planning processes to today's realities and the ubiquitous colonial heritage of African cities. Pathways to energy efficiency, green housing construction and services, life-cycle financing for housing improvements in informal communities, participative planning and the need to increase life-chances of children in informal communities are also presented. The contestation between state and society in tackling unemployment and the use of modern spaces are constant signals for unrest in urban areas, and chapters in this book respond to this. The need to protect the environment from rapid sprawls of both formal and informal housing development, whilst also supporting biodiversity are brought to the fore.

By providing multidisciplinary perspectives to these issues and encasing these within the realities of city living, governance and industry, this book presents an invaluable resource for government, businesses and people.

It is also a call for action for practitioners to develop decisive approaches for addressing these issues which undermine the potential of our cities to be the engine of growth they should be.

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# Preface

The theme of this book is in line with the objectives of the ARUA Centre of Excellence in Urbanization and Habitable Cities to promote and provide local knowledge and workable solutions to seemingly intractable problems impeding the functionality of African Cities. It is also in line with the goal of promoting African-African scholarship and compelling new thinking in erstwhile assumed notions about Africa. The book is a knowledge output of the 2nd Annual (Virtual) Conference on Urbanization and Habitable Cities, which held in October 2021.

The focus on the research, policy and practice imperatives for urban informality and inequality in Africa is founded on the endemic challenges associated with the two core concepts. With rapid urbanization being experienced in many African cities, informal alternatives have been developed by people when they are left behind in the opportunities and basic facilities they expect in their cities. It matters little whether they are indigenous to the city or settlers, residents demand a right to be prosperous. Thus, apart from proffering new definitions or conceptualizations of informality and inequality, authors have focused on problems emanating from these concepts in cities, and have preferred actionable solutions to address them.

The contribution of 42 authors from across 20 Higher Education Institutions, Government Agency, Civil Society and Private sector organisations within and outside Africa is expected to evolve around various methodologies. Authors have engaged with communities through focus group discussions, in-depth interviews, community research meetings, observations and surveys. Analysis has followed systematic literature reviews, quantitative methods such as spatial data analysis and multinomial logit regression, while others relied on mixed methods approaches. Photographs and diagrams have been included to bring realities home. The 21 chapters of this book were peer-reviewed, and cover 10 African cities, reflecting the studies of researchers from such diverse disciplines as private and property law, estate management, philosophy, urban and regional planning, zoology, music, geography and environmental studies, teacher education and chemistry, amongst others.

The book is organized around four objectives. The first objective is to proffer actionable solutions towards managing, redeveloping and re-imagining informal communities. The second objective seeks to deepen the understanding of inequality in urban spaces, while the third is to provide insights into the nature and effects of contestations arising from the alternative ways people use urban spaces and the resistance of the state to these uses. The final objective is to explore the possibilities of stemming the

tide of informality (especially in communities) and addressing the challenge of inequality in everyday processes of city life. In meeting these objectives, the Sustainable Development Goals have been used as analytical and conceptual frameworks; it has provided a critical lens for engaging the issues to be studied and a standard upon which interventions for change are recommended. Chapters have been arranged around these objectives.

Complementing the focus of the ARUA Centre of Excellence in Urbanization and Habitable Cities, a series of scoping studies on informality and inequality were also commissioned in 2021 and the forthcoming publication of findings would be a companion to this volume.

I cannot close without appreciating the funding opportunity for the CoE centered on the strategic collaboration between the African Research University Alliance (ARUA), UK Research and Innovation (UKRI) and Global Challenges Research Fund (GCRF). I also appreciate Dr Joseph MaCarthy who provided a host for the Conference through the Sierra Leone Urban Research Centre as well as Dr Esther Thontteh, Dr Ademola Omoegun and Dr Saheed Matemilola for their support during the conference organization process. All keynote speakers, panel chairs and paper presenters are also deeply appreciated, as well as the contact persons of our partnering universities and leads of research clusters and their research managers. The scientific team of peer reviewers that dedicated their time to carry out constructive reviews of abstracts and full papers have in no small way made this book a reality. All chapter authors are also acknowledged for entrusting their intellectual endeavors to the CoE. The Management and Staff of the University of Lagos have provided strong research management support for all the CoE's activities and we are grateful for this. Finally, I thank Prof Taibat Lawanson, my Co-Director at the Centre for Housing and Sustainable Development at the University of Lagos for her strategic insights and the Managing Editor of this book, Dr Basirat Oyalowo for the time, energy and intellectual effort in preparing the book. It is my determined hope that this book will chart new thinking in approaching research on informality and inequality in Africa, whilst also proffering actionable interventions for policy-makers and generating equitable innovations to address urban challenges in Africa.

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# Contents

- 1. Urban Informality and Inequality in African Cities: An Agenda for Change.....15**  
Basirat Oyalowo, Saheed Matemilola, Taibat Lawanson & Timothy Nubi

## **SECTION 1: INFORMALITY 35**

- 2. Governing Informal Settlements in a South African Metropolitan Municipality: The Case of Mangaung.....37**  
Malefetsane Mokoena, Lochner Marais, Nepo Masithela & Anita Venter
- 3. Food Insecurity in Informal Settlements of Lusaka: Spatial Planning as the Missing Link.....60**  
Chongo Kaulule, Glynn Khonje & Progress H. Nyanga
- 4. Prevalence of Waste-Related Diseases as an Indicator of Poor Waste Disposal System: A Case Study of Gwagwalada Area Council.....78**  
Kazeem Tunde Odejobi, AbdulGaniyu Omobolaji Adelopo, Sherrif Akanbi Kukoyi & Tawakalt Olajide
- 5. Tenure Insecurity in Informal Land Delivery System in Lagos State, Nigeria: Causes and Manifestations.....97**  
Daramola Thompson Olapade & Bioye Tajudeen Aluko
- 6. Assessing Informal Settlements in Selected Cities in Nigeria’s North-Central Region.....117**  
Aremu Olanrewaju Sulyman & Christianah Oluwamayowa Ajala
- 7. Maintenance, Insecurity and Informality in Public Housing in Lagos State, Nigeria.....136**  
Foluke O. Jegede, Eziyi O. Ibem & Adedapo A. Oluwatayo

## **SECTION 2: INEQUALITY 161**

- 8. Cities of Refuge? Understanding Urban Integration Practices of Internally Displaced People in Nigeria.....163**  
Rebecca Enobong Roberts & Taibat Lawanson



- 9. Addressing Social Inequality and Diversity in Access to Land through Effective Governance.....**188  
Olubunmi A. Afinowi
- 10. The Design of Community Participation: Decision-Making and Control over Resource Provision in the Two Lagos Communities of Ilasan and Makoko-Iwaya.....**206  
Anze Zadel
- 11. Housing Conditions and Energy Use across Rural and Urban Areas in Nigeria.....**236  
Toluwalope Ogunro

**SECTION 3: INTERCONNECTIONS BETWEEN INEQUALITY AND INFORMALITY 251**

- 12. Street Trader Displacements and Inequality in Africa: Insights from Lagos Traders.....**253  
Ademola Omoegun
- 13. Displacement of Informal Marketplaces in Urban Africa: A Critique of the Lagos Situation.....**274  
Olajumoke Akiode
- 14. Nourishing the Malnourished Musical Child in an Unequal Society: The Case Study of Two Schools in Lagos, Nigeria.....**290  
Florence Ewomazino Nweke
- 15. Slum Life within a Megacity: Makòko and Gòlùgò in Lagos as Case Studies.....**303  
Ayodele Solomon Oyewale
- 16. Urbanization and Informality Impacts on the Population of Mona Monkeys: A Study in Akoka Environs, Lagos.....**318  
Fatsuma Olaleru, Stella Ejiro Ewubare & Samuel Udofia

**SECTION 4: PREVENTING INEQUALITY AND INFORMALITY 343**

- 17. Home Improvement Financing for the Regeneration of Informal Communities: The State of the Market.....**345  
Basirat Oyalowo, Oluwaseun Muraina, Yetunde Ohiro,  
Timothy Nubi, Basheer Oshodi & Raymond Gold

<b>18. Developers' Land Acquisition Motivation and Government Policy in the Urban Fringes of Lagos Megacity, Nigeria.....</b>	<b>364</b>
Esther O. Thontteh	
<b>19. Quest for Housing: Implications for Sustainable Wetland Preservation in Nigeria. A Case Study of Lagos State.....</b>	<b>383</b>
Akintunde Otubu	
<b>20. Home Users' Awareness of Green Housing in Cities: A Study of Lagos Metropolis.....</b>	<b>402</b>
Tenigbade Y. Odu & Pauline Adebayo	
<b>21. Connecting Peri-Urban and Metropolitan Cities: An Assessment of BRT Impact on Ikorodu-Lagos Metropolis Route.....</b>	<b>425</b>
Israel O. Ogbonna	
<b>Index</b>	<b>435</b>

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## Chapter 6

# Assessing Informal Settlements in Selected Cities in Nigeria's North-Central Region

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### Abstract

Housing ownership has undoubtedly been a major problem in Nigeria owing, in part to accelerated urbanisation and poverty. As a result, the incidence of informal settlements has risen and their long-term viability has become a difficult but important consideration in planning discourse. This chapter examines the major factors influencing the incidence of informal settlements, the vulnerable groups alongside their dynamics and impact across cities in Nigeria's North-Central region. Overcoming limitations of spatial perspectives between cities in a region, the study involves an assessment of secondary data and documents alongside physical observation. Two states in the north-central region (Benue and Plateau) and Abuja, the Federal Capital Territory, were purposively chosen. The focus was on capital cities whose urban nucleus is driven by the expansion of more informal communities. The findings show that migration, poverty, the informal economy, affordability and urbanisation are the primary factors leading to the emergence of informal settlements. Women, workers, disabled people, migrants and unskilled youths as well as teenagers were found to be among the most vulnerable groups in informal settlements, which are often clustered near hazardous areas such as riverbanks, flood zones and dumps. Consequently, this study recommends public-private partnership for affordable housing supply, upgrading and management, as well as the launch of a public awareness to educate residents about its implications for public health and the environment among others.

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**Keywords:** Environment; informal housing; informal settlement; informality; infrastructural facilities

## 1. Introduction

Housing is one of Nigeria's most pressing issues, yet little has been done to address it. As an alternative, informal dwelling is actively providing support in the creation of newer settlements across the country. They are rapidly becoming a key element that houses a substantial portion of the inhabitants of urban areas, but there is no uniform structured method for their improvement. The country's housing difficulties have reached an alarming level, hence the attention from the public and private sectors (Oladunni et al., 2018).

Today's informal settlements face a variety of issues, such as unemployment, low output, low socioeconomic status and other unfavourable social conditions. Many informal businesses, notably those in residential settings, suffer from a lack of patronage, resulting in real poverty, disrupted livelihoods and other forms of socioeconomic deprivation in urban areas (Arayela 2005; Oladunni et al., 2018). These problems are of significant concern since they are critical indicators that affect humanity's long-term perspective and well-being (UN-Habitat, 2010, 2008).

In Nigeria, the system for providing housing involves a number of interconnected components such as land, infrastructure, construction materials, building regulatory laws and, most significantly, financing (Ebie, 2003). Several methods and policies were adopted in response to the Nigerian government's diminishing financial resources for housing delivery and other infrastructural services. All of these policies and initiatives which are based on mass home construction and robust mortgage financing are aimed at ensuring that all Nigerians, particularly those from low-income categories, possess or have access to adequate, habitable and healthy housing (Federal Republic of Nigeria, 2006). Despite the government's initiatives, low-income groups' housing requirements in Nigeria are frequently overlooked since they are unable to compete with the elite in paying for quality housing and basic housing services (Yunusa, 2013; Ejaro, 2013).

As Adiukwu (2014), Nwokoro et al. (2014), Yari (2018) and Ekpeterere et al. (2019) have observed, there is a need to compile and review relational and context-specific data in order to understand the multitude of determinants of informal urban settlements, e.g. how they evolve, how

residents survive and benefit from the settlements, alongside the design of permanent solutions to the observed problems. Given the submissions of the authors, there is strong reason for planners to undertake research of this nature. Moreover, the dynamics of informal settlements are a contemporary issue in planning administration and management, particularly in terms of developing resilience and adaptive capacity plan against its consequences on residents and growth. As previous studies lacked the much-needed spatial perspective in evaluating informal settlements between cities in a region, this study fills a critical gap.

### 1.1 Objectives, Methodology and Data

The study considers the role of informal settlements in urban development, alongside other issues such as key factors influencing their growth, the challenges faced by residents in the study area and the management of such issues. Three states were chosen from a total of seven in Nigeria's North-Central Region, viz: the FCT (Abuja), Benue State and Plateau State using purposive sampling due to more availability of significant insights and detailed information on the subject matter. This aids an in-depth analysis of proliferation of informal settlements tailored with the field survey. The focus is on areas hosting informal settlements in Abuja, Makurdi and Jos. Abuja was selected because it is the country's capital city. Other reasons include its rapid urbanising nature and the possession of an urban nucleus that is driven by various activities leading to proliferation of more informal settlements (slums, shanties and squatter settlements). Moreover, the selected cities are some of the fastest-growing urban centres that are witnessing significant migration of individuals from within and outside their confines. Table 1 shows the areas of selected cities in the north-central region that have significant features of informal settlements.

**Table 1:** Selected cities in the north central, Nigeria

State	City	Informal Settlements
Federal Capital Territory	Abuja	Zuba, Tunga-maje, Kuntunku, Durumi, Kado, Gwagwalada Centre and Karu.
Benue	Makurdi	Adeke, Agan, Banada, Gaadi, Fiidi, Logo, and Ujamatue
Plateau	Jos	Apata, Farin-Gada, Rukuba Road, Gada-Biu, Utan, Jenta-Adamu and Kabong

**Source:** Researchers' compilation, 2021



Relevant examples from the selected cities are used on the subject matter. In addition to physical observation, the study uses secondary materials such as reports from the UN-Habitat, the World Bank, the Cities Alliance, the Social and Economic Rights Action Centre (SERAC) and the Centre on Housing Rights and Eviction (COHRE) on slum issues and government responses. Other sources of secondary material are published journals on informal settlements and photographs showing the current situation. These documents were obtained from the publishers' websites, textbooks and articles, while the pictures come from the field survey.

## **2. Conceptual Clarifications**

### ***(a) Concept of Informality***

The meaning of informality is wide and continuously broadening. Scholar's perspectives have evolved over time, resulting in the adoption of various strategies. However, a few noteworthy descriptions are relevant to this research.

In general, informality refers to individual and community relationships that are not in accordance with recognized law, as a result of insufficient or unsustainable policies or enforcement mechanisms that control activities based on speculation about the socioeconomic milieu that don't really capture the reality of the situation (UN-Habitat, 2015). Slums, shantytowns, illegal colonies and encampments and other types of informal settlements are all connected with informality (UN-Habitat, 2016; Oscar et al., 2020).

As the above viewpoints suggest, informality is a process and a key factor that shapes the socio-economic and geographical structure of cities. In most developing countries, forms of settlement, housing constructions and ways of income generation are key indices of urban growth (Kombe and Kreibich, 2006; Roy, 2009). Thus, it seems that informality and informal settlements are inextricably connected and mutually reinforcing.

### ***(b) Concept of Informal Settlement***

The term 'informal settlement' has different definitions in the literature, with none being viewed as a consensus definition, although certain key elements are recognised. According to Abebe et al. (2019), informal

settlements are places where dwelling units are constructed without the permission of the authorities. According to UN-Habitat (2015), such settlements are residential zones where occupiers have no tenancy rights over the land or dwellings they occupy, with modes spanning from squatting to informal housing units.

However, Wahab and Agbola (2017) note that not every informal settlement mechanism is illegal. This is because an informality might occur when land is occupied before it is designed (that is, when development occurs before the design process and authorisation of structure plans or the construction of infrastructure). Therefore, as such buildings are not formalised, they are regarded as “unauthorised developments” or “violations.” They are continuous settings that react to changing forces and procedures on a regular basis.

Given the different perspectives on the subject matter, informal settlements are described in this study as groups of housing units constructed in unplanned areas that are illegally occupied and that lack development and adequate access to essential facilities and amenities.

## **2.1 Characteristics of Informal Settlements in Nigeria's North-Central Region**

Because they primarily include the development of informal dwellings, informal settlements are frequently researched from that perspective. In that regard, the following are key characteristics of informal settlements in Nigeria's north-central region:

- (i) absence of stable tenure and informal land tenancy
- (ii) lack of fundamental services, infrastructure and housing finance
- (iii) housing that is in violation of local ordinances; settlement of squatters on public or private property
- (iv) dwellings constructed on land that does not belong to the property owner
- (v) poor building structures and unsuitable dwellings
- (vi) unauthorised building subdivision
- (vii) standard of living, crime and social marginalisation
- (viii) unsanitary living scenarios and unsafe areas. (Researchers' compilation and field survey, 2021)

### **3. Challenges and Factors Influencing Informal Settlements in North-Central Region, Nigeria**

The occurrence of informal settlements results from unachievable statutory structures, misguided strategies, poor urban management and lack of institutional capabilities in Africa among others (UN-Habitat, 2007; World Bank, 2008). The housing conditions of Nigeria's underprivileged are deteriorating owing to an increase in urbanisation and lack of quality housing. This significant increase in the urban population leads to rising numbers and sizes of cities. Nigeria's incapacity to properly manage population growth has led to unsustainable expansion in all major urban centres, according to UN-Habitat (2008). Homeless people and low-income categories bear the brunt of these issues since they lack the financial means to obtain decent housing (Ukway et al., 2012; Ukoje and Kanu, 2014).

According to a recent forecast, by the year 2025 over 60% of Nigerians would be residing in cities, with a significant number (mainly low-income earners and the underprivileged) likely to be residing in squalor if no precautions are taken (Federal Republic of Nigeria, 2010; Mallo et al., 2015). The situation in Nigeria, with regard to informal settlements, is already grave, considering the large number of individuals affected throughout sub-Saharan Africa (Federal Republic of Nigeria/National Population Commission, 2013).

Regrettably, 61.1% of Nigeria's 167 million citizens are believed to reside in informal settlements, a situation which implies that Nigeria is home to approximately 50% of the 200 million people living in informal settlements in sub-Saharan Africa (Akinbamijo 2012; Mallo et al., 2015). This scenario calls for the design of adequate policies by Nigerian authorities. The country's north-central area is grappling with urbanisation issues, as well as the presence of informal settlements, infrastructural inadequacies and lack of suitable housing, all of which are already visible in major cities.

As researchers have pointed out, this scenario reflects not only cultural and socioeconomic issues but also have a major impact on residents' well-being (Adiukwu, 2014; Nwokoro et al., 2014). Despite the adoption of renewal initiatives and the creation of statutory bodies to address the issues, they have remained unmanageable owing to inadequate implementation and sheer lack of concern for the emergence of informal settlements (Kamalipour, 2016; Okyere and Kita, 2015; Okyere et al., 2017; Wahab and Agbola, 2017). In the effort to address the issues,

scholars have identified key elements driving the creation of informal settlements in Nigeria's north-central region (see Obiadi et al., 2017; Udoo et al., 2018; Ekpeterere et al., 2019). The key elements are as follows:

- (a) Poverty, population growth, and migration to cities
- (b) natural catastrophes and conflicts
- (c) safe zones and opportunities
- (d) lack of effective planning for housing policies and public administration at the local government level
- (e) ineffective land management system/inadequate land administration equipment
- (f) corruption and politics
- (g) unreliable land market with rising land, housing and utility bills
- (h) inadequate finance, limited land availability for the urban poor or lower classes and exorbitant rents/lease payments for commercial buildings and land spaces
- (i) insufficient planning professionals to oversee and monitor development, as well as a lack of adherence to building codes.

In addition, studies such Obiadi et al. (2017, 2019), Udoo et al. (2018), Ekpeterere et al. (2019) and Oguiche et al. (2019) reveal that the predominant form of residential layout in the selected cities of north-central Nigeria are dispersed or isolated and nucleated. In other words, their structures are in incredibly close proximity to one another, particularly in locations where land is heavily subdivided and sold off. Owing to poor air ventilation, this pattern of home structure may have an impact on people's dwelling conditions. Some dwellings were built temporarily on federal government land through self-help or self-build; consequently, residents of such dwellings may find themselves removed at short notice, as is the case with many Abuja residents. In some cases, individuals may rent substandard rooms from homeowners, as is more usually the case with Markurdi and Jos residents, with unpaved roads, no drains, streetlights or sidewalks. Many residents are also affected directly by changes in the environment such as flooding and pollution. For their water supply they rely on tap water, boreholes, wells, rivers and streams. For their buildings, they use corrugated roofing sheet, aluminum, wood, and thatch. Other roofing materials are polythene, leaves and asbestos. For waste disposal, they rely mainly on dumps (open space, canals, rivers/streams and drainages) and open burning, which are obviously improper methods of waste disposal and management.

The average number of individuals in a room ranges from six to ten – a situation which exposes large numbers of people to heat and discomfort from poor ventilation, while also exposing their dwellings to structural strain. It can also result in overuse of building facilities and the spread of communicable diseases such as chicken pox, measles and cough. Health experts suggest that it is unsuitable for around 6 to 10 people to share a single room.

Furthermore, studies show that only a few persons in the region actually adhere to stipulated building standards (Udoo et al., 2018; Ekpeter et al., 2019; Obiadi et al., 2019; Oguche et al., 2019). Homes in the area come in a variety of patterns and shapes which disregard town-planning guidelines. Shared with others, most of the toilets are in terrible conditions, with water cisterns not being functional and drains/pipes not well linked or functioning minimally. In cases of homes without toilets, people defecate in public places such as open land, riverbanks and dumps. Most of their kitchens are in terrible conditions and are being shared by multiple households which are neither located separately nor have a space for food preparation or storage. Plates 1 to 6 show some of the existing situations observed in informal settlements of the FCT, Benue and Plateau states. The Table 2 gives a synopsis of factors influencing informal settlements and their impact in Nigeria's north-central region.

**Table 2:** Some factors influencing informal settlements and their impacts

S/N	Factors influencing informal settlements	Impact
1	Proximity to work and cost of living	It produces an unpleasant environment.
2	Easy land acquisition/ affordable land	It provides an environment in which diseases can easily thrive and spread, particularly in congested, overcrowded rooms.
3	Indigenous language concentration and marriage	Sites with poor waste management become breeding grounds for diseases.
4	Additional room for various purposes and market sales/commercial activities	It lowers the living standard
5	Privacy and low-cost housing	It has an impact on the residents' personal hygiene and health.
6	Rural-urban migration, inexpensive service and desire to reside in the area	It influences the residents' preference and style well as their notion of decent housing owing to constant repairs and replacement of structures and decaying elements of the building.
7	Relocation and employment opportunities, etc.	Inadequate infrastructural facilities, etc.

**Source:** Researchers' compilation, 2021

### 3.1 Photographs showing the existing situations of informal settlements in North-Central Nigeria



**Plate 1:** Showing unauthorised building subdivision, building materials and building conditions in Gaadi area, Makurdi, Benue State (Source: Researchers’ field survey, 2021)



**Plate 2:** Shows the scenarios of informal settlements in Logo area, Makurdi, Benue State (Source: Researchers’ field survey, 2021).



**Plate 3:** Indicates the state of the buildings and the environment of informal settlements in Jenta-Adamu area, Jos, Plateau State (Source: Researchers’ field survey, 2021).



**Plate 4:** Shows building arrangements and the surroundings of informal settlements on Rukuba Road, Jos, Plateau State (Source: Researchers’ field survey, 2021).



**Plate 5:** Shows building condition of kitchen and dwellings in informal settlements of Utan area, Jos, Plateau State (Source: Researchers' field survey, 2021).



**Plate 6:** Shows dwelling conditions, bathroom location and their materials in informal settlements of Tunga-Maje area, Abuja (Source: Researchers' field survey, 2021).

#### **4. Efforts by National and International Agencies in Controlling the Spread of Informal Settlements**

Following the first and second United Nations' conference on human dwellings in 1976 and 1996, the issue of informal settlements sparked international discourse and a variety of solutions emerged from international organisations, non-governmental groups and national governments (Ooi and Phua, 2007; Mallo et al., 2015). Since then, international organisations such as the World Bank, the European Union, Cities Alliance and UN-Habitat have partnered with governments at all levels and non-governmental organisations (NGOs) to accelerate rehabilitation and upgrading programmes across the globe.

Across the world, countries have developed programmes for upgrading informal settlements in accordance with the Cities Alliance declaration. One of these solutions entails taking a bottom-up rather than a top-down approach, while strengthening local councils and agencies to carry out achievable upgrade programmes (Mallo et al., 2015; Ebehikhalu and Dawam, 2015). India, Indonesia, Tunisia, Jordan, the Philippines and Brazil are some of the countries that have successfully

adopted this approach (World Bank, 2008; UN-Habitat, 2008). Egypt and South Africa have also made tremendous headway in addressing the situation in Africa's informal settlements using participatory development plan, upgrading strategy and concept of sustainable livelihoods (Cities Alliance, 2008 and 2013; Mallo et al., 2015).

Nigeria has also developed a variety of measures to address the country's urban housing development issues such as National Housing Policies (1991, 2006 and 2012a), National Urban Development Policies (2012b) and Nigerian Urban and Regional Planning Law (1992), [Federal Republic of Nigeria 1991, 1992, 2006, 2012a and 2012b]. These policy pronouncements, particularly the National Housing Policy (2006, 2012) include a range of initiatives for preventing slums and improving existing blighted neighbourhoods. The policy declarations are proactive in nature, mandating government at all levels to develop residential site-and-services layouts for newer buildings. The regulations mandate government in urban areas to supply serviced lots to residential enterprises, businesses and people at reduced costs in order for them to construct newer dwellings. This policy approach was to ensure that underprivileged and low-income residents have access to suitable homes (Omole and Akinbamijo, 2012; Mallo et al., 2015).

However, efforts to implement the policy in Nigeria have not been quite successful. First, the process of acquiring land is frequently delayed. Second, policy is frequently hampered by bureaucratic obstacles and bottlenecks in service delivery. Finally, it rarely assisted the targeted categories which are underprivileged and low-income (Aribigbola and Ayeniyo, 2012). In order to improve the situation of informal settlements, policy pronouncements (Federal Republic of Nigeria 2006 and 2012b) encourage the adoption of in-site upgrading, also known as the adaptable strategy (World Bank 2008). To accomplish this, local governments are required to collaborate with foreign agencies, private-sector financing institutions, voluntary organisations, non-governmental organisations (NGOs) and community-based organisations (CBOs) to develop and execute upgrading plans for informal settlements. Research suggests that Nigerian cities are finding it difficult to execute these adaptive approaches (Adesoji, 2011; Mallo et al., 2015; Udoo et al., 2018).

Clearly in Nigerian cities, efforts are ongoing to reform informal settlements in line with the Sustainable Development Goals (SDGs).



Likewise various projects were completed across the country such as electrification, water supply, sanitation, public housing and services. Through the federal government, the World Bank gave loans to state and local governments for the execution of development and community projects such as electric power, potable water, medical centres, public schools, roads, drains and erosion prevention, etc. This initiative was directed at urban slums, new residential areas and was effective in 26 of the 36 states (World Bank, 2012; Mallo et al., 2015). Similarly, the Federal Government of Nigeria, in collaboration with the UN-Habitat and African Development Bank, devised a plan to enhance water supply and sanitation in areas that were facing water scarcity. In North-Central Nigeria, Jos metropolis was the only recipient of the pilot initiative, which has been executed in three informal communities (UN-Habitat, 2008).

#### **4.1 Assessment of Existing Approaches to Informal Settlements in Nigeria's North-Central Region**

Although urban renewal projects are being implemented in some parts of the cities in North-Central Nigeria, the issue of informal settlements remains a major concern. Following the evaluation of secondary documents for the study, the following issues were identified.

##### ***(a) Overlooking the Conditions of Informal Settlements to Expand on a Broader Level***

Implementation of preventive measures is an effective strategy for minimising and managing the dynamics of informal settlements, thereby enabling urban centres to initiate, coordinate and regulate their own responses to challenges (World Bank, 2008). Nigerian authorities have been unwilling to adopt this strategy, leading to further proliferation of informal settlements. For example, occupants of Abuja's informal settlements are generally permitted to purchase land from indigenous people who are anticipating government resettlement, a situation which leads to trespassing on federally owned land. In 2004, the Federal Capital Territory (FCT) had 27 squatter colonies spread over the territory, totaling 2,412 hectares of development (SERAC, 2006).

In contrast to Abuja, residents of informal settlements in Jos typically purchase their land from native landowners in legitimate transactions. Such land buyers frequently develop the property without first securing development approvals from development control agencies at all levels.

Some substandard areas of the city had been proposed for renewal with the leadership of Jos administration revising the city's master plan and developing a comprehensive plan for its execution (Dung-Gwom, 2007; Plateau State Government, 2008). However, as of 2021, the full execution of the plan was yet to begin while the government was concentrating on extending and constructing new inner-city roads in which only few are completed (Plateau State Government, 2008; Alao, 2013; researchers' compilation, 2021). Till today, the implementation of Jos master plan is still pending before the Plateau House of Assembly due to absence of law backing it (Researchers' compilation, 2022).

Governmental neglect of informal settlements is also common in Markurdi. While informal settlements in Jos are characterized by uncovered mining ditches and stony places, those in Makurdi, particularly those who live along the Benue River's North Bank, reside near the waterfront and in densely populated areas (Udoo et al., 2018; Researchers' compilation, 2021). The informal communities in the cities under examination seem to have one problem in common: inadequate access to proper public facilities, amenities and services. To give an example, in most informal communities in Markurdi, Jos and Abuja, access to potable water is irregular, so residents rely primarily on water vendors who sell water drawn from commercial boreholes or remote watercourses and streams using pushers or tankers. All of these facts show government's nonchalant attitude towards the proliferation of informal settlements.

### ***(b) Expulsion of Residents***

For the year 2006, the Geneva-based CORHE (2009) placed Nigeria third on the list of countries faring worst in terms of non-compliance to housing rights. Between year 2000 and 2011, over two million Nigerians were forced to evacuate from their dwellings in different regions of the country. The majority of individuals affected in informal settlements were already impoverished and underprivileged, with many spending their entire lives without safe water, sewerage, sufficient health centres and education (Amnesty International, 2011). Among the most vulnerable groups in informal settlements were women, workers, disabled people, migrants, unskilled youths and teenagers.

In Nigeria, there are two major concerns with forced eviction. First, tenants are either not given proper notice of eviction or are removed without warning. For example, when the Nigerian government wanted

to shift the FCT from Lagos to Abuja, it typically notified the indigene inhabitants of its plans to evict them while promising to relocate them. However, non-indigenous residents living on federally owned territory hardly get such early notice (SERAC, 2006). Second, forcible eviction hardly ever comes with sufficient compensation or alternative housing for victims. Native residents in Abuja are usually relocated to a substitute community but non-indigenous ones are not. Most of the people who were evicted were not appropriately compensated, while those who managed to get relocated were given inferior shelter (Ukoje and Kanu, 2014; Sikaya, 2017; Researchers' compilation, 2021).

### ***(c) Demolishing Unauthorised Settlements***

Instead of improving the situation, Nigerian authorities prefer to demolish informal settlements, thereby causing enormous hardship to residents. This appears to be a common practice among Abuja authorities, a claim supported by CORHE's report (2009), which shows that demolitions happened in 34 settlements between 2003 and 2007. The authorities justified their actions by claiming that the FCT master plan needed to be restored. Interestingly, the Plateau State Government has defended its planned actions in Jos by citing the necessity for urban renewal and master plan restoration. These reasons in fact imply failure of the necessary authorities to adequately regulate urban growth, prevent the emergence of informal settlements in the first place and rehabilitate – with minor disruption to residents' livelihoods – those communities that have descended into squalid conditions.

### ***(d) Using Violent Methods to Evict Residents***

The use of harsh measures or radical action to evict residents of informal settlements is a common practice. This process frequently leads to injury and sometimes death, as well as damage to property. SERAC (2006) contains accounts of such situations as witnessed in Abuja, Durumi, and Kado. According to that SERAC report, seven persons died, including a pregnant woman, while others sustained severe injuries while attempting to prevent demolition of their homes (SERAC, 2006). All of the data point to the need for a policy prohibiting the use of aggression to remove slum dwellers.

## 5. Conclusion

The study examined the dynamics of urban informal settlements alongside its impact and government's response to the resulting difficulties in three cities in Nigeria's north-central region (FCT [Abuja], Markurdi and Jos). It was found that rising urbanisation plays a major role in the informality process in the three cities. In the three cities, factors such as an increase in demand for service provision, an absence of adequate housing supply for the low-income class and underprivileged households, and government agencies' failure to adequately manage development and expansion were found to be common factors leading to informality.

Although there have been efforts by Nigerian governments to minimise the incidence of informal settlements through renewal projects, forced evictions and house demolitions, these methods have been shown to be unsatisfactory and do not guarantee inhabitants' housing rights. Most displaced residents were neither compensated nor relocated. In some cases, use of aggression in evicting residents has resulted in loss of lives and properties, destabilisation of businesses and increase in urban poverty, etc.

Towards the minimisation of informal settlements and concerns that affect the livelihoods of informal settlement dwellers, the following strategies are recommended:

- (i) Reviewing the Housing Policy and the Land Use Act to include legal valid declaration, as well as reviewing provisions of sub-legislations by state governments and bye-laws of local governments.
- (ii) Allowing public participation: Prior to any renewal programmes, government officials should attempt to engage people of informal settlements in a conversation and preserve the dwellers' housing rights.
- (iii) Building public-private partnerships: Nigerian authorities should devise a strategy in which the government collaborates with NGOs, private groups and financial institutions to provide affordable housing as well as finance the implementation of upgrading and renewal schemes.
- (iv) Undertaking upgrading and management that is feasible at the local level via a realistic policy structure for the execution of renewal operations. In addition, the Nigerian government should adopt policies that will effectively regulate the growth and extension of informal settlements in cities.

- (v) Launching public awareness programmes to enlighten citizens about the importance of good building quality and its implications on their health and the environment, among other things.

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