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Problems Associated with Informal Settlements in a Planned Neighborhood; A Study of Eagle Island of Port Harcourt, Rivers State Nigeria.

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Abstract: ***This study examined the problems associated with informal settlements in a planned neighborhood, using Eagle Island Port Harcourt, Rivers State as a study area. To achieve the objectives of this study, a detailed literature was reviewed on informal settlement. The study adopted survey research design as 120 structured questionnaires were designed and administered, eventually, 100 valid responses collected formed the data for analysis. The obtained data came from Eagle Island residents, officials of ministries of lands, Urban Development and Lecturers of Urban and Regional Planning in Rivers State University. In the course of the study it was discovered that the nature and conditions of existed informal settlements were identified as natural ageing of the building, poor sanitation within the vicinity, and poor health condition of the residents. The major associated problems of informal settlements as exposed by the study included increase in illness, forceful eviction, overcrowding, lack of privacy, low quality houses and uncontrolled development, marginality generation and exclusion of the vulnerable, structures demolition without prior notice and without adequate compensation. This study was restricted to Eagle Island Neighborhood, Port Harcourt, Rivers State and the selection of Eagle Island was mainly influenced by accessibility of the researcher and the recent forceful eviction and demolition of structures by the Rivers State Government, consequently the findings of this research will be taken as a representative for the entire country. The study provides detailed comprehensive pro-poor strategies which will contribute to the integration of informal settlements into a planned neighborhood to include poverty reduction strategies, site and services housing schemes, land regularization, provision of array basic facilities, comprehensive housing schemes and provision of public rental housing alongside the planned development. The study thus recommended that low income housing alongside comprehensive housing scheme should be provided. Similarly there should be provision of low cost public rental housing, provision of interventions in the housing sector among others.***
Keywords: Informal Settlements, Planned neighborhood, Eagle Island

I. INTRODUCTION

The frequency of informal urban settlement is the most important form of urbanization in many developing countries and is the most important trend of spatiotemporal change [16]. This clearly shows that slums and informal settlements continue to grow at an alarming rate. The buildings used are in poor condition in areas that have become a symbol of urban development scarcity, and it seems that the plans do not match expectations for these issues. According to Fekada [7], dysfunctional systems for urban use are common. As a government, the authorities were unable to provide land for construction in the acquired areas at prices that the urban poor could not afford.

Informal settlements make up a significant portion of the population of developing countries. Due to the unprecedented increase in urban population, urbanization accidentally contributes to urban expansion in areas lacking affordable housing and related services, including basic amenities [1]. According to Alsayad [3], informality became the basis for understanding infiltrating practices, whether it was an invasion of informal markets in the formal economy, or an invasion of informal settlements in cities that were formally designed as a way to create space cities. Informality has become another way to occupy and create urban spaces when people find ways to access land for housing and livelihood opportunities [7]. Despite the help and support of state authorities, methods of creating informal settlements in cities are growing steadily in many cities in developing countries [7]. Informality is primarily characterized by poor housing quality and lack of inadequate infrastructure and services [16]. The expected growth in these unplanned settlements has been both a solution and a problem to housing problems associated with many land and environmental issues [4].

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Located in the Port Harcourt provincial government district of Rivers, Nigeria, Eagle Island is no exception to informal matters. The region's formal planning system has experienced tremendous growth, especially on the outskirts of farms, so that the area's formal planning system cannot meet the demand for land and parcel construction, making informal settlement an important driver of urban growth. Because of this important factor, the Rivers state government recently started implementing and demolishing elevators on Eagle Island, but its attitude toward the development of unofficial settlements in the surrounding area has not changed. Informal settlements were not popular in Port Harcourt until after the civil war, prior to those times, informal settlements were first noticed on "waterside" which where functional "transit camp" for fishermen in the riverine communities, who erected temporary structures to provide shelters for themselves in the course of their business [11].

Interestingly, as the situation in Port Harcourt shows, the majority of the poor in Nigerian cities live in very poor conditions and poor housing without adequate physical amenities such as water, sewer, sewer, sewer, community center, health center. Above all, living conditions need urgent improvement for the vulnerable poor. Whilst criticisms of urban planning in contemporary times has brought to the fore its limitation as regards poor integration of land and housing policies, researchers are of the opinion that neighborhoods are the fundamental building blocks for planning implementation and harnessing common goals.

Therefore the phenomenon "informality" exposes the need of the urban poor for safe grounds on which to leverage a future in the form of shelter, when these shelters are unguided by planning/zoning laws, it exposes the weakness in the land management approach which encourages discrimination against informal settlements. Consequently, the possibility of having a neighbourhood that has an all-inclusive urban order is key to unlocking the perceived dichotomy in the recognition status of residents of the neighborhoods by the government.

Therefore, this work tries to look at the disconnection in neighborhood development and how the problems associated with informal settlements in a planned neighborhood like Port Harcourt, using Eagle Island as the precise location of interest.

A. Aims and Objectives of the Study

This study examines the problems associated with informal settlements in a planned neighborhood with the following objectives:

1) Ascertaining the nature and conditions of existing informal settlements in Eagle Island neighborhood.
2) Identify the challenges involved with informal settlements in a planned neighborhood like Eagle Island.
3) Determine the existing pro poor approaches of integrating informal settlements into the eagle island neighborhood.

B. Research questions

1) What is the nature and conditions of existing informal settlements in Eagle Island neighborhood?
2) What are the challenges involved with informal settlements in a planned neighbourhood like Eagle Island?
3) What are the pro poor approaches of integrating informal settlements in the Eagle Island neighbourhood.

II. LITERATURE REVIEW

A. Concept of Informal Settlement

The words; informal settlement is old and forms most of the urban housing in most Nigerian cities. These shelters are the result of illegal confiscation or illegal sharing of unlicensed land before unauthorized vacancy is occupied. Illegal developers or new entrants who occupy public community or private property generally establish informality. In most cases, developers or residents plan and allocate land and start building temporary basic houses in the absence of basic infrastructures such as water, electricity, driveways, sewers, etc.

It is often uncertain if settlement takes place in the early stages of informal immigration, especially in illegally occupied societies or private lands. Over time, public authorities and public opinion have become more tolerant of the inhabitants of informal settlements, but recognizing the illegal aspects of informal development does not mean that people living in informal settlements have no rights, should be persecuted or denied [8]. In some cases, you may not have your own right to the land or the right to stay on the land you own, but there are other rights that almost always do not give you a professional status. However, these rights are generally not recognized by politicians. [6] Opined that there is a need to develop slums in an integrative manner, and adopted a framework based on three pillars of sustainability, economy and environment; however his work was limited to examining the social cost implications of informality. [9] Agreed with [6] that informal settlements were economically spatial and He argued that, socially integrated with the urban context, most developing cities would be unstable without them, but the desire to eradicate them is still linked to the identity of cities and regions. Kim's position can also be faulted on the basis that the models of most developed cities of the world are conceived without provisions for informality.

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[2] Further posited that socially integrated informal settlement with the urban context, most developing cities would be unstable without them, but the desire to eradicate them is still linked to the identity image of cities and regions. We agree with this position considering the quality, nature and condition of housing in most formal areas, which are built to specification compared to those in informal settlements where no form of specification required.

[10] Looked at the availability of land when informal settlements are removed, he posited that there are 49 squatter settlements in the city of Port Harcourt which have the potential to yield up land for planned expansion of the city. This assertion was corroborated by [4] who argued that the increase in informal settlements has resulted in many complex socio-economic, environmental and political consequences. But, their work was criticized on the basis that the expansion of the city should be concentrated on developing new areas while slums in the city centers upgrade.

[8] Looked at the characteristics of informality from the physical and the social economic perspectives. He opined that as an informal settlement, the criteria used to define the physical characteristics of an existing development relate to the analyst. This list is based on criteria which include unreliable urban infrastructure, public services and shared equipment, improper construction, environmental degradation, lack of public space and recreation, public and cultural facilities, and domination of poor residents. He also stressed that the socio-economic nature of informality reflects the economic profile of people living in informal settlements, with socio-economic indicators such as literacy, education, health, death, income and employment as key socioeconomic indicators, function, population and informality. Interestingly, the concept of the information sharing function is complete and can capture a set of common indicators.

According to [9], the most famous urban slums are where informal settlements have grown into large mixed-use areas with large commercial and industrial functions. They evolve over time and cannot be explained as interventions. The dominant informal life is often the backdrop for major modernization initiatives permeating the formal city. In Rivers State, the Districts are recognized according to the senatorial zones, there are basically three senatorial districts in Rivers State which consists of Etche Omuma Ikwerre, Obio Akpor Port Harcourt City, Okrika Ogu Bolo Emuohua. One of the municipalities of the Port Harcourt City metropolitan area, the Eagle Island area is surrounded by Diobu on the right and Mgbodohia on the left. Neighbourhood is bounded at its fringes with water and was originally designed on a site and service scheme basis. It was designed to be a high brow residential area.

B. Empirical Studies

[5] Investigated the causes and characteristics of urban formal settlements and outdoor advertising based on Nigeria's environmental quality assessment and urban modernization. This study focuses on identifying issues that have promoted informal settlement with serious negative impacts on human health and the quality of the built environment, including urbanization, poverty, informal sector growth, and inaccessibility of land and housing restoration. The study obtained data from 500 heads of households by systematically selecting 5,000 households using a structured questionnaire. Research shows that community engagement and outdoor advertising should be incorporated into urban beautification to help the poor who cannot meet their housing needs. Modernization of informal cities has tremendous potential to improve the quality of the built environment that can benefit most people. The study recommended that governments to encourage the incorporation of informal settlements as solutions to new urban planning rather than as a problem. [13] Conducted a study of the prospects and challenges of urbanization and informal settlements in Abuja, Nigeria. This study highlights the seriousness of the problem of informal settlement due to the environmental, socio-economic and cultural characteristics associated with population growth, while highlighting the analytical framework for poverty and homelessness. This study was based on secondary data from the relevant literature, lessons learned from squat experiences in Brazil, India, South Africa and other developed countries. Research shows that only public policies and efforts to improve slums and warriors can be successful solutions to the problem of informal settlements. This study recommends the need to improve and improve the overall quality of the built environment in slums and fences in planned urban areas.

[14] Investigated the poor built environment and health status of slum dwellers at a residential center in Akure, Nigeria. The study aimed to determine the sanitary condition of the built environment in residential areas in order to build a close relationship with the health status of residents. This study uses both secondary and primary sources for data collection. Primary data included direct observations, questionnaires, housing demographics and facility surveys, and secondary data from medical facilities in diseased areas in the study area. The survey was enrolled and received from 230 households, 20% of the selected target population, using a systematic random sampling method. Research shows that the environment is changing. Living conditions, sanitary facilities; Water supply, sewage and waste management, drainage systems, kitchens and bathrooms, which are particularly well related to the health of people in the study area.

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[12] Conducted a study of urban poverty and environmental conditions in an informal settlement in Ajegunle, Lagos, Nigeria. This study focuses on the relationship between poverty and ecological conditions in informal settlements, taking into account socioeconomic and cultural characteristics, including environmental issues related to the people living in the area. As a result of the survey including observation, 424 households were selected out of 4,236 households, which corresponds to 10% of the sample selected by the systematic random sampling method used in the questionnaire. This study shows that most residents are poor and their daily lifestyle is due to poor economic power, lack of adequate infrastructure, and decent housing, including environmental degradation. This study recommends the development of an infrastructure networking plan taking into account the population density of the community, an indicator that simplifies land occupation by improving the overall quality of the environment and the physical conditions of the territory. Supply of recognized people

C. Knowledge Gap

In Nigeria, existing studies of [12], [14], [13] and [5] utilizes the mixed method approach of research design including reconnaissance survey as it will be applicable to the present study, but the analysis only. These studies fail to address pro-poor issues as it concerns the urban poor by incorporating informality to formality, since the high income, medium income and low income classes can live side-by-side with each other. And one cannot do without the other when staying together in a planned neighbourhood. of the different dimensions of pro-poor issues as responses to incorporating informality into a planned neighbourhood with the need to strike a balance between the rich and the poor in a planned neighbourhood, since the poor lacks the financial capacity and political will to secure a formal land tenure with the need to recognize and improve livelihood standard which is centered on informal activities. It is alongside this setting that this learn examining incorporating informality in neighbourhood development of Eagle Island, Port Harcourt, Nigeria is studied.

III. METHODOLOGY

The research design adopted in this study is a survey research design. The population for this study is Two hundred and forty (240) and they are comprised of Two hundred and nine (209) different types of informal houses in Eagle Island, Ten (10) executive officers of Rivers State Ministry of Land, Twelve (12) staff of Ministry of Urban Development and nine (9) Lecturers of the subdivision of Urban and Regional Planning of Rivers State University. The use of Taro Yameni made the sample size 120. Purposive technique was used to distribute the research instrument to the study respondents. The primary data was obtained with the use of questionnaire. One hundred and twenty questionnaires were distributed and upon retrieval 100 respondents provided valid data which was utilized for the analysis. The analysis of the data was done with the use of frequency and percentages which is pictorially represented in pie and bar charts respectively.

Table 1: Distribution and Receipt of Questionnaire

Respondents	Distribution		Receipt		Loss	
	Frequent	Percent	Frequent	Percent	Frequent	Percent
Residents	100	100	85	70.8	15	12.5
Ministry of Lands & Survey	6	100	4	3.3	2	1.7
Ministry of Urban Dev.	7	100	5	4.2	2	1.7
Department of Urban and Regional Planning	7	100	6	5	1	.8
Total	120	100	100	83.3	20	16.7

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IV. RESULT AND DISCUSSION

The nature and conditions of existing informal settlements in Eagle Island neighborhood

The yardstick used in ascertaining the nature and condition of informal settlement in Eagle Island are types and attributes of buildings in the study area.

Table 2: Types of Urban Informal Settlement Identified in Eagle Island

Identified Informal Settlements	Description of the Informal Settlements	Variation of the Informal Settlement
Informal settlement with customary tenure	Informal housing on land around the planned areas of Eagle Island (unplanned area around Eagle Island)	Built around urban boundary, i.e. built around the planned settlement
Freestanding informal settlements	Informal housing on planned urban land without legal tenure (residents occupying land under litigation)	Built around core planned housing on land in disputes.
Background shacks in formal areas	Informal housing among formal housing (permission grant to the occupants by the original allotters of an undeveloped land)	Built around core planned housing on undeveloped land
Informal housing on serviced land	Uncompleted buildings allowed for occupation by the owner	Approval building plan, but building not completed
Indoor informal housing	Illegal occupation of buildings (i.e. a caretaker or security in-charge of a building letting it and without the consent of the owner	

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Table 3: Attributes of Building (N=85)

Variables	Frequency	Percentage (%)
Material use for construction		
a) Walling - Cement/sand-crete blocks	15	17.5
- Planks covering	31	36.5
- Metal covering (container)	8	10.0
- Polythene/PVC covering	11	13.0
- Combination of block/plank/PVC	20	23.0
Total	85	100.00
b) Roofing - Zinc/corrugated iron sheet	73	86.0
- Asbestos materials	8	9.0
- Polythene material	4	5.0
Total	85	100.00
Structural conditions		
Physical soundness	66	5.0
Need minor repair	31	36.5
Need major repair	34	40.0
Old and dilapidated	14	16.0
Total	85	100.0
Age of buildings		
Less than 10 years	26	31.0
10-19 years	47	55.0
20-29 years	3	5.5
Above 30 years	4	3.5
Total	85	100.0

Source: Author's Field Survey, 2019.

Table 3 indicated that 36.5% of the buildings of informal housing are constructed with planks for walling, 23% with the combination of blocks/planks/PVC, and 17.5% with sand-crate blocks while 13% with polythene cover and 10% with metal cover (container). This shows that the quality of informal settlement in Eagle Island Generally low due to substandard materials used in construction with inadequate and poor technology planning standards.

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Table 3 also revealed that 86% of the constructed buildings are covered with corrugated roofing sheets (zinc), while only 9% with asbestos and 5% with polythene material. This however implies that the height of skill used for structure building of informal settlements in Eagle Island is highly substandard and out-fashioned.

Furthermore, table 3 showed that 40% of the structural conditions of the informal houses in Eagle Island needs major repair, while 36.5% needed minor repair, and 16% are old and dilapidated with only 5% being physically sound. It implies that with the type of materials used for construction, a large proportion of the informal housing stock you can live relatively low, which has a direct impact on your health, socio-economic well-being and emotional stability occupants.

Table 3 also revealed that 55% of the informal houses were built between 20-19 years, 31% less than 10 years while 5.5% between 20-29 years, and 3.5% above 30 years. It implies that these informal houses constructed cannot exceed established 50 year life span for buildings and cannot withstand the environmental hazard in the study area.

Table 4: Condition of Household Facilities

Variables	Frequency	Percentage (%)
Sources of water supply		
Hand-dug well	8	9.0
Public water supply	4	4.5
Private bore-hole	73	86.5
Total	85	100.0
Sewage disposal (toilet)		
Pit latrine	53	62.0
Water closest	1	2.0
Bush/dunghills	4	4.5
Streams/drainage	27	31.5
Total	85	100.0
Bathroom facilities		
Indoor: Self contained	4	4.0
- Shared	19	22.5
Outdoor: Open court yard	56	66.0
- None (not available)	6	7.5
Total	85	100.0
Waste disposal facilities		
Free-range at road sides	26	30.0
Free-range at open space	32	37.5
Controlled tipping	17	20.0
Incinerating/burning	10	12.5
Total	85	100.0
Kitchen facilities		
Indoor: Self contained	60	70.0
- Shared	16	19.0
Outdoor: Open court yard	7	8.0
None (Not available)	2	3.0
Total	85	100.0

Source: Author's Field Survey, 2019

Table 4 indicated that 86.5% represented the key cause of wet bring in in the study area which was during privately owned borehole, while hand-dug well accounted for 9% and public water supply accounted for only 4.5%. This implies that majority of the residents of the informal neighborhood got their water supply from private individual borehole either as a free gift or they buy it. Furthermore some of the water sources are not ringed and treated before use, with this prevailing We cannot guarantee that the location of the water supply in the area, the quality and availability of water, and, as a result, the household is at an increased risk of exposure to severe waterborne and other health-related diseases.

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Table 4 shows that 62% of the residence use pit latrine rampantly, and 31.5% use drainages and streams (creeks) channels, while 4.5% use brush/dunghills, and 2% use modern day WC. The implication is deduced that this condition There are undoubtedly a lot of related problems, contributing to the miserable condition of the area and consequently damaging the health of individual residents. These related issues make the area odorous, unpleasant, unattractive, and increase the likelihood of an infectious disease spreading.

Table 4 also shows the condition of refuse removal in the region which is usually silly despite rule effort to control haphazard refuse removal. The table showed that 37.5% of the wastes are disposed on a free range at open spaces provided, while 30% of the waste is disposes on free range at the road side, and 20% by controlled tipping, whist 12.2% of the waste by incineration/burning of the refuse at source.

Table 4 show that mass of the reciever use out-door open court yard bathroom facilities representing 66% of the responses, 22% of the respondents use indoor shared bathroom facilities, while 4% use indoor self contained facilities, and 7.5% have none (not available). This therefore implies that waste water from the bathrooms, kitchens, and laundries are not properly managed as to direct the waste waters into drainages or creeks (streams) channels. This however results in standing water all over the place that provides the breeding ground for mosquito and flies as well as foul smelling water.

Table 4 further indicated that the make shift informal houses constructed contained indoor self-contained kitchen facilities representing 70% of the responses, indoor shared kitchen facilities representing 19%, while outdoor opened courtyard kitchen facilities representing 8%, and none availability of kitchen facilities representing 3% of the responses.

An in-depth interview with a good number of household heads revealed that majority of the kitchen and bathroom facilities Substandard or uncomfortable location. These are outside the main part make shift structures were without drainage, and some have no provision for this facility at all, while others are located closer to existing toilet facilities shared with the nearest buildings.

A. One of the key Informants Stated That

"Residents of the informal settlements disposes their refuse either on the road sides or in the Gutters that block the free flow of wastewater are good breeding grounds for insects, mosquitoes and rodents.

B. Another of the key Informants Said

"As you can see with me, the study area is a planned service site settlement with drainage facilities provided, but They are misused for dredging and are constantly filled with garbage and household waste, increasing the flooding rate of the building.Also, maintenance culture is lacking on the part of government to clear or clean the gutters when due is a major problem in this neighbourhood".

And furthermore, in-depth interview reveals that most of the informal residents confessed that their household facilities are inadequate and cannot The level of furniture is satisfactorily maintained at home. And these are the vast majority of households who use fake kerosene ovens for their cooking and regularly replenish them with wood and coal. This invariably is hazardous to the living conditions of most informal settlers because of the likelihood of fire outbreak that can likely engulf the area.

Challenges Associated with Informal Settlements in a planned neighbourhood

Problems Associated with Informal Settlements (N=85)

The result from the survey indicates that increase in illness due to lack of sanitation, portable water, sanitary and electricity, etc. has relative importance index (RII) of 0.75 (1^{st}), followed by forceful eviction with RII of 0.74 (2^{nd}), overcrowding and congestion leading to abuse and assault with RII of 0.69 (3^{rd}), low quality houses with uncontrolled development with RII of 0.67 (4^{th}), generates marginality, exclusion and vulnerability of settlers with RII of 0.72 (5^{th}), and demolition of structures without prior notice of the settler with RII of 0.71 (6^{th}). Table 5 further indicated that the Relative Importance Index (RII) of vulnerable to increase in crime and violence was ranked with 0.64 (7^{th}), poor ventilation rates and risks associated with the use of kerosene firewood and charcoal with RII of 0.60 (8^{th}), lost of lives and properties with RII of 0.52 (9^{th}), creates rancid odors and loss of aesthetic value of the public and open spaces with RII of 0.61 (10^{th}), and generates water, soil and air pollution including waste accumulations as raw sewage and garbage thrown directly on the road and in the gutter with RII of 0.50 (11^{th}). It implies that the problems associated with informal settlement in a planned neighbourhood include overcrowding and congestion, insecurity of tenure resulting to forceful eviction and demolition of structure, deterioration of the structure and the environment and insufficient provision of basic amenities in the planned neighborhood.

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An in-depth interview with Government officials in-charge of land matters reveals that informal settlers exhibits the violation of the General official legal system governing land use, planning, registration, construction and taxation. AC because they lack legal recognition to land rights (tenure) and this will impede the provision of infrastructural and basic amenities to the urban residency. Informal settlers are vulnerable as regards to forceful eviction without a proper negotiation for relocation when there informal restructures are demolished without their prior knowledge to the demolition. And because they are vulnerable and being recognized as third class citizens, they don't have the finance and access to lawyers as to claim fair compensation to be paid to them. This means People living in informal residences have no rights, are discouraged or have to abandon. from their own building construction and community facilities.

C. One of the key Informants who is an Informal Settler stated That

"They are Often deprived of citizenship and excluded from the political process in many ways, difficulty to access and circulate mails, lack of public space for recreational facilities including tagging the area as criminal den with the repressive policies targeting the neighborhood of claims by security agents that they are clearing the area to crime free, and along with their properties been destroyed due to the security agents repressive operations".

Pro-Poor Approaches of Integrating Informal Settlements

Figure 1 showed 86.7% of the professional experts agree that the intention of creating pro-poor houses is to make housing affordable to the poor to reduce informality, while 13.3% disagree with the intent of solving informality.

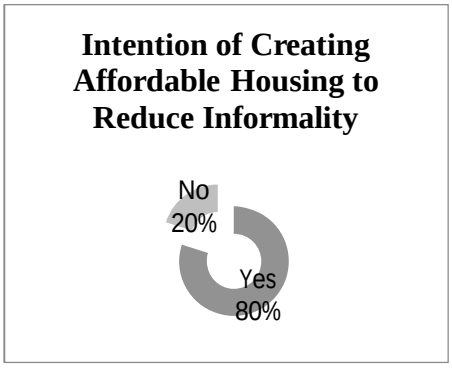

Fig. 1. Given of Temporal Licenses to Occupy Land
Source: Author's Field Survey, 2019.

An in-depth interview reveals that following pro-poor policies on informal settlement will result to the sole intention of making housing affordable to the urban poor which will reduce informality in urban centers. Reason being that government intervening in informal system of housing in a manner will preserve the functionality of the neighborhood, So the better outcome for the most vulnerable will ultimately be the same test for development and management flexibility. These efforts will assist authorities in meeting the urgent needs of informal settlers to improve the living conditions of poor city dwellers and to address ongoing governance and development patterns that perpetuate and deepen inequality and informality.

Figure 2 indicated 73.3% of the respondents agree that granting of temporal licenses to informal residents to occupy land will be a pro-poor approach in providing land for development to reduce informality, while 26.7% disagree.

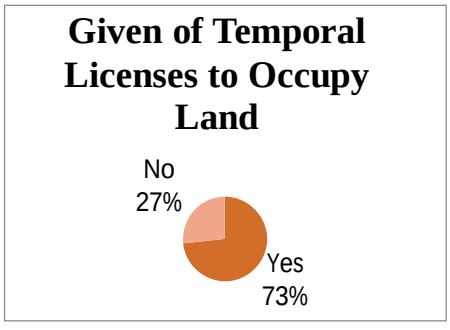

Fig. 2. Given of Temporal Licenses to Occupy Land
Source: Author's Field Survey, 2019.

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D. One of the Key Informants state That

'The resumption of the informal settlement beautification program will set targets for national housing construction, which is a specific set of opportunities to improve government performance for citizens. So, the possession of temporary title over lands they occupy can make the urban poor be visible and recognized by government'.

Figure 3 show that 86.7% of the receiver are of the opinion that government land policies are anti-informality, while 13.3% agree that land policies are not anti-informality.

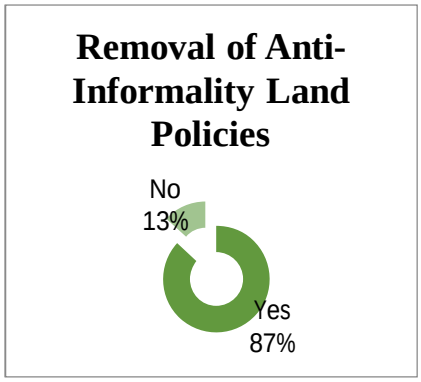

Fig. 3. Removal of Anti-Informality Land Policies

Most of the respondents interviewed stated that despite different land policy documents, government has been able to produce legislation on informality Comprehensive list of informal settlements, describing their scale and composition, priorities, needs and potential for gradual modernization that can comprehensively cover different aspects of housing supply (rental housing), leased land for maintenance inside buildings and official leases Of informal housing. Land ownership). This will play an important role in land policy initiatives impacting infrastructure development by targeting specific funding flows, taking into account appropriate government needs in various informal settlements.

Figure 4 reveals 80% of the responses in respondent's opinion agree that presently there are no laws or policies seeking to integrate informality into planned neighborhoods, while 20% disagree.

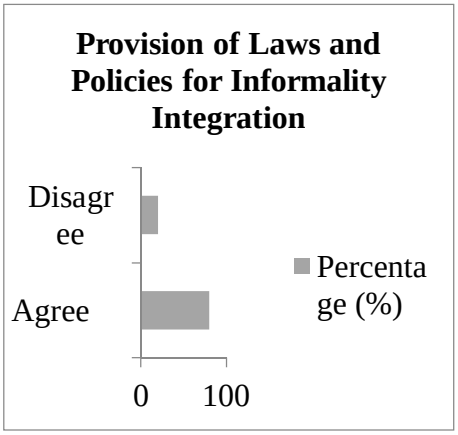

Fig. 4. Provision of Laws and Policies for Informality Integration

Most of the participant interviewed stated that the laws or policies that would be favorable in integrating informality into planned neighbourhood is when government considered the urban poor in urban planning and implementation by establishing lands for development or provide houses for the urban poor side-by-side with planned new town. This is important because what cause informality in formality is the services of domestic servant provided by the urban poor to the urban rich, which the urban rich cannot do without. Such domestic services include security, drivers, cooks, steward, house mate, artisan works, etc. that demand by the urban rich. This class of low income earners needs accommodation as to sustain livelihood through the services they provided.

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V. RECOMMENDATION

The study therefore recommend that the Nigerian government should learn from the experience of other developing countries such as Namibia, South Africa, and the Philippines, where governments have developed a methodology to join informal settlers and collaborate with local residents, NGOs and financial institutions to support co-funding. Similarly, government should provide lands or housing side-by-side with the planned development either through rental housing, granting a license, leasing to the low income class as a way of incorporating informality into a planned neighbourhood. The government must create land for the poor to live and provide housing and infrastructure.

VI. ACKNOWLEDGMENT

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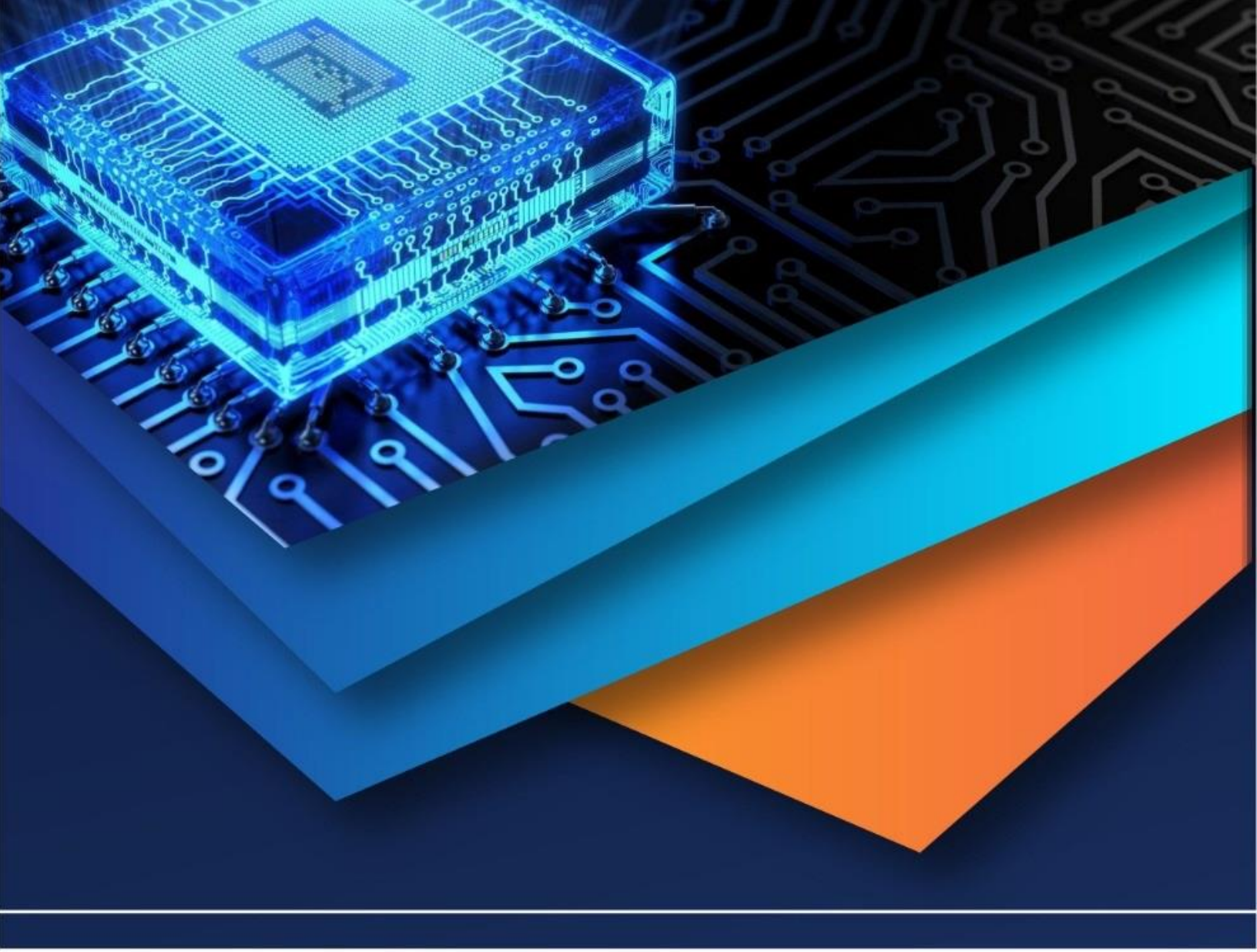

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