
Examining the Driving Forces of Housing Informality in Selected Informal Settlements of Abuja, Nigeria.

¹Abayomi Vincent FALEGAN, ²Ismail Bimpe ADEWOYIN, ³Funmilayo Mokunfayo ADEDIRE

^{1&2}Department of Urban and Regional Planning, Lead City University, Ibadan, Nigeria

³Department of Architecture, Lead City University, Ibadan, Nigeria

Corresponding Author: Name: Abayomi Vincent FALEGAN,

E-mail: talk2yomi.falegan@gmail.com

ABSTRACT

Informal housing is often associated with tenure insecurity, infrastructure deficits and urban planning deficiency. This paper examines the driving forces behind housing informality in Abuja, Nigeria, in order to provide a detailed analysis on the top drivers of the phenomenon in the city. To gain insight into this issue, a case-study approach is used to analyze the available primary and secondary sources of data. The analysis draws on pragmatic evidence gathered through a series of semi-structured interviews with stakeholders including informal residents, state administrators and professionals. The paper revealed the topmost motivational factors that drive informal housing in the city. Residents indicate that housing informality is largely driven by migration, low rent/land values, natural births and housing deficits brought about by bias against the rural areas leading to economic inequality, weak infrastructure and poor planning control measures. Consequently, these factors have led to adverse outcomes in terms of housing affordability and deficiency in basic services. Through the findings, the paper proposes that any effort to minimize housing informality in the city must address the underlying socio-economic, political and environmental factors that drive informality.

Keywords: *Driving forces, Housing informality, Informal settlements.*

Introduction

The quest for better economic opportunities has continued to drive rural Africans to the cities (Boudreaux, 2008). This rural-urban migration phenomenon has led to a significant increase in the urban population carrying along with it its many challenges which include urbanisation occasioned by population growth, housing challenges leading to housing deficits and informality, peripheral urban degradation and many more (Boudreaux, 2008). Urbanisation has driven urban population relentlessly to the level of seeking for housing in the most informal ways, some of which include squatter settlements, shanties and other unregulated housing developments (Jones, 2017). Urbanisation results in surge in population either through natural

birth, rural-urban or inter-city migration. In Kenya for example, high birth rate and migration from other East African countries are major contributors to the country's population (Mardeusz, 2014).

The rising urban population has given birth to a lot of urban challenges; the chief of which is housing deficits and urban infrastructure deficiency. These have largely contributed to the proliferation of informal settlements and slums in our cities. This paper will examine the drivers of the phenomenon and suggest ameliorating strategies.

Urbanisation is a process that leads to increase in the city population as a result of migration from the rural areas due to industrialisation, economic development and modernisation of the cities (Uttara, Bhuvandas, & Aggarwal., 2012). It has also been argued that urbanisation is the movement of the poorest, low-income and defenseless people into large, frequently troubled informal settlements (Richmond, Myers, & Namuli, 2018). Consequently, poverty and lack of infrastructure and social amenities are major characteristic of informal housing environments in Africa (Kaarsholm & Frederiksen, 2019).

Housing is described as shelter and identified as one of the basic needs of man (Maslow, 1943), next only to food (Agbola & Kasim, 2016). Apart from providing shelter, housing has a strong nexus with culture and heritage (Olatubara, 2016). It is a measure of social status in terms of wealth, ethnicity and race (Hammel, 2017). It is also a symbol of power and authority that give self-satisfaction. According to Nelson Mandela, the importance of shelter was pointed out in his autobiography "Long Walk to Freedom". When describing his feelings towards his first house, he said "it was the opposite of grand, but it was my first true home...and I was mightily proud. A man is not a man until he has a house of his own" (Wyk, 1995).

In furtherance, housing is seen as a significant measure of a person's wealth and standard of living vis-à-vis his place in the society (Igwe, Okeke, Onwurah, Nwafor, & Umeh, 2017). Similarly, housing is also seen from the perspective of economic value, that is, through linkages with industries, generation of employment opportunities as well as an asset base for the family (Oyalowo, Nubi, & Lawanson, 2018). Housing is also viewed as an economic investment as well as most valued asset (Olatubara, 2016). Moreover, it has also been posited that investment in housing is a major contributor to capital formation, employment generation and creates a substantial nexus with the economy generally (Ekpo, 2019). According to Agbola & Kasim, (2016), housing constitutes bundle of services.

Due to the huge importance attached to housing, its deficit leads to many social problems among which is housing deficits (Oyalowo, Nubi, & Lawanson, 2018). Housing deficits arise when there is a shortfall in the number of housings needed to accommodate the inhabitants of an area (Oyalowo, Nubi, & Lawanson, 2018). Housing deficit is also seen as the state of

disequilibrium between demand and supply for housing (Mensah, Antwi, & Acheampong, 2014); (Mansa, 2021) (Oyalowo, Nubi, & Lawanson, 2018).

In the Global South, rapid urbanisation is poverty induced (Kaarsholm & Frederiksen, 2019) and has contributed to the growth of informal housing on a large scale (Mitlin & Satterthwaite, 2014). The result of surge in population without corresponding increase in the provision of housing leads to shortage in accommodation for the low-income urban poor (Sivam, 2003). The low-income urban poor resort to self-help in meeting their housing needs thus creating illegal construction and informal use of the houses (Chitengi, 2018).

Scholars have seen informality from several points of view - housing informality, economic informality, behavioral informality and political informality (Harnandez, Kellett, & Allen, 2012) (Richmond, Myers, & Namuli, 2018). Behavioral informality refers to activities of individuals or groups that are usually not in tandem with state rules and regulations, and usually comprise of economic activities. According to Kaarsholm and Frederiksen, (2019), the four perspectives have a significant impact on the lives of youths, culture, morals and local politics.

Generally, informality is anything that goes against the rules and regulations of the state. It is right to see informality as synonymous with illegality which includes land development of all sorts and other economic activities that do not comply with necessary rules and regulations (Wahab & Agbola, 2017). It is either the spatial developments are carried out without permit (Wahab, 2017) or are done in excess of permit (Sulaiman, Baldry, & Ruddock, 2005). According to Mardeusz, (2014); O'Hare, Abott & Barke, (1998), informality is seen as a negative trend that is neither sustainable nor safe and therefore susceptible to changes in the global economic and political climates. Mardeusz, (2014) argues that informality is a major characteristic of the built environment in most African cities. Moreover, it has been noted that economic informality is a vital constituent of informal settlements; that embraces such components as tenure insecurity, poor housing qualities and lacking basic infrastructures (Okoyere, Diko, Hiraoka, & Kita, 2017) (Richmond, Myers, & Namuli, 2018).



Plate 1: A typical informal development in Abuja, Nigeria
Photo Credit: Authors, (2023)

Methodology

A combination of multiple case studies and cross sectional (survey) approaches have been adopted and data were collected through both primary and secondary means. Adopting multiple case studies permits comparison of the differences and similarities in the drivers and regularisation strategies of housing informality in the selected settlements. Furthermore, the use of multiple case studies is intended to strengthen the validity of the results by comparing replication and relationships in the different informal settlements.

This research uses both quantitative and qualitative data collection methods, which include household survey, households' face to face interviews, major stakeholders' interviews, administration of questionnaires and direct observation that was supplemented by on-site photography. The stakeholders included in the study are the informal settlement dwellers (on-site and off-site), academics, professionals in the built environment, the property owners and government officials.

Purposive sampling technique was used to select five informal settlements across the study area. This sampling method was informed by the author's knowledge of the various informal settlements clustered in the study area. The adoption of the technique was also based on the understanding that the selected samples will be a good representative of the informal settlements in the study area. The respondents, usually the heads of the households, were also purposively selected. This was informed by their ability to expertly clarify issues on the subject of investigation.

Random sampling technique through systematic mode was used to select a representative of housing population for the study with a confidence interval of 5% and confidence level of 95%. This is a procedure where the first house to be sampled was chosen using simple random technique. Subsequent units of investigation were selected at equal interval of every fifth house, on each side of the street. This method affords good representative of housing units as well as permit generalizations to the population in each of the selected case study areas.

The unit of investigation is the housing units, the population of which are obtained from the records of the various Community Development Associations (CDAs) operating in the study areas. For this study, the population of interest is the entire housing units in each of the informal settlement areas. The breakdown of the population and sample size of the study areas are presented in Table 1.

The selected study areas are populated mostly by civil servants and few informal traders. The questionnaires were therefore administered mostly during weekends to ensure high response rate. A total of six weekends were used to administer questionnaires in the five selected settlements of Tudunwada, Kuchingoro, Jabi Village, Gishiri Village and Garki Village. A total of 340 questionnaires were administered in the study areas broken down as follows: Tudunwada, 160 questionnaires; Kuchingoro, 40 questionnaires; Jabi Village, 40 questionnaires; Gishiri Village, 50 questionnaires and Garki Village, 50 questionnaires. These are shown in Table 1. With the aid of simple random sampling technique, respondents were selected from the 13 Community Development Associations (CDAs) across the selected five case study areas. Inappropriately completed questionnaires are considered as “missing response” in the analysis.

Table 1: Determination of Sample Size

S/N	Settlements	Code	Nos of CDAs	Total Housing Population	Sample Size
1	Tudunwada	TW	4	800	160
2	Kuchingoro	KG	3	200	40
3	Jabi	JB	2	200	40
4	Garki Village	GK	2	250	50
5	Gishiri Village	GH	2	250	50
			13	1,700	340

In all, a total of 295 good and complete questionnaires of the 340 administered were retrieved representing approximately 87% questionnaire return rate (QRR) in the five case study areas. The analyses are shown in Table 2.

Table 2: Research Instrument Return Analysis

S/N	Settlements	Sample Size	Number of Returned Instruments	% of Returned Instruments
1	Tudunwada	160	131	81.88
2	Kuchingoro	40	38	95
3	Gishiri Village	50	45	90
4	Jabi Village	40	33	82.5
5	Garki Village	50	48	96
		340	295	86.8

Source: Authors' fieldwork, 2023

Data processing and analyses for this study were carried out using the Statistical Package for Social Sciences (SPSS) 20 for windows. Content analysis, a non-statistical tool, was used in processing data from interviews and observations.

The Study and Findings

The residents' perceived drivers of housing informality were assessed using nine indicators that constitute housing informality in the neighborhoods. Based on these indicators, residents were asked to rate their level of agreement to the nine factors using a 5-point Likert Scale of *Strongly disagree*, *Disagree*, *Neutral*, *Strongly agree*, and *Very Strongly agree*. Analyzing the perceived drivers, an assigned values of 1, 2, 3, 4 and 5 were given to each of the ratings respectively.

Migration ranked topmost of all the driving forces as majority of the respondents are non-indigenes.

Table 3 showed the ethnic distribution across the study area. The Igbo ethnic group is the most dominant representing 24.4% of the respondents. This is followed by Yoruba (21.0%) and Hausa (16.6%). Other ethnic groups across Nigeria accounted to 33.2% and 4.7% were attributed to non-Nigerians. These findings suggest that majority of the residents in the selected settlements migrated from their indigenous lands to settle as a result of urbanisation.

The dominance of the Igbo ethnic group in a non-Igbo enclave is of note here. This finding showed the migration tendencies of the Igbo nation worldwide and their resilience towards reconstruction, financial freedom and entrepreneurship abilities especially after the Nigerian civil war in 1970. Again, because of the belief in perceived marginalization in Nigeria's political architecture, the Igbo nationality usually strive to create a niche for themselves wherever they settle (Nwangwu, Onuoha, Nwosu & Ezeibe, 2020). This finding supports earlier studies that migration is a driver of urbanisation and consequently housing informality.

Table 3: Ethnic Distribution across the Study Area

Ethnic Distribution

	SETTLEMENT					
	Tudunwada	Kuchingoro	Jabi	Garki	Gishiri	Overall Area
	<i>Freq. (%)</i>	<i>Freq. (%)</i>	<i>Freq. (%)</i>	<i>Freq. (%)</i>	<i>Freq. (%)</i>	<i>Freq. (%)</i>
	<i>N = 131</i>	<i>N = 38</i>	<i>N = 33</i>	<i>N = 48</i>	<i>N = 45</i>	<i>N = 295</i>
Igbo	34 (26.0)	9 (23.7)	10 (30.3)	12 (25.0)	7 (15.6)	72 (24.4)
Hausa	14 (10.7)	6 (15.8)	5 (15.2)	17 (35.4)	7 (15.6)	49 (16.6)
Yoruba	33 (25.2)	10 (26.3)	5 (15.2)	8 (16.7)	6 (13.3)	62 (21.0)
Non-Nigerian	-	-	-	-	14 (31.1)	14 (4.7)
Others	50 (38.2)	13 (34.2)	13 (39.4)	11 (22.9)	11 (24.4)	98 (33.2)

Source: Result of Authors' Fieldwork, (2023)

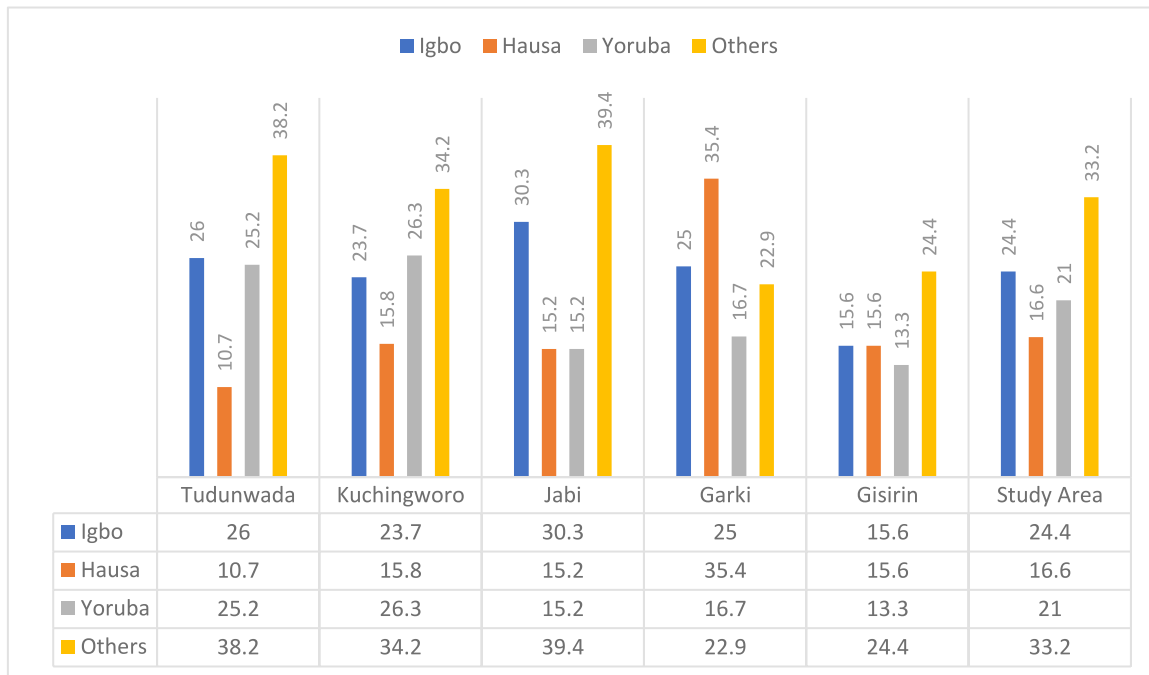


Chart 1: Analysis of Respondents' ethnic groupings in the study areas

As shown in Table 4, the aggregate mean computed for residents' level of agreement to the nine identified drivers of neighborhood housing informality in Tudunwada, Kuchingoro, Jabi, Garki, Gishiri was 2.91, 4.11, 4.23, 4.01, and 3.69 respectively. Generally, the aggregate mean score for the perceived drivers of housing informality in the study area was 3.51. Based on the above findings, it was established that residents in Jabi, Kuchingoro and Garki had a higher perception score for drivers of housing informality compared to residents in Tudunwada and

Gishiri settlements. This was further investigated using Analysis of Variance (ANOVA) test; thus, revealing a statistically significant difference in the mean agreement level of residents' perceived drivers of housing informality across the settlements [$F(4, 290)=42.688, p=0.000$].

Furthermore, the mean scores of each of the identified drivers revealed that, migration (4.06), low rent/land use (4.02), natural birth (3.88), housing deficit in urban areas (3.87) and land affordability (3.56) were the top-five perceived drivers of informality in the overall study area. These drivers had a mean score higher than the aggregate mean score of 3.51 for the study area; thus, suggesting that residents agreed that such factors contribute more to housing informality in the study area. On the other hand, the least perceived drivers of neighborhood housing informality in the study were factors associated with government regulations/policies (3.26), nearness to kinship (3.09), locational advantage (2.93) and speculations (2.93). These drivers had a mean score lower than the aggregate score and ranked 6th, 7th, 8th, and 9th respectively of all the driving factors of housing informality identified across the study area.

In each of the sampled settlements, it was observed that migration ranked topmost of all the drivers of housing informality identified by residents in Tudunwada (3.35), Kuchingoro (4.79) and Jabi (5.0). This finding aligns with previous studies that migration is a major driver of housing informality in African cities (Oksiutycz & Azionya, 2022). However, in Garki and Gishiri settlements, residents opined that low rent/land uses constitute the main driver of informality in the neighborhood. The mean score for the identified factors was 3.15 in the settlements. In terms of the least perceived driver of housing informality, locational advantage was considered by residents in Tudunwada (2.43) and Garki (2.46) while factor of speculation was opined by residents in Jabi (3.21) and Gishiri (2.51) settlements.

Table 4: Drivers of Neighborhood Informality

<i>Drivers</i>	SETTLEMENT					Overall Area Mean
	Tudunwada Mean	Kuchingoro Mean	Jabi Mean	Garki Mean	Gishiri Mean	
Migration	3.35	4.79	5.0	4.73	4.13	4.06
Low rent/land values	3.15	4.71	4.67	4.88	4.62	4.02
Natural birth	3.17	4.76	5.0	4.81	3.42	3.88
Housing deficit in urban areas	2.98	4.76	4.79	4.79	4.04	3.87
Land affordability	2.69	4.37	4.06	4.44	4.11	3.56
Government regulation/policy	2.72	4.11	4.15	4.07	2.64	3.26
Nearness to kinship	2.91	2.97	3.82	2.98	3.29	3.09
Locational advantage	2.43	3.13	3.36	2.46	4.40	2.93
Speculation	2.86	3.42	3.21	2.92	2.51	2.93
Aggregate Mean	2.91	4.11	4.23	4.01	3.69	3.51

**Note: Mean scores assumes value of 1=Strongly disagree, 2=Disagree 3=Neutral, 4=Agree, 5=Strongly Agree*

Source: Result of Authors' Fieldwork, (2023)

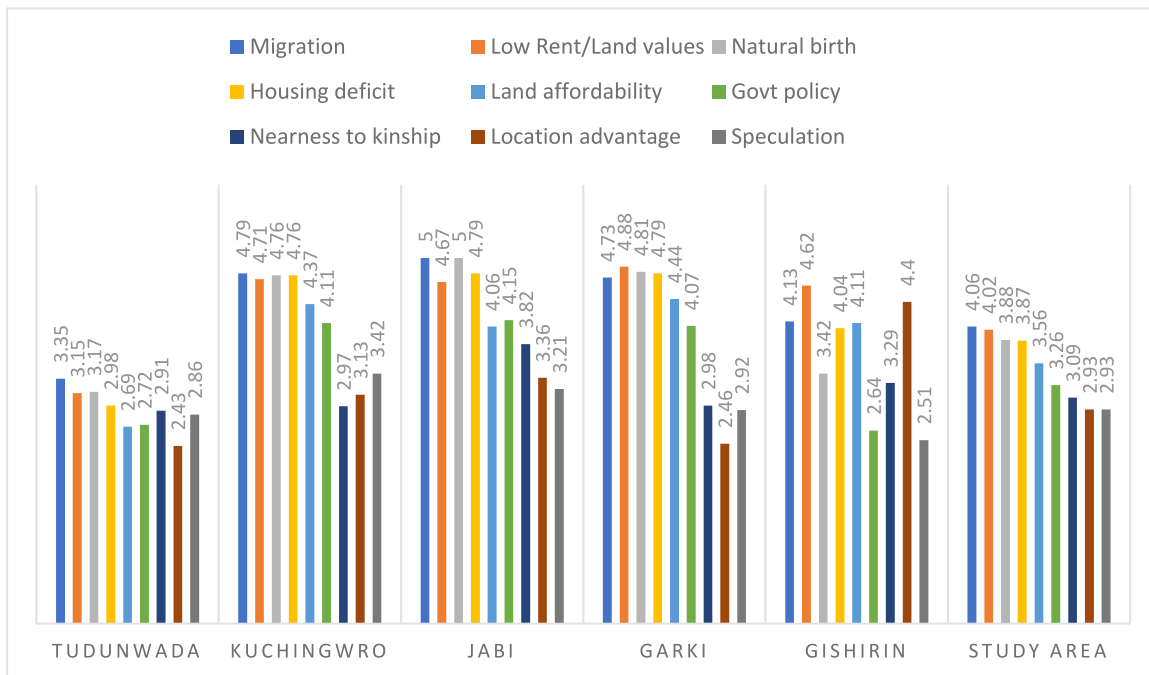


Chart 2: Analysis of drivers of housing informality

Conclusion

The nine variables that drive housing informality in the neighborhoods were assessed and respondents were requested to rate their level of agreement to the nine factors using a 5-point Likert Scale of *Strongly disagree*, *Disagree*, *Neutral*, *Strongly agree*, and *Very Strongly agree*. Based on the findings, it was established that residents in Jabi, Kuchingoro and Garki had a higher perception score for drivers of housing informality compared to residents in Tudunwada and Gishiri settlements.

Furthermore, the mean scores of each of the identified drivers revealed that, migration (4.06), low rent/land use (4.02), natural birth (3.88), housing deficit in urban areas (3.87) and land affordability (3.56) were the top-five perceived drivers of informality in the overall study area. In terms of the least perceived driver of housing informality, locational advantage was considered by residents in Tudunwada (2.43) and Garki (2.46) while factor of speculation was opined by residents in Jabi (3.21) and Gishiri (2.51) settlements to be the least.

Findings have shown that the top five variables (migration, natural birth, low rent/land values, housing deficit and land affordability) identified through the study are in line with previous research findings (Oksitycz & Azionya, 2022; Bodo, 2019, Oyalowo, Nubi & Lawanson, 2018). Interestingly, poverty is not one of the top five major drivers of housing informality in the study area as the variable was screened out during the pilot survey. This is contrary to popular beliefs that informal housing is *majorly* pro poor (Goytia, 2021), the study established that the affluents also form a part of the settlers and established stakeholders in informal settlements (Lopez, Bartolomei & Lamba-Nieves, 2019), (Martinez, 2021).

It is therefore imperative for government and institutions to put in place policies and bodies aimed at minimizing bias against rural dwellers, improving the efficient use of urban land, to address land prices and housing deficits, protecting farmland and ecosystems in the rural areas and the peri-urban, tackle land hoarding, urban sprawl and informal settlements. It is also proposed that efforts to minimize the proliferation of informal settlements in Abuja must address the underlying socio-economic and political factors that drive housing informality. This will include but not limited to institution of housing subsidies, availability of virile mortgage windows, job creation and social protection programmes to address economic vulnerability.

Findings should also guide the dwellers in knowing the areas of knowledge deficiency in each settlement in the study area and appropriate measures taken to educate the residents on the negative effects of informal settlements. In all, it is suggested that a more comprehensive policy framework should be established to address the issues identified and develop a more inclusive urban environment.

Overall, findings of this work contribute to the ongoing debates on the subject of housing informality vis-à-vis its drivers in Abuja; and provide a valuable insight into the current situation and potential pathways for addressing housing informality, not only in Abuja but Nigeria generally.

It is suggested that further studies be conducted to explore the socio-economic effects of housing informality as well as strategies needed to ameliorate the continued spreading of informal settlements not only in Abuja but Nigeria generally.

References

- Agbola, T., & Kasim, O. F. (2016). Conceptual and Theoretical Issues in Housing. In T. Agbola, L. Egunjobi, & C. O. (Eds), *Housing Development and Management* (Second Edition., pp. 19 - 86). Ibadan, Nigeria: Department of Urban and Regional Planning, University of Ibadan, Nigeria.
- Boudreaux, K. (2008). Urbanization and Informality in Africa's Housing Market. *Institute of Economic Affairs*, 1 - 19.
- Chitengi, H. S. (2018). Regulations and housing informality in African cities: appropriating regulatory frameworks to factors that influence resilience. *Housing and Society*, 1 - 23. doi:DOI: 10.1080/08882746.2018.1453721
- Ekpo, A. (2019). Housing Deficit in Nigeria: Issues, Challenges and Prospects. *Economic and Financial Review*, 57(4), 177 - 188.
- Goytia, C. (2021), Learning from Latin America's Informal Settlements and Policies, *Urbanet*, 10
- Hammel, D. J. (2017). Housing. *International Encyclopedia of Geography/Wiley Online Library*, 1 - 20.
- Hernandez, F., Kellett, P., & Allen, L. K. (2012). Rethinking the Informal City: Critical Perspectives from Latin America. *Critical Reviews on Latin American Reviews*, 4, 249.
- Igwe, P., Okeke, C., Onwurah, K., Nwafor, D., & Umeh, C. (2017). A Review of Housing Problems. *International Journal of Environment, Agriculture and Biotechnology*, 2(6), 1 - 8.
- Jones, P. (2017). Formalizing the Informal: Understanding the Position of Informal Settlements and Slums in Sustainable Urbanisation Policies and Strategies in Bandung, Indonesia. *Sustainability*, 9, 1 - 27.
- Kaarsholm, P., & Frederiksen, B. F. (2019). Amaoti and Pumwani: Studying urban informality in South Africa and Kenya. *AFRICAN STUDIES*, 78(1), 51 - 73. doi:https://doi.org/10.1080/00020184.2018.1540517
- Lopez, O. S., Bartolomei, R. S. & Lamba-Nieves, D. (2019), Urban Informality: International Policies to address Land Tenure and Informal Settlements, White Paper, Millano: Blueprint.
- Mansa, J. (2021). How Does Supply and Demand Affect the Housing Market? *Investopedia*, 6.

- Mardeusz, J. (2014). Housing Policy and Formalization Strategies in Africa's Growing Cities: A Case for the Informal Settlement. *Trinity College Digital Repository* (pp. 1 - 8). Hartford, CT: Trinity Publications (Newspapers, Yearbooks, Catalogs, etc.).
- Martinez, S. A. V., (2021), Housing Informality beyond the Urban Poor: Spatialities, Public Institutions and Social Injustice in Rich settlements of Bogota, PhD Thesis, Bogota, Gran Sasso Science Institute.
- Maslow, A. (1943). Theory of Human Motivation. *Psychological Review*, 50(4), 370 - 396.
- Mensah, C. A., Antwi, K. B., & Acheampong, P. K. (2014). Urban Housing Crisis: Tracing the Factors Behind the Growth of Informal Settlements in Kumasi, Ghana. *Journal of Human and Social Science Research*, 5(1), 9 - 20.
- Mitlin, D., & Satterthwaite, D. (2014). *Urban Poverty in the Global South: Scale and Nature* (1st Edition ed.). Abingdon: Routledge. Retrieved November 21, 2021
- Nwangwu, C., Onuoha, F. C., Nwosu, B. N & Ezeibe, C. (2020), The Political Economy of Biafra Separatism and Post-War Igbo Nationalism in Nigeria, *African Affairs*, 119(477), 526 - 551.
- Nyametso, J. K. (2012). Resettlement of Slum Dwellers, Land Tenure Security and Improved Housing, Living and Environmental Conditions in Madina Estate, Accra, Ghana. *Urban Forum*, 343 - 365.
- Odimegwu, C. O. & Adewoyin, Y. (2020), Ethnic Fertility Behaviors and Internal Migration in Nigeria: Revisiting the Migrant Fertility Hypothesis, *Journal of Population Sciences*, 76(3), 17
- Oksiutycz, A. & Azionya, C. (2022), Informal Settlements: A Manifestation of Internal and Cross-Border Migration in Southern Africa by P. Rugunanan & N. Xulu-Gama (Eds.), Springer, Cham, Switzerland, 109 - 124)
- Okwuosa, L., Nwaoga, C. T. & Uroko, F. (2021), The Post War era in Nigeria and the Resilience of Igbo Communal System, *Journal of Disaster Risk Studies*, 13(1), 8
- Okyere, S. A., Diko, S. K., Hiraoka, M., & Kita, M. (2017). An Urban "Mixity": Spartial Dynamics of Social Intereactions and Human Behaviours in the Abese Informal Quarter of La Dadekotopon, Ghana. *Urban Science*, 1(2), 13.
- Olatubara, C. O. (2016). Fundamentals of Housing. In T. Agbola, L. Egunjobi, & C. O. (Eds), *Housing Development and Management* (Second Edition ed., pp. 87 - 117). Ibadan, Nigeria: Department of Urban and Regional Planning, University of Ibadan, Nigeria.
- Oyalowo, B. A., Nubi, T. G., & Lawanson, T. O. (2018). Housing Affordability, Government Intervention and Housing Informality: An African Dilemma? *Journal of African Real Estate Research*, 1 - 24. doi:DOI: 10.15641/jarer.v0i0.563.

- Richmond, A., Myers, I., & Namuli, H. (2018). Urban Informality and Vulnerability: A Case Study in Kampala, Uganda. *Urban Science*, 1 - 13.
- Sivam, A. (2003). Housing Supply in Delhi. *Cities*, 20(2), 135 - 141.
- Sulaiman, N., Baldry, D., & Ruddock, L. (2005). Modes of Formal Housing Provision in Malaysia. *European Real Estate Society Conference* (pp. 1 - 22). Dublin: European Real Estate Society.
- UN-Habitat. (2014). *The State of African Cities Report*. Nairobi, Kenya: UN-Habitat.
- Uttara, S., Bhuvandas, N., & Aggarwal., V. (2012). Impacts of Urbanisation on environment. *International Journal of Research in Engineering and Applied Sciences*, 2(2), 1637 - 1645.
- Wahab, B. (2017). Transforming Nigerian Informal Settlements into Liveable Communities: Strategies and Challenges. *Mandatory Continuous Professional Development Programme* (pp. 1 - 42). Osogbo: ResearchGate.
- Wahab, B., & Agbola, B. (2017). The place of Informality and Illegality in Planning Education in Nigeria. *Planning Practice and Research*, 32(2), 212 - 225.
- Wyk, J. v. (1995). *Long Walk to Freedom: Autobiography of Nelson Mandela*. Randburg: Macdonald Purnell.