

Assessment of Government Institutions in Service Delivery for Inhabitants of Informal Settlements, Lagos, Nigeria

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Abstract

The increase in population and human activities are escalating the demand on the limited land available for settlements in Lagos, Nigeria. This has generated several informal settlements in most cities in the State. However, it is the responsibility of Government institutions to ensure that lands and housing units are allocated effectively. This study assessed Government institutions' intervention in equitable service delivery of land and housing units for the inhabitants of informal settlements in Lagos. Using a multi-stage sampling technique, the research employed both primary and secondary data (maps). Five local governments with identified 23 informal settlements were randomly selected. Three (3) sets of questionnaires were administered; two (2) to government agencies while the other (1) to residents. Ten (10) respondents were randomly selected from each settlement for the study, having a sample size of 230 respondents for the survey. A total of 230 questionnaires were randomly distributed to residents within the 23 informal areas selected. Data were analysed using descriptive statistics. The findings revealed that the majority of inhabitants were unable to meet up with the requirements of development permit and approval; they felt neglected and lacked access to basic amenities, lands, housing resources and units. The government institutions lacked the capacity and implementation of planning policies. Based on the findings, it was recommended that there should be adequate personnel and effective enforcement of policies.

Keywords: Government institutions, low-income groups, land, housing units, informal settlements

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1. Introduction

In Africa, over half of the urban population (61.7%) lives in slums, and by 2050, Africa's urban dwellers are projected to have increased from 400 million to 1.2 billion (UN-Habitat, 2013). Urbanization of informal settlements is a global phenomenon accompanying the growth of urban populations, most especially in developing countries. The UN-Habitat (2013) estimated that 25% of the population of urban dwellers were found in informal settlements, and since 1990, 213 million informal settlement residents have been added to the global population.

Informal settlements are residential areas where: inhabitants have no security of tenure of the land or dwellings they inhabit, they either squat or rent informally; the neighbourhoods lack basic services and infrastructure; housing may not comply with planning and building regulations and is often located in vulnerable environments (UN-Habitat 2015). Informal settlement is a phenomenon that may not fizzle out of the urban landscape soon. There is, therefore, the need to integrate informal settlement into the fabrics of the urban areas to allow for sustainable development of urban areas. Deb (2016) stated that in many parts of the global south, most of the jobs in cities are in the informal sector.

Ademola (2012) noted that there are some Nigerian cities where more than two third percent of the population live in informal settlements, and Lagos has been experiencing population increase which is one of the driving forces for the incidence of informal land use on the fringe of urban centres owing to housing deficit. Amnesty International (2016) had noted that more than 2 million people in Nigeria have been forcibly evicted from their homes without any alternative provision in different parts of the country in the last decade. Many were forced to live on the streets and rail tracks, and the largest proportion of these evictions took place in Lagos (Ezeamalu, 2013).

Lagos formed nine institutions with direct relationship to housing delivery as shown in Table 1. Lagos State Urban Renewal Agency's role is to assist in slum regeneration while other eight government institutions have their roles in housing development, but low income earners were not benefitting as such. With the seriousness and extent of challenges in the low-income earners' group, where the largest percentages of the residents belong, it is obvious that a solution to the housing problems bedeviling Lagos State may not be available soon. Although the State government provides housing units for the low income earners, the accessibility and costs of the so-called low income houses were considered very prohibitive. The procedure for, and allocation of housing units by the

government institutions has failed to produce and deliver sufficient quantities of housing units at affordable cost for the population, especially the poor (Alabi,2012).

The Lagos State Development and Property Corporation (LSDPC) was involved in low income estates development for low income earners. It was revealed that out of over 12,672 housing units that were constructed in 2019, 4,182 (33.0%) were reserved for the low-income category, while the remaining 8,490 (66.99%) were for the middle-income and upper middle/high income groups (Alabi, 2012). Despite this fact, it was noted that the percentage reserved for the low income category were not occupied by the group they were designed for, owing to the cost of the houses and non-affordability of the housing cost by the low income group. In addition, the Ministry of housing equally engaged in development of housing units for the Lagos population and up to 25,000 housing units were produced for the low income group while about 20,000 housing units were produced in 2019 for middle and high income groups (Alabi,2012). However, despite this fact, the problem of housing persists owing to the high cost of the houses, high influx of population and procedures and requirements in gaining access to the dwelling units produced by the government institutions.

The above findings of the number of houses produced by government institutions within the interval of three past years, indicates that the government institutions have been intervening in housing delivery with a view to achieving a significant increase in supply and relieving the low income who are most affected by the housing deficit. Thus, it could be argued that the inability to gain access to the houses, coupled with necessary requirements and affordability has been the problem especially for the low income group. This is because the costs of the houses are very prohibitive. The reviewed of the number of housing produced by the government institutions affirmed that efforts were made to meet the needs of the low income earners but without success.

Apart from the provision of housing units by the government institutions, a section of government institutions, Lagos State Urban Renewal Agency (LASURA) has been engaged in slum regeneration activities in the state by improving some identified areas. Although it was noted that there were challenges inhibiting their actions, like funding; the attitudes of the informal settlement residents towards urban renewal constitute a major issue. In the case where informal settlements are identified with pressing issues of basic amenities, LASURA is handicapped towards intervening immediately on their needs owing to inadequate funding, “a situation that can only be remedied whenever budgetary allocations are made in the next national budget or intervention comes from the private sector”. The informal settlement residents have no full confidence in the government because of their view that urban renewal interventions tend towards gentrification and not for the people’s benefit. These affect the solutions and approach provided by the institution towards addressing the growth of informal settlements.

The informal settlements of the poor have been neglected and suffered adequate infrastructures and services (Narayan *et al.*, 2000) while that formal settlement of the rich benefitted adequate infrastructures and services. The contrast between the rich and the poor has led to permanent division. The division or non-socially integrated city, as observed by Mabogunje (1999), is marked by the exclusion, marginalization, social and spatial segregation of a substantial proportion of the population. It is against this backdrop that this study examined the activities of government institutions in delivery of housing units and resources to assist the populations in Lagos.

Table 1: Institutions involved in housing delivery

S/N	Name of Institution	Roles	Class of mandate	Target beneficiaries
1	Lagos State Ministry of Housing	Policies, facilitations, development and management of housing	Direct	High/ medium income groups
2	Lagos Building investment company	Mortgage provision	Direct	High/ medium income groups
3	Lagos State Physical Planning Permit Authority	Building permit	Supportive	All cadres
4	Lagos State Development and Property Corporation	Commercial and market oriented housing	Direct	High income groups
5	Lagos State Building Control Agency	Enforcement of building safety and performance	Supportive	All cadres
6	Lagos State Urban Renewal Agency	Slum regeneration	Direct	Low income groups
7	New Towns Development Authority	Sites and services within government estates	Direct	High income groups
8	Lagos State Land Bureau	Land Allocation	Supportive	All cadres
9	Lagos State Ministry of Physical Planning and Urban Development	Urban development policy	Supportive	All cadres

Source: Adapted from Hoeizei, 2016.

2. Literature review

This study was based on the theoretical anchor of social exclusion, propounded by Amartya (2000). The concept of social exclusion has two main defining characteristics (de Haan, 1999). First, it is a multi-dimensional concept, which involves the lack of denial of resources, rights, goods and services, and the inability to participate in the normal relationships and activities, available to the majority of people in a society, whether in economic, social, cultural or political arenas (Mark, 2016). People may be excluded, for example, from land, housing finance, building plan, housing among others (Silver, 1994).

The concept focuses on the multi-dimensionality of deprivation, on the fact that people are often deprived of different things at the same time. In particular, social exclusion research can shed light on the extent to which various dimensions over-lap. People can be excluded by different groups, often at the same time: land management authorities, housing finance managers and local planning authorities may exclude the low-income group from gaining access to formal land, subsidized housing finance and residential building permit respectively.

Many scholars have reviewed the roles and contribution of government institutions in service delivery in housing production. In Alufohai (2013) work, he reviewed the various programmatic strategies employed to improve on the physical development and housing provision in the metropolis and noted the need to effectively ensure that building uses conform to the officially-granted approval so as to avert over commercialization of the property market. Ziblim (2013) opined that intervention strategies which aimed at rebuilding existing informal settlements with government mobilized funds complemented by voluntary technical-cum-labour services by the target beneficiaries failed expectations, grossly undermining intervention outcomes. The work of Djibril *et al.* (2012) pointed out the overlapping functional responsibilities of complementary metropolitan development agencies which obstructed the process of housing provision for those making effective demand. In addition, Akinmoladun and Oluwoye (2007) submitted in their study the gross imbalance between housing supply and its escalating demand.

Masimba (2016) asserted that informal settlements are identified by limited infrastructure, limited basic services, unhygienic areas, unrestrained population densities, insufficient housing, lack of entrance to health and education amenities, and absence of productive public affairs management. Ali and Sulaiman (2006) established that the increase in the informal settlement has led to difficult socio-economic and environmental outcomes. Though they are frequently haphazard, not officially recognized, and uncontrolled (Akintoye, 2008), the informal sector has filled the gap developed from the inability of the government to meet the need of housing units by the residents. For instance, Hasan (2002) found that dwelling units in slums were mostly provided by self-help as the majority of the people in urban areas were unable to afford the cost to pay for external labour.

3. The study area and methodology

Lagos State lies between Latitudes 6° and 7° North of the Equator and between Longitudes 3° and 4° East of the Greenwich Meridian. Lying in the south-western portion of Nigeria, Lagos State stretches for more than 180 kilometres along the Guinea Coast of the Atlantic Ocean (Figure 1) and it is bound on the North and East by Ogun State, and on the West by the neighbouring Republic of Benin (International Business Links Ltd (IBLL), 1998).

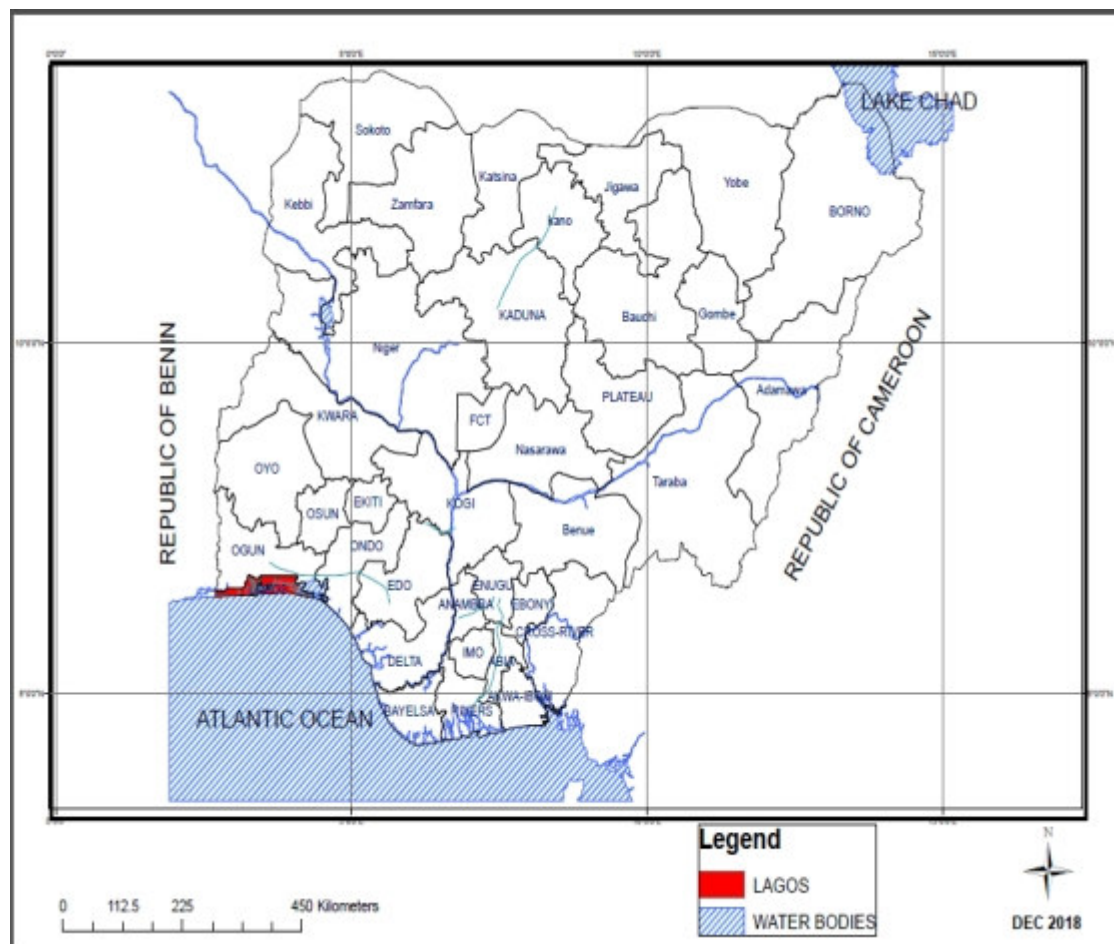


Figure 1. Lagos state in Nigeria

Source: Ministry of Land, Housing and Physical Planning, 20222

The types of data required for the study and data collection procedure or sources of data were both primary and secondary. Primary data were sourced through questionnaires. Some questions were on causes, procedures and requirements for approval, basic facilities, consequences, and challenges, efforts by government institutions. Secondary source of data obtained from library, published and unpublished textbooks, and journals related to the research topic and maps from the Ministry of Lands.

The study adopted a multi stage sampling method. At the first stage, 20 local governments were identified in Lagos (Table 2). For second stage, five local governments out of the 20 local governments that have the highest number of informal settlements as documented by Lagos State Urban Renewal were selected for the study areas. These settlements are Ikeja, Lagos mainland, Ajeromi-Ifelodun, Kosofe, and Somolu Local government areas. At the third stage, a number of settlements in the selected local government were identified, having 23 informal settlements (Table 3 and Figure 2). For the fourth stage, one household head was chosen from ten (10) randomly selected streets with the major road of each 23 informal settlements. Therefore, ten (10) respondents were randomly selected from each settlement for the study, having a sample size of 230 respondents for the survey (Table 3). Data were analysed using descriptive statistics.

Table 2: Local government in Lagos

State	List of Local government
Lagos	Alimoso, Ifako –ijaye, kosofe, Oshodi-isolo, Ikeja, Mushin, Ojo, Badagry, Lagos mainland, Surulere, Ajeromu-Ifelodun, Apapa, Amuwo-odofin, Agege, Eti-osa, Ibeju-Lekki, Ikorodu, Epe , Somolu, Lagos Island

Source: Author’s Fieldwork, 2022.

Table 3: List of informal settlement

S/N	Local government	Number of settlement	Settlement
1	Ikeja	7	Agidingbi, Ipodo-Ikeja, Olususun, Oregun, Onigbongbo, Alausa village, Ogba-west
2	Lagos mainland	7	Iwaya, Makoko, Ilaje, Okobaba, Ali Oromoko, Otto, Olaleye Iponri
3	Ajeromu-Ifelodun	3	Ajgunle, Amukoko, Aiyetoro village
4	Kosofe	3	Mile 12 market area, Oworonshoki, Ogudu village
5	Somolu	3	Bariga, Somolu, Abule -Ijesha
	Total	23	

Author's Fieldwork, 2022.

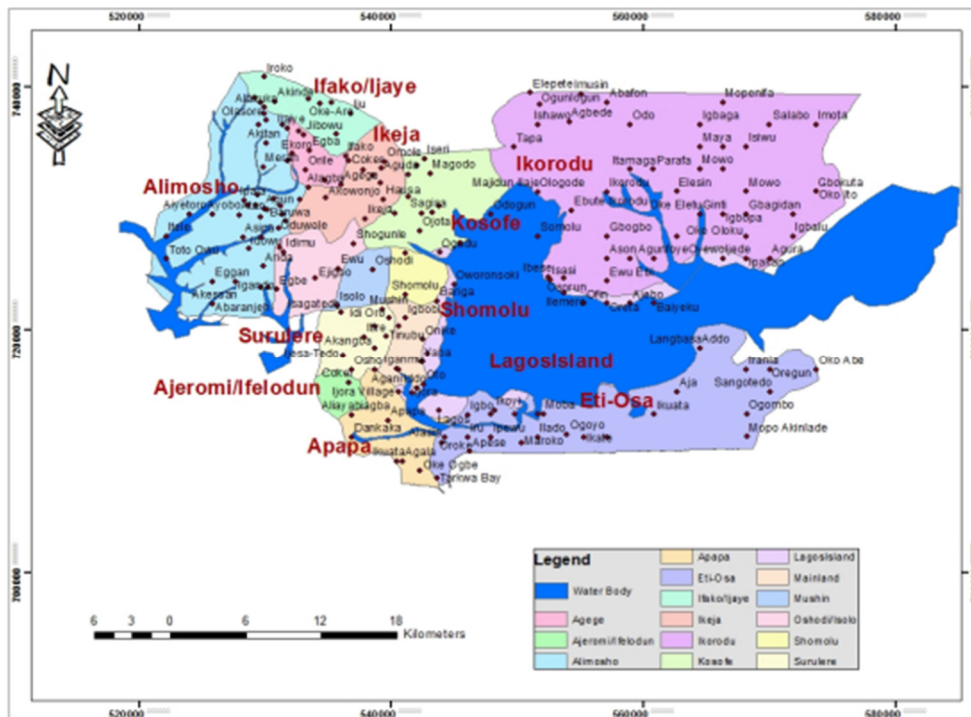


Figure 2: Informal settlements area in Lagos State.
 Source: Author's Fieldwork, 2022.

4. Findings and Discussion

4.1 Socio-economic characteristics of the respondents and utilities available

The socio-economic characteristics of the respondents were examined and Data analysis revealed that 69.2 per cent of the respondents were males while the remaining 30.8 per cent were females. The majority of the respondents are self-employed (73%) while 72% are in civil service. About 70.4% were married, while only 2.0% were single and the remaining 27.6% were made up of separated, divorced and widowed respondents (Table 4). A cursory look at the age distribution of the respondents indicates that as high as about 74.6% of the respondents were 40 years old or over.

Table 4: Socio-economic characteristics of the respondents

Panel	Item	Respondents	Percentage
1	Sex		
	a. Male	159	69.2
	b. Female	71	30.8
	Total	230	100.0
2	Occupation		
	a. Self employed	168	73.0
	b. Civil service	62	27.0
	Total	230	100.0
3	Marital status		
	a. Married	162	70.4
	b. Single	5	2.0
	c. Others	63	27.6
	Total	230	100.0
4	Age		
	a. 1-40 years	58	25.4
	b. Above 40 years	172	74.6
	Total	230	100.0
5	Income		
	a. ₦1-N30,000	104	45.3
	b. ₦31-N60,000	102	44.5
	c. Above ₦60,000	24	10.2
	Total	230	100.0
6	Education		
	a. No formal education	65	28.2
	b. Primary education	96	41.6
	c. Secondary	53	23.2
	d. Tertiary	16	7.0
	Total	230	100.0

Source: Author's Fieldwork, 2022.

A glance at Table 4 shows that about 45.3% of the respondents earn ₦30,000.00 or less per month which is less than 100 U.S dollar, 44.5% earn between ₦31,000 and ₦60,000, while the remaining 10.2% claimed to be earning over ₦60,000. It was revealed in Table 5, that the respondents lacked some utilities in the informal areas. It was also noted that 63.8% of the respondents lack pipe borne water in their areas. An overwhelming majority (85.8%) of the respondents stated that their areas lack drainage systems while 78.7% submitted that there was no waste disposal in their areas. This implied that some of the informal settlements lack adequate utilities and services. From the inception of Lagos, it was noted that the State experienced systematic breakdown in the provision of basic infrastructure and the absence of these infrastructure is prevalent in the informal areas. The informal areas experienced less attention from benefits from the government such as public facilities, programmes or projects of sustainable development goals.

Table 5: Availability of Utilities and Services

Utilities/services	Availability	Percentage
Pipe-borne water		
a. Available	83	36.2
b. Not available	147	63.8
Total	230	100.0
Electricity		
a. Available	181	78.6
b. Not available	49	21.4
Total	230	100.0
Drainage System		
a. Available	33	14.2
b. Not available	197	85.8
Total	230	100.0
Toilet facility		
a. Available	164	71.1
b. Not available	66	28.9
Total	230	100.0
Waste disposal		
a. Available	49	21.3
b. Not available	181	78.7
Total	230	100.0

Source: Author's Fieldwork, 2022.

4.2 Procedures and requirements for approval and access to state lands and housing units

The relevant title documents which confer legal security of tenure on the prospective land and house owners are Certificate of Occupancy (C of O) for State land, private C of O and ratification with C of O. Certificate of Occupancy is a certificate issued by the Governor, certifying the previous grant of statutory right of occupancy usually through a Letter of Allocation/Offer (Section 5 (1) of the LUD of 1978), certifying the deemed grant of statutory rights of occupancy under Sections 9 and 34 of the Land Use Decree of 1978 (Babade, 2003). Legal Security of tenure is also conferred on transferred land through the granting of Governor's consent. Documents required for the processing of Certificate of Occupancy on State land are four (4) passport-sized photographs, four (4) survey plans (to be supplied by the Survey Department) as well as current tax clearance certificate and development levy receipt. Others are receipts for payment for land charges and tenement rate receipt/affidavit if the house has already been developed.

In addition, each duly completed application form, which is to be submitted at Local Planning Authority (LPA), must be accompanied by the following documents:

- (i) 5 sets of Architectural Drawings
- (ii) 5 sets of Structural Drawing (to include Letter of Supervision and Calculation Sheets)
- (iii) Evidence of land ownership/title document, which could be:
 - Stamp duty land purchased receipt;
 - Letter of Ratification;
 - Certificate of Occupancy (C of O) / Land Certificate; and
 - Governor's Consent
- (iv) 1 copy of Sunprint Survey Plan
- (v) Evidence of Change of Use (where necessary)
- (vi) Current Tax clearance Certificate
- (vii) Sworn Affidavit in lieu of Tenement Rate
- (viii) 2 Copies of Environmental Technical Analysis Report to be prepared by a Registered Town Planner for residential development of 8 units and above
- (ix) Assessment fee and other government receipt(s)
- (x) For the Environmental Impact Assessment Report to be cleared, the following should be submitted:
 - Detail Site Layout showing parking
 - A copy of Architectural Drawing
 - Charting Report
 - Site Location
- (xi) Police Report
- (xii) Fire Service Report in case of application for high-rise buildings

- (xiii) For Companies and Corporate bodies:
 - Company Tax Clearance (CTC)
 - Two (2) Directors Tax Clearance
 - Evidence of PAYE (Pay as you earn) returns
 - Certificate of Incorporation

The respondents in the informal settlements were asked the causes for building without formal procedures as stated by the government. It was revealed by 23.5% of the respondents that the reason was due to the long processing period (cumbersome procedure); 47.8% noted that they were unable to afford the fees, while the remaining 28.7% indicated high tax levy as reasons that discouraged them from obtaining the necessary documents and approval of their buildings (Table 6). This implies that the basic requirements, as well as the cost and the time required to get planning approval, are some of the reasons why some residents commence their houses and do not bother to obtain building approvals.

Table 6: Reasons for building without approval

S/N	Reasons	Respondents	Percentage (%)
1	Long period of processing	54	23.5
2	High tax	66	28.7
3	Expensive	110	47.8
	Total	230	100.0

Author's Fieldwork, 2022.

A cursory look at Table 7, shows that the majority of the respondents (69.1%) with a monthly income less than N30,000 commences on their building without approval because the cost of building approval processing was expensive, while 83.3% of respondents that earns income between ₦ 31,000-N60,000 submitted that they built without approval because of high tax charges. The respondents of about 14.8% that earn monthly income above ₦60,000 affirmed that they commenced on their building without approval because of the long period of building approval processing. This implies that all the institutions in charge of building approval processing should address these shortcomings to encourage the homeowners and the prospective homeowners to obtain their building approval before commencing on their building construction.

Table 7: Crosstab of income and reasons for building without approval

Income	Reasons			
	Long period of processing	High tax	Expensive	Total
1 ₦1-N30,000	21(38.9%)	7 (10.6%)	76 (69.1%)	104(45.3%)
2 ₦31,000-60,000	25(46.3%)	55 (83.3%)	55 (20.0%)	102 (44.5%)
3 Above ₦60,000	8 (14.8%)	4 (6.1%)	4 (10.9%)	24 (10.2%)
Total	54(100.0%)	66(100.0%)	110(100.0%)	230 (100.0%)

Source: Author's fieldwork, 2022.

Also, respondents were asked whether they ever made any attempt to apply to state land. It was revealed (Table 8) that 80.4% of the respondents had never attempted to submit applications for state land while Table 9 showed that out of 45 respondents that attempted to submit applications for state land, only 8 were approved. The remaining 37 respondents noted that they were denied access to state land because they were unable to meet up with all the requirements stated by the government institution.

Table 8: Application and access to state land by the respondents

Access to state land	Respondents	Percentage
Applications Submitted	45	19.6
Applications Not Submitted	185	80.4
Total	230	100

Source: Author's Fieldwork, 2022.

Table 9: Application approved and applications denied

Approval Status	Respondents	Percentage
Application Approved	08	17.8
Application Denied	37	82.2
Total	45	100

Source: Author's Fieldwork, 2022.

4.4 Conclusion and recommendations

This study had identified the procedures and requirements for building approval as a necessary step for an aesthetic and orderly environment. However, this needs to be reviewed in such a way that the poor will be able to afford

and do what is right before the constructions of their houses commence. Also, the activities of the government institution was revealed and seen as a positive attempt to solve the housing deficit but the rate of producing housing units was low in relation to the influx of population migrating to Lagos. Therefore, it is recommended that in order to assist the low income groups to have access to housing units produced by government institutions, the government should assist in giving loans through some financial institutions with minimal requirements and procedures to obtain such loan. When the funds are available for them, this would enhance their attitude to obtain their approval and pay the necessary fees before commencing on construction.

Also, it is recommended that there should be adequate personnel, guided and effective enforcement of policies, and review of the activities of the institutions. The government institutions in housing delivery should try and bridge the gap between the high income, medium and low income group in residential segregation of uneven distribution of public facilities and services. The government institutions still need to put in more effort in producing and delivering more housing units to meet the demand of the residents, especially the low income that is more affected.

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