

**Impact of Informal Settlement on Residential Property Rental Value in Ibadan Metropolis,  
Oyo State**

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Environmental Design & Management, Lead City University, Ibadan, Oyo State, Nigeria**

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in Estate Management**

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### **Certification**

This is to certify that **Emmanuel Babatunde AROWOLO** with matriculation number **LCU/PG/003206** carried out this research titled “Impact of Informal Settlement on Residential Property Rental Value In Ibadan Metropolis, Oyo State” in the Department of Estate Management, Faculty of Environmental Design & Management, Lead City University, Ibadan, Oyo State, for the award of Master of Science Degree (MSc) in Estate Management and that this has not been previously submitted in this institution or any other.

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**Date**

## **Dedication**

I dedicate this Thesis to Almighty God who has been my helper, strength and my help.

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## **Acknowledgement**

I am deeply grateful to Lead City University, Ibadan, for admitting me into the program and fostering a supportive and welcoming environment that has made learning both enriching and enjoyable. I also extend my sincere thanks to the University Library, as well as other libraries, authors, and authorities whose works were invaluable during this research. My gratitude further goes to the Postgraduate College Compliance Team for their diligent efforts, which played a crucial role in the success of this study.

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## Abstract

The rapid growth of informal settlements in Ibadan has become a major concern for urban planners, policymakers, and property investors, as it has significant implications for residential rental values. This study examined the Impact of informal settlement on residential property rental value in Ibadan Metropolis, Oyo State. A descriptive and inferential quantitative research design was employed, with a sample size of 360 respondents drawn from five local government areas in Ibadan Metropolis. Data was collected through structured questionnaires administered to residents and estate surveyors. Descriptive statistics, including mean scores and frequency distributions, were used to summarize socio-economic characteristics and rental trends, while Analysis of Variance (ANOVA) was applied to assess the impact of informal settlements on rental values and identify contributing factors. Findings revealed that between 2012 and 2022, rental values for properties in informal settlements across various local government areas of Ibadan exhibited a steady increase, with the highest growth seen in a Bungalow in Ibadan North East LGA (300%) and 172% for a 3-bedroom flat. Factors contributing to informal settlements included poverty, rapid urbanization, and ineffective housing policies. This is further demonstrated by the high proportion of low-income households, with 66.4% of respondents earning below ₦40,000 monthly. Impacts were primarily due to poor infrastructure, inadequate sanitation, and overcrowding. Respondents cited issues such as haphazard housing construction (M=4.49) and poor sanitation (M= 4.35) as significant factors contributing to the decline in property value. In Ibadan South East and North, respondents reported the most substantial declines in quality of life, which directly affected rental pricing. The study recommended the development and implementation of integrated urban planning strategies that consider both formal and informal settlements. This approach should prioritise equitable distribution of resources, services, and amenities across the entire metropolis.

**Keywords:** Housing, Informal Settlement, Residential Property, Rental Value, Urbanisation

**Word Count: 289**

## Table of Contents

<b>Content</b>	<b>Page</b>
Title Page	i
Certification	ii
Dedication	iii
Acknowledgement	iv
Abstract	v
Table of Contents	vi
List of Tables	x
List of Figures	xii
<b>Chapter One: Introduction</b>	
1.1 Background to the Study	1
1.2 Statement of the Problem	6
1.3 Aim and Objectives of the Study	7
1.4 Justification of the Study	8
1.5 Research Questions	9
1.6 Scope of the Study	9
1.7 Study Area	10
1.8 Limitations of the Study	11
1.9 Operational Definition of Terms	15
<b>Endnotes</b>	16
<b>Chapter Two: Literature Review</b>	
2.1 Conceptual Review	18
2.1.1 Environment	18
2.1.2 Informal Settlement	21
2.1.3 Informal Settlement and Economic-Urban Development	23
2.1.4 Formal Settlements Versus Informal/Slum Settlements in Urban Areas	24
2.1.5 Quality Housing	26
2.1.6 Property Rental Values Determinants	36

2.1.7	Rental Housing	37
2.1.8	Informal Rental Housing	39
2.1.9	Characteristic of Informal Settlement	41
2.1.10	Factors Responsible for Growth of Informal Settlement	46
2.1.11	Problems posed by Informal Settlement in Urban Areas	47
2.1.12	Neighbourhood and Location	48
2.1.12.1	Location and Size	50
2.1.13.	Population Dynamics in Informal Settlements	51
2.1.14.	Congestion, Poverty and Crime (quality of life) in Informal Settlement	52
2.1.15.	Security of Housing Tenure in Informal Settlement in Ibadan Metropolis	54
2.1.16.	The needsofInformalSettlements	56
2.1.17.	Governance Changes and Informal Settlements	58
2.1.18.	Impact of Informal Settlements on Residential Property Values in Ibadan	60
2.1.19.	Benefits of Informal Settlements	63
2.1.20	Socio-Economic Characteristics of Informal Settlement Dwellers	65
2.1.21	Overall Living Conditions in Informal Settlements	68
2.1.22	Challenges to Urban Planning	70
2.1.23	Overview of Efforts made at Checking Informal Settlement in Nigerian Cities	71
2.2	Theoretical Framework	72
2.2.1	Development Theory	73
2.2.2	Bronfenbrenner's Ecology or Human Development Theory	74
2.3	Review of Empirical Studies	76
2.3.1	Socio-Economic Characteristics of Residents in Informal Settlements	76
2.3.2	Trends in Residential Property RentalValue of Informal Settlements	78
2.3.3	Factors Responsible for the Informal Settlements	80
2.3.4	Impact of Informal Settlement on Residential Property RentalValue	83
2.4	Neighborhood Aggregation and Segregation Factors in Ibadan Metropolis	84
2.5	Summary of Gap in Literature Reviewed	87
	<b>Endnotes</b>	91

### **Chapter Three: Methodology**

3.1	Research Design	100
3.2	Population of the Study	101
3.3	Sample Frame	101
3.4	Sample Size	102
3.5	Description of the Research Instrument	113
3.6	Validity of the Instrument	113
3.7	Reliability of the Instrument	113
3.8	Method of Data Collection	114
3.9	Method of Data Analysis	116
	<b>Endnotes</b>	118

### **Chapter Four: Results and Discussion of Findings**

4.1.	Distribution of Questionnaire and Retrieval	119
4.2.	Socio-economic Characteristics of Respondents	120
4.3	Trends in Residential Property Rental Value in Ibadan North East Local Government between 2012 to 2022	125
4.4	Factors Responsible for the Informal Settlements	130
4.5	Impact of Informal Settlement on Residential Property Rental Value in Ibadan Metropolis	135
4.6	Impact of Informal Settlement on Residential Property Rental Value	140
4.7	Discussion of Findings	146
	<b>Endnotes</b>	156

### **Chapter Five: Conclusion**

5.1	Summary of Findings	157
5.2	Conclusion	160
5.3	Recommendations	161
5.4	Contribution to Knowledge	162

5.5	Area of Further Studies	163
	<b>Bibliography</b>	165
	<b>Appendix</b>	174
	<b>Bio-data</b>	208
	<b>The University Compliance Certification</b>	217

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## List of Tables

Table	Title	Page
2.1	Typology of Informal Settlement	42
3.1a	Shows the Local Government that Formed Ibadan Metropolis	101
3.1b	Shows the Local Government and Sample Size Distribution	106
3.2	Political Wards in Ibadan North Local Government Area and Method of Questionnaire Administration.	108
3.3	Political Wards in Ibadan North East Local Government Area and Method of Questionnaire Administration.	109
3.4	Political Wards in Ibadan North West Local Government Area and Method of Questionnaire administration.	110
3.5	Political Wards in Ibadan South East Local Government Area and Method of Questionnaire Administration.	111
3.6	Political Wards in Ibadan South West Local Government Area and Method of Questionnaire Administration.	112
4.1	Distribution of Questionnaire and Retrieval	119
4.2a	Demographic Table for Respondents	120
4.2b	Demographic Table for Estate Surveyors and Valuers	123
4.3a	Trend in Residential Property Rental Values in Ibadan North East	125
4.3b	Trend in Residential Property Rental Values in Ibadan North	126
4.3c	Trend in Residential Property Rental Values in Ibadan South East	127
4.3d	Trend in Residential Property Rental Values in Ibadan SouthWest	128
4.3e	Trend in Residential Property Rental Values in Ibadan North East	129
4.4a	Factors Influencing Residential Rental Values in an Informal Settlement within Ibadan North Local Government	130
4.4b	Factors Influencing Residential Rental Values in an Informal Settlement within Ibadan North East Local Government	131

4.4c	Factors Influencing Residential Rental Values in an Informal Settlement within Ibadan North West Local Government	132
4.4d	Factors Influencing Residential Rental Values in an Informal Settlement within Ibadan South East Local Government	133
4.4e	Factors Influencing Residential Rental Values in an Informal Settlement within Ibadan South West Local Government	134
4.5a	Impact of Informal Settlement on Residential Property Values in Ibadan NorthLGA	135
4.5b	Impact of Informal Settlement on Residential Property Values in Ibadan NorthEast LGA	136
4.5c	Impact of Informal Settlement on Residential Property Values in Ibadan NorthWest LGA	137
4.5d	Impact of Informal Settlement on Residential Property Values in Ibadan South East LGA	138
4.5e	Impact of Informal Settlement on Residential Property Values in Ibadan South West LGA	139
4.6a	Impact of Informal Settlement on Residential Rental Value in Ibadan North	140
4.6b	Impact of Informal Settlement on Residential Rental Value in Ibadan NorthEast	141
4.6c	Impact of Informal Settlement on Residential Rental Value in Ibadan NorthWest	142
4.6d	Impact of Informal Settlement on Residential Rental Value in Ibadan South East	143
4.6e	Impact of Informal Settlement on Residential Rental Value in Ibadan South West	144
4.7	One way ANOVA on the Factors and Impact of Informal Settlement	145

## List of Figures

<b>Figure</b>	<b>Title</b>	<b>Page</b>
2.1	Neighbourhood Quality in Ibadan Metropolis from S POTXS.	87
4.1	Trend in Rental Value of a Room Self-Contained in Ibadan Metropolis between 2012 to 2022	175
4.2	Trend in Rental Value of a Room and Parlour Apartment in Ibadan Metropolis between 2012 to 2022	176
4.3	Trend in Rental Value of 2-Bedroom Apartments in Ibadan Metropolis between 2012 to 2022	177
4.4	Trend in Rental Value of 3-Bedroom Apartments in Ibadan Metropolis between 2012 to 2022	178
4.5	Trend in Rental Value of 4-Bedroom Apartments in Ibadan Metropolis between 2012 to 2022	179
4.6	Trend in Rental Value of Bungalow in Ibadan Metropolis between 2012 to 2022	180
4.7	Shows that Rent of a Room Tenement Apartment Increased Tremendously over the years in Ibadan Metropolis	181
4.8	Shows that Rent of a Room and Parlour Apartment Tenement Increased Tremendously over the years in Ibadan Metropolis	182
4.9	Shows that Rent of a 2-Bedroom Flat Increased Tremendously over the years in Ibadan Metropolis	183
4.10	Shows that Rent of a 3-Bedroom Increased Tremendously over the years in Ibadan Metropolis	184
4.11	Shows that Rent of a Room Tenement Apartment Increased Tremendously over the years in Ibadan Metropolis	185
4.12	Shows that Rent of a Room and Parlour Tenement Apartment Increased Tremendously over the years in Ibadan Metropolis	186
4.13	Shows that Rent of a 2-Bedroom Flat Increased Tremendously over the years in Ibadan Metropolis	187
4.14	Shows that Rent of a 3-Bedroom Increased Tremendously over the years in Ibadan Metropolis	188

4.15	Shows that Rent of a Room Tenement Apartment Increased Tremendously over the years in Ibadan Metropolis	189
4.16	Shows that Rent of a Room and Parlour Tenement Apartment Increased Tremendously over the years in Ibadan Metropolis	190
4.17	Shows that Rent of a 2-Bedroom Flat Increased Tremendously over the years in Ibadan Metropolis	191
4.18	Shows that Rent of a 3-Bedroom Flat Increased Tremendously over the years in Ibadan Metropolis	192
4.19	Shows that Rent of a Room Tenement Apartment Increased Tremendously over the years in Ibadan Metropolis	193
4.20	Shows that rent of a Room and Parlour Tenement Apartment Increased Tremendously over the years in Ibadan Metropolis	194
4.21	Shows that Rent of a 2-Bedroom Flat Increased Tremendously over the years in Ibadan Metropolis	195
4.22	Shows that Rent of a 3-Bedroom Flat Increased Tremendously over the years in Ibadan Metropolis	196

## **Chapter One**

### **Introduction**

#### **1.1 Background to the Study**

The real estate market is a vital part of any economy, encompassing diverse property types and influenced by various factors such as economic conditions, population dynamics, and infrastructural development. For instance, rising urbanization often leads to increased housing demand, while economic downturns can depress property values and limit affordability<sup>1</sup>. A significant segment of this market is the residential rental sector, which addresses diverse housing needs. Rental properties encompass single-family homes, apartments, duplexes, and townhouses, each tailored to meet diverse tenant needs based on amenities and price<sup>1,2</sup>. The rental values of these properties are affected by factors such as location, property features, and prevailing market conditions. Attributes like proximity to public amenities, reliable utilities, environmental quality, and infrastructural development strongly influence rental values<sup>1,3</sup>.

The real estate market is a complex and dynamic sector that is influenced by numerous factors, including zoning regulations, infrastructure, socioeconomic conditions, and urbanization<sup>4</sup>. One of the key aspects of the residential rental market is the variation in rental values, which are shaped by several attributes such as location, property features, and market conditions<sup>2</sup>. Proximity to amenities such as schools, parks, shopping centers, public transportation, and employment opportunities tends to raise rental values. Rental values are also influenced by the availability and quality of infrastructure, such as paved roads, sanitation facilities, clean water, and electricity<sup>3</sup>. Properties in areas with good

services, including reliable utilities and access to public transportation, typically command higher rental prices because tenants are willing to pay more for convenience and better living conditions<sup>1</sup>.

Urban areas worldwide, especially in developing regions, have seen a rise in informal settlements as a response to rapid urbanization and socioeconomic inequality. Urbanization often leads to increased demand for housing, which, when unmet due to economic constraints or inadequate urban planning, results in the proliferation of these settlements<sup>5</sup>. Urban areas that face supply constraints often experience rising rental prices. Zoning regulations that are too rigid, coupled with delayed home construction procedures, contribute to these supply limitations, driving up rents<sup>4</sup>. In areas where infrastructure and services are lacking, rental values tend to be lower, as the quality of life is compromised, reducing demand<sup>6</sup>. Socioeconomic inequality worsens the issue, as lower-income groups are often excluded from formal housing markets, forcing them to seek shelter in informal and unregulated areas<sup>5,6</sup>. These settlements variously referred to as slums, shantytowns, or squatter settlements, are prevalent in many cities.

In Sub-Saharan Africa, countries like Kenya, South Africa, and Nigeria face significant challenges due to high urbanization rates and limited affordable housing options. Informal settlements in these regions are characterized by overcrowding, inadequate housing, and limited access to essential services like water, sanitation, and electricity<sup>7</sup>.

In Nigeria, informal settlements are widespread, reflecting the challenges of urban planning and economic disparities. Ibadan, the largest city in Nigeria by landmass,

exemplifies these challenges, with informal settlements proliferating due to rapid population growth, rural-urban migration, and economic difficulties<sup>8</sup>. These settlements reflect the inadequacies in urban planning and affordable housing provision, underscoring the need for targeted interventions. These settlements are often located on the city's peripheries and are marked by makeshift housing, unplanned layouts, and limited access to basic services. Residents typically depend on informal economies and face significant social and environmental vulnerabilities<sup>8,9</sup>.

One of the key factors influencing rental values in informal settlements is the availability and quality of infrastructure. Research has shown that areas with better infrastructure such as access to power, clean water and sanitation facilities tend to experience higher rental prices, as demand for properties in these locations increases<sup>10</sup>. Furthermore, rent prices are also closely tied to security of tenure. In informal settlements, even in the absence of official legal recognition, perceived security can lead to higher rental prices. When residents feel stable in their homes, they are more likely to invest in improvements, making the area more attractive to prospective tenants<sup>14</sup>.

Higher rental values are also found in informal settlements located closer to central business districts and employment centers. Despite their informal nature, these areas are more appealing due to lower commuting costs and greater access to employment opportunities<sup>13</sup>. Additionally, the rental values in regions susceptible to environmental risks such as flood-prone areas are influenced by factors like waste management systems and flood control measures. When mitigating measures are implemented, such as improved flood control systems, rental prices can rise even in high-risk areas<sup>15</sup>.

Informal settlements are a global urban issue, existing in various forms, sizes, and conditions across cities worldwide. These settlements, often referred to as slums, squatter settlements, or shantytowns, are typically characterized by a lack of formal land tenure, inadequate housing, and insufficient access to essential services. These areas often emerge in urban centers and are characterized by makeshift housing, which is built using low-cost materials such as corrugated metal, wood, or salvaged materials. In many cases, these settlements lack proper planning, construction standards, and basic infrastructure like paved roads, sanitation facilities, and electricity<sup>2</sup>.

Moreover, residents in informal settlements face economic hardships, such as unemployment and limited access to formal job opportunities. In response, informal economies often emerge within these communities, where residents engage in small-scale, informal businesses to support themselves. However, the lack of formal infrastructure and services makes these residents more vulnerable to natural disasters, diseases, and other crises. They may also experience social stigmatization and discrimination. Furthermore, the lack of security of tenure, whether through squatting or informal rental agreements, leaves residents without legal protection, further exacerbating their vulnerability<sup>3</sup>.

The environmental conditions of informal settlements also significantly impact rental values. Environmental pollution and poor sanitation are major issues in these communities, contributing to overcrowding, traffic congestion, inadequate waste disposal, and poor drainage. As a result, the overall quality of the environment is diminished, which can lower residential rental values<sup>6</sup>. Inadequate sanitation services, including the

safe disposal of human waste, further deteriorate living conditions and reduce the desirability of these areas as rental markets<sup>7</sup>.

The provision and quality of urban infrastructure are critical for improving both living standards and economic growth in cities. Poor infrastructure not only affects the quality of life but also limits the potential for socio-economic development. When infrastructure is poorly managed, it can lead to the destruction of physical infrastructure, such as sewage systems and sanitation arrangements, which further deteriorate environmental quality and lowers rental values<sup>9</sup>. It is estimated that more than two billion people worldwide lack access to adequate sanitation, clean water, and electricity, highlighting the global scale of infrastructure deficiencies<sup>8</sup>.

The failure of national urban policies and housing systems often contributes to the growth of informal settlements. Inconsistent and inadequate infrastructure delivery systems, along with poor housing policies, exacerbate the problem. The lack of uniformity in land tenure systems and the prevalence of high poverty and unemployment rates are common features of many informal settlements worldwide<sup>10,11</sup>. These issues compound the challenges faced by residents and further strain urban development.

Despite these difficulties, rental values in informal settlements are still influenced by supply and demand dynamics. In high-demand markets with limited housing supply, rental prices tend to rise. This trend holds true even in informal settlements, where limited housing stock and the appeal of nearby amenities and employment centers can drive rental prices upward<sup>15</sup>.

## 1.2 Statement of the Problem

Ibadan, the central city of Oyo State, Nigeria, is experiencing rapid urbanization and population growth. Alongside this growth, informal settlements have emerged, posing challenges to the city's housing landscape. These informal settlements often lack proper infrastructure, basic amenities, and formal planning. Informal settlements, commonly known as slums or shantytowns, have become a prevalent feature of the urban landscape. These settlements are distinguished by a lack of suitable housing, inadequate facilities, and non-adherence to formal planning regulations. Residents often face challenges such as limited access to clean water, sanitation facilities, and healthcare. Living in informal settlements often threatens well-being, health, and education. There may be limited access to essential resources, such as healthcare; congestion can exacerbate stress and aggression, and increase drug use and other social problems. The availability of informal housing raises questions about their impact on the broader residential property market, including rental values, sales, capital values, and many others in Ibadan Metropolis. Property rental values are influenced by various factors, including the quality of infrastructure, neighborhood amenities, and overall livability. Understanding how the presence of informal settlements affects these factors is crucial for comprehending the dynamics of the housing market in the city.

Most cities now feature informal or illegal settlements due to population growth and urban sprawl in developing nations. For many, these communities represent their last chance to find reasonably priced housing. They provide a sizable proportion of the

housing found in cities. In several cities, over half of the urban population resides in such housing. These settlements have developed under various names, in different political environments, and across cultures. Some urban areas are utilized by the government or state, while others see land purchases and unauthorized construction. Despite the variations, physical structures in illegal settlements are haphazardly constructed and lack basic infrastructure. The proliferation of informal settlements in Ibadan Metropolis has raised concerns about their potential impacts on the rental value of nearby residential properties. The presence of informal settlements may influence various factors that contribute to the determination of rental values, including property aesthetics, infrastructure, security, and overall neighborhood appeal. Therefore, this study examines the impact of informal settlements on residential property rental values in Ibadan Metropolis, Oyo State.

### **1.3 Aim and Objectives of the Study**

The aim of this study is to investigate the impact of informal settlement on residential property rental value in Ibadan metropolis, Oyo State with a view to providing information to reducing the impact of informal settlement on residential property rental value.

The objectives are to:

- i. identify the socio-economic characteristics of residents of informal settlements in Ibadan metropolis;
- ii. examine the trends in residential property rental value of informal settlements identified between year 2012 to 2022;
- iii. identify the factors responsible for the informal settlement in the study area; and
- iv. determine the impact of informal settlement on residential property rental value.

#### **1.4 Justification of the Study**

Many studies have been carried out on slums, squatters' settlement, unplanned settlement and urban degradation. Some of these studies concluded that an efficient and equitable formulation and implementation of various strategies, programmes and project such as community upgrading and environmental planning and management, aimed at improving the capacity of the city council and municipality to plan, coordinate and manage urban development to curb the problem.

Hence, there is need to carry out a profound study to assess the effect of informal settlements on residential rental value in Ibadan Metropolis and provide baseline information on the research at hand. It will provide a lesson to the targeted population of the study area and other places facing the same problem. This study will also aid the researcher to integrate the theoretical knowledge into practical application in an academic journey of improving the future career goal with respect to formal land (settlement). At

the completion of this research, it will present a practical guideline as a proposal, where the collaborative project will bear essential tool to achieve the most comprehensive solutions for the upgrading of informal settlements to enhance the residential rental values.

### **1.5 Research Questions**

1. What are the socio-economic characteristics of residents of informal settlements in Ibadan metropolis?
2. What are the trends in residential property rental value in the study area between 2012 to 2022?
3. What are the factors responsible for informal settlements on the study area?
4. What are the impacts of informal settlements on residential rental value?

### **1.6 Scope of the Study**

The study will cover the five (5) urban local governments in Ibadan which is usually designated as Ibadan Metropolis, i.e. Ibadan North local Government area, Ibadan North East local Government area, Ibadan North West local Government area, Ibadan South East local Government area, and Ibadan South West local Government area respectively. Both quantitative and qualitative problems existing in informal settlement as they affect the rental values of residential property in Ibadan Metropolis was be measured through the variables such as age of the respondents, marital status, educational level, occupation, income status, household size, sanitation, social services, environmental condition,

housing condition, accessibility e.t.c. A well structured questionnaire was administered on the respondents to adequately capture the effect of informal settlements on residential property rental value.

## 1.7 Study Area

Nigeria's southwest region is home to Ibadan. Its coordinates are 3' 47 50" and 4" 0' 22" longitudes, and latitudes 7 19' 08" and 7" 29 25" of the equator. With 120,000 people living inside the city walls, the estimated 1890 population of the city was over 200,000, with an estimated area of roughly 40 square kilometers. When the railway, whose construction started in 1895, finally reached Ibadan in 1901, it became a new means of commercial articulation and significantly enhanced the city's advantageous position as a brake on bulk points. Ibadan grew more quickly between 1946 and 1952, after the Western Provinces were renamed in 1946. Ibadan has continued to be the capital ever since<sup>15</sup>.

Ibadan's exponential growth can be attributed to several factors, including the founding of the country's first university college in 1948, the construction of the University College Hospital in 1957, and the city's designation as the capital of the Western Region, a semi-independent region, in 1952. Due to these advancements, there have been major structural and physical developments, such as the construction of the Secretariat Office Complex in 1959 at Bodija housing Estate, to accommodate the increasing number of professionals and alleviate pressure on other GRAs that are currently in place in Agodi and Jericho. Ibadan became a hub of academic, political, and economic activity as a result of all these developments, and crime rates also increased.

Ibadan saw another, unparalleled geographic expansion in the 1950s and early 1980s. The eastern, northern, and southwestern sections of the city as well as other previously depressed areas were revitalised during this time<sup>14</sup>. This was a result of the projects that were developed as a result of the 1970s oil boom and the widespread building of homes and apartments by private citizens. Ibadan is evolving from an established, mostly indigenous, multicultural city into a multicultural, multi-ethnic urban settlement as a result of the diverse population's characteristics and the influx of newcomers to the city. It is typical for a city to have neighbourhoods with distinct cultural norms and customs.

## 1.8 Limitations of the Study

It would be out of order not to mention that this study was not devoid to constraints. Lot of Problems was faced in the exercise and these include the ones explained below:

1. **Financial Constraints:** The study's limited budget constrained the scope of data collection, analysis, and fieldwork. This financial restriction hindered the ability to employ advanced data collection techniques, conduct in-depth field research, and secure a larger sample size, potentially affecting the comprehensiveness and robustness of the findings. To address this limitation, the study prioritized cost-effective data collection methods, such as structured surveys and interviews, which allowed for data gathering within the available budget. Efforts were also made to optimize the use of existing secondary data where possible.
2. **Reluctance of Respondents to Provide Sufficient Information:** Some respondents hesitated to share detailed information, fearing stigma, mistrust of the researchers, or

concerns about the proximity of their properties to informal settlements. This reluctance could have resulted in incomplete or biased data. To overcome this challenge, the study employed strategies to build trust with participants, ensuring confidentiality and emphasizing the voluntary nature of participation. Additionally, respondents were assured that their responses would be anonymised and used only for academic purposes, which helped to encourage more open participation.

3. **Time Constraints:** The study was conducted within a limited time frame, restricting the amount of data that could be collected and analyzed. This time constraint made it difficult to account for seasonal variations in rental prices or long-term trends. To address this, the research focused on obtaining data that represented the situation during the study period, and efforts were made to gather data that was most accessible within the given time. The use of existing reports and secondary data helped supplement the findings, providing a broader context despite the limited timeframe.
4. **Limited Availability of Relevant Literature:** There was a scarcity of scholarly materials, journals, and publications that directly addressed the relationship between informal settlements and residential property rental values. This lack of resources made it challenging to perform an extensive literature review or establish a strong theoretical foundation for the study. To compensate for the lack of specific resources, the study reviewed related literature from broader fields, such as urban studies, housing economics, and informal economy research. This helped contextualize the findings within a broader academic framework, even though direct references to the topic were limited.

5. **Geographical and Location Constraints:** The study focused solely on the Ibadan Metropolis, which may not fully reflect the dynamics of other cities or regions. The unique socioeconomic and cultural conditions in Ibadan may limit the generalised ability of the findings to other urban areas. Additionally, variations across different neighborhoods in Ibadan were not explored in detail. While the geographical focus was narrow, the study incorporated diverse data from different neighborhoods within Ibadan, to capture a range of perspectives. Future studies could expand the geographical scope to explore variations across other cities or regions, enhancing the external validity of the findings.
6. **Methodological Constraints:** The study utilized a cross-sectional methodology, which limits the ability to establish causal relationships between informal settlements and rental values. Without a longitudinal approach, it is difficult to observe changes over time or understand the long-term effects of informal settlements on property values. While a cross-sectional design was used, the study made efforts to draw on qualitative data and expert insights, which helped provide a deeper understanding of the issue. Additionally, the study's findings were presented with caution regarding causal inferences, and recommendations for future research incorporating longitudinal data were made.
7. **Data Collection Tools:** The use of surveys and interviews, while effective in gathering primary data, may have introduced biases, such as interviewer bias or self-reporting bias from respondents. These biases could have influenced the accuracy of the data collected. To reduce bias, the study employed a structured survey design with clear, unbiased questions and trained interviewers to ensure consistency in data

collection. The researchers also used triangulation, cross-referencing responses from multiple sources to validate the findings.

8. **Ethical Considerations:** Ethical concerns regarding informed consent, confidentiality, and the sensitivity of the data limited the scope of questioning during interviews. This may have affected the depth of information obtained. The study adhered to ethical guidelines by ensuring that all participants provided informed consent and were assured of their anonymity. Ethical safeguards were in place to protect the privacy and dignity of respondents, and these measures were communicated clearly at the outset to build trust and rapport.
9. **Analytical Techniques:** The analytical techniques employed in the study might not have accounted for all potential confounding variables, such as shifts in government policy, changes in the broader economic environment, or other factors influencing rental values. To address this, the study acknowledged the limitations of the chosen analytical techniques and identified key confounding variables that could have influenced the results. Future research could explore these variables in more depth, using advanced econometric models or longitudinal approaches to account for the broader context

## 1.9 Operational Definition of Terms

**Housing:** This refers to the construction and assigned usage of houses or buildings individually or collectively, for the purpose of shelter. Housing is a basic human need, and it plays a critical role in shaping the quality of life for individuals, families, and communities.

**Informal Settlement:** This can include any form of housing, shelter, or settlement which is illegal, falls outside of government control or regulation, or is not afforded protection by the state

**Real Estate:** This is defined as the land and any permanent structures, like a home, or improvements attached to the land, whether natural or man-made. It is a form of real property.

**Rent:** This refers to a tenant's regular payment to a landlord for the use of property or land.

**Rental Value:** This is referred to as the property's fair market value when it is leased out. It could be the rent payment made for the privilege of occupying the space, or it could be the royalties or return that a lessor receives from a real estate license.

**Residential Property:** This refers to any building or unit zoned and purposed as living space.

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## **Chapter Two**

### **Literature Review**

The notion and relevant theories are explained in this chapter. This chapter's ideas and theories aid in defining the issue and developing workable solutions for how informal settlements affect a home's retail value. Three key concepts are addressed in this research: environment, informal settlement, and negative impact. The theories that inform this research are the ecology of Bronfenbrenner's theory of human development and evolutionary theory.

#### **2.1 Conceptual Review**

The conceptual review for the study will look in to the concept of environment, concept of informal settlement, concept of quality housing concept of property rental values determinants.

##### **2.1.1 Environment**

The concept of environment has been viewed from diverse perspectives and defined in various ways. The variety of definitions and conceptions of environment is closely linked to the fact that the study of environment is multi-disciplinary, and thus each discipline tended to develop and adopt definition(s) in line with its interest. This multiplicity of definitions, concepts and usage of the term in various disciplines was clearly captured when it was stated that: "the multiplicity of the usage and concept of the term environment have resulted in a variety of adjectival forms which include social

environment, molar environment, physical environment, home environment, psychological environment; behavioral environment; geographical environment<sup>1</sup>.

For instance, a sociologist defined environment as all the external and non-personal conditions and influences that affect the welfare of people in a given area<sup>2</sup>. On the other hand, environment was defined as "the sum total of all conditions that surround man at any point on the earth's surface<sup>3</sup>. The Federal Environmental Protection Agency (FEPA) of Nigeria stated that the environment includes water, air, land, plants, animals and the people who live there and their relationships<sup>4</sup>. But Keller provided a more comprehensive and inclusive definition that defined environment as: "The set of conditions surrounding an individual or community, these conditions consist of physical conditions such as air, water and climatic landforms, social and cultural aspects such as ethical, economic, aesthetic and such conditions as affect the behavior of an individual community"<sup>3</sup>.

Following these definitions, the environment can be defined as all external, animate, inanimate, physical, and non-physical circumstances surrounding an organism or groups of organisms that impact the organism(s)' ability to survive, develop, and exist at a particular time temporal Physical (natural and man-made) and non-physical (living and non-living) systems that constantly interact to shape the features, development, and sustainability of both nations as well as environmental elements and the environment itself are included<sup>5</sup>.

In Nigeria, for instance, several studies have identified many of the environmental problems as having serious adverse on socio-economic and ecological implications<sup>6</sup>.

These include the colonial antecedent of most Nigerian cities, the high rate of urbanisation, and the bad psychological orientation of urban residents on the environment as well as poor environmental management practices<sup>78</sup>. The spatial structure of Nigerian cities developed before, during and after the country's colonial rule, making it very difficult and expensive to introduce modern infrastructure facilities, especially in areas where most of the indigenous people have their ancestral homes<sup>9</sup>. Demographic experts have also argued that Nigeria's high urbanisation rate of 5.3 percent, one of the highest in the world, tends to accelerate environmental degradation. This is closely related to the fact that the majority of Nigerian urban areas have grown beyond the capacity of their current infrastructure and environmental tolerance<sup>10</sup>. For instance, the majority of Nigeria's small-scale urban areas are either completely full or have very little capacity to support population growth. With a population of over 140 million and a land area of roughly 24,000 km<sup>2</sup>, current estimates indicate that 28% of the nation's total population resided on 10% of the land. Because of this, there is an imbalance between the environment and the population, which has a negative impact on the nation's urban areas' carrying capacity, this is the reason why Nigeria's metropolitan living conditions are becoming increasingly worse and the housing rate is low<sup>11</sup>. In general, environmental problems mostly arise from development processes and have local, regional and global impacts. These effects are considered to be the result of human activities and are mostly harmful to people, livelihoods, animals and plants now or passed on to future generations. This has far reaching implications on sustainable development, most especially in the face of declining economic fortunes. Therefore, urban environmental issues will continue to dominate sustainable development agenda in developing nations in particular and the

world in general in the next few decades<sup>12</sup>. The physical, chemical, biological, social, and economic circumstances and elements that surround people and have an impact on all living things are referred to as the environment in this study." Social and economic conditions make people live in informal settlements. All living things are affected by related factors. The sustainability of the environment and the well-being of its inhabitants are impacted by how they handle the environment they use.

### **2.1.2 Informal Settlement**

One of the most well-liked ideas to surface in the global discussion on population growth is that of informal settlements. It is an observable phenomenon that has generated conflicting opinions regarding the potential future growth of the urban population and fascinates researchers and interest groups in a variety of fields<sup>13</sup>. It is quite challenging to come to a consensus on a single definition of informal settlements because the term encompasses so many different concepts, including slums, slums, spontaneous settlements, uncontrolled or unplanned, hidden, abnormal, or spontaneous settlements, among many others<sup>14</sup>. Informal settlements (often referred to as squatter settlements, slum areas, or shanty towns) are dense settlements comprising communities housed in self-constructed shelters under conditions of informal or traditional land tenure. They are common features in developing countries and are typically the product of an urgent need for shelter to the urban poor. These settlements usually would not have access to public utilities and social services. Informal settlements occur when land administration and planning fails to address the needs of the whole community. Informal settlements was also seen as suburban areas where the inhabitants often have no security of tenure of the

land or dwellings they occupy or the neighborhoods that are usually lacking essential services to city infrastructure, and where housing does not comply with planning and building regulations<sup>15</sup>. Living in hazardous and unhealthy physical conditions, people in informal settlements face numerous socio-economic issues, including poor health and violence, which they bear unnecessarily<sup>16</sup>. Urban informal settlements are typified by densely populated neighbourhoods with inadequate basic amenities and disorganised development<sup>17</sup>.

It appears that developing nations are more affected by this phenomenon, as 90% of developing country territories are home to informal settlements<sup>17</sup>. However, local governments seem to lack a technical and financial plan to solve informal settlement problems<sup>18</sup>. Consequently, in the twenty-first century, most governments and cities find it difficult to keep up with the growth of informal settlements<sup>19</sup>. One billion people live in informal urban settlements around the world, which are created by the people living there and are frequently ignored, misunderstood, and mistakenly classified as illegal settlements that are not a part of megacities<sup>21</sup>. Slums and informal settlements are home to approximately 62% of Africa's urban population, and their numbers are rising daily<sup>22</sup>.

By 2025, statistics predict that 1.4 billion people will be living in slums worldwide. According to this forecast, the number of informal settlements in Global South cities is alarmingly rising<sup>24</sup>. Global case studies demonstrate that, in addition to their various forms, informal settlements can be established for a variety of reasons<sup>25</sup>. Land issues, poor governance, and poverty have been identified as causes of informal settlements; however, we do not plan to examine their historical development<sup>23</sup>.

### 2.1.3 Informal Settlement and Economic-Urban Development

Although traditional economic models describe the shadow economy as a transient part of the national economy, which would disappear when the countries modernize, its importance cannot be ignored<sup>27</sup>. Discussions about the characteristics of informal settlements focus on three characteristics: physical, social and legal, how informal solutions are viewed and anticipated<sup>28</sup>. The social aspects include the exclusion of informal settlements from social and territorial privileges and other forms of discrimination that disadvantage residents of informal settlements, while the physical aspect shows the absence of social services and insufficient access to basic services<sup>15</sup>. In general, social characteristics are related to the insecurity of residents' homes and the irregularity of urban planning. Some locals are more likely to participate in criminal activity, drug abuse, and prostitution-related behaviors as a result of their marginalisation<sup>29</sup>. The agency and potential of informal residents in economic and urban development have been recognized by scholars in recent years, leading to a new perspective on informal settlements<sup>30</sup>. To illustrate, the writers portray informal settlers as creative entrepreneurs and emphasize "informal exceptionalism"<sup>31</sup>.

Because they increase the tax base and profitability of the formal sector, informal residents in this way support wholesalers and retailers in the formal sector<sup>32</sup>. Great deals of people who live in informal settlements have used their skills to start small and medium-sized enterprises that hire other people who live in informal settlements. Even though their unemployment rate has decreased along with that of other working-age unemployed people, including unemployed refugees or asylum seekers who would

otherwise find it difficult to find work in the formal economy, informal entrepreneurs have made a significant contribution<sup>33</sup>. Informality and entrepreneurship go hand in hand; in fact, the informality of cities fosters a greater diversity of urban entrepreneurship. The research demonstrates how a crucial factor influencing cities' ability to succeed economically is the involvement of citizens in the creation of entrepreneurial discourses by redefining their informal housing<sup>34</sup>. As part of economic development, other experts highlight the contribution of the informal economy to job creation<sup>35</sup>. According to recent research, the legality of informal settlements facilitates a number of activities, including voting, access to affordable housing, and economic opportunity. The public discourse suggests that informal housing has taken on a life of its own in developing cities, necessitating the implementation of inclusive and livable urban policies<sup>36</sup>.

#### **2.1.4 Formal Settlements Versus Informal/Slum Settlements in Urban Areas**

Based on the planning, availability, and supply of basic social services for residents, as well as the degree of government control over the physical development and operations of the settlement, the literature review indicates that settlements are categorised as formal or informal. An official settlement is any agreement for the planning, reservation, and physical development of housing, infrastructure, and other developments that has been recognised and approved by the government; informal settlements are those that have not received such recognition or approval<sup>29</sup>. Slums are another name for informal settlements, which are places where people live but lack basic facilities and are not deemed fit for human habitation, as the poor quality of the environment causes health risks that make residents vulnerable to many diseases. Informal settlements have also been linked to

terms like slums, irregular housing, non-durable structures, squatter settlements, unplanned settlements, and marginal settlements in politics and literature seems to encourage urbanisation and adaptation to the absence of fundamental necessities and social inclusion theories, as well as the requirement for a deeper comprehension of communication<sup>30</sup>. The Sustainable Development Goals (SDG) in the 2030 Agenda and the Regulations of the Millennium Development Goals (MDG) in 2000 call for cooperative action to end the terrible housing inequality in society and the associated increase in housing because urbanisation is a global phenomenon with both positive and negative consequences of additionally unofficial urban settlements<sup>16</sup>.

The rise in urban housing inequality and the spread of slums and informal settlements are two drawbacks of fast urbanisation; these trends have been seen in many developing nations, particularly in sub-Saharan Africa. This is because, particularly in developing nations like Nigeria, the rate of urbanization has not been able to keep up with the demand for adequate housing and fundamental social infrastructure. Millions of urban residents in the Global South are consequently compelled to live in informal settlements, where infrastructure and housing are provided primarily through self-help resources and minimal state intervention. It thus represents a state of deprivation, social marginalisation, and dependence<sup>15</sup>.

However, the experience in Africa might differ from that of other developed and developing nations. For instance, in China's Asian region, management has a greater influence on housing conditions than other social, cultural, and environmental factors<sup>16</sup>. They were not subject to the nation's centrally planned economic structure, state

investments, or macro-control measures related to housing. As a result, the shift from a centrally planned to a market economy was thought to have caused housing inequality. This shift was linked to a modification in the social stratification hierarchy and the ability of the nation to redistribute resources like land and housing<sup>16</sup>.

### **2.1.5 Quality Housing**

The concept of quality housing has been described as adequate dwelling that fulfils the various functions that housing should provide, the important ones for being shelter, family life, economic stability, family participation and access to community facilities. Technically, it is a dwelling that meets local building, housing and health codes, is not dilapidated, deteriorated, or over-crowded. It entails the distinguishing properties of a dwelling that promote a degree of excellence and physical and mental health and social well-being desired by residents<sup>20</sup>.

The concept of quality housing is multi-dimensional as been viewed in relation to occupants' needs and dwelling satisfaction. The author highlighted that housing quality is influenced by a whole series of factors namely engineering, social and behavioral which further explained that the quality of housing is not static and varies in accordance with circumstances. Earlier, Researcher stated that housing quality problems arises as a result of the mismatch between people's socio-economic and their cultural situations and the housing processes and products. Housing quality problems according to the study arise when housing process, that is, housing goods and services and the ways and means by which they are produced cease to be vehicles for the fulfillment of the user's lives and hopes. In his studies, he discovered that some of the poorest dwellings were the most

socially oppressive<sup>25</sup>. Hence, indicating the need to ensure a good match between housing and the needs and wants of people in the provision of good or quality housing. Quality housing must meet the following housing requirements:

- i. High-quality apartments must satisfy the needs of the users, as this reduces any tendency to change.
- ii. High-quality apartments must be organized taking into account the lifestyle and social and cultural characteristics of the target groups.
- iii. Quality materials must ensure that the building is strong and suitable for the soil type and climate of the area, otherwise decay will occur almost immediately.
- iv. Drainage system, drainage and waste management to make the environment clean and healthy.
- v. The premises of the building must be spacious enough for the residents to be comfortable.
- vi. Drainage systems become clogged over the years. It is better to divert rainwater away from the house using a metal or flexible hose with above-ground rainwater extensions. Keep channels free of leaves and debris.
- vii. Adequate ventilation and natural light in hallways and corridors. Air conditioning is essential in bathrooms and kitchens that tend to get wet.
- viii. Good and portable water supply, storage and conservation, and recreational facilities must be adequate<sup>18</sup>.

A high-quality building structure is an essential indicator determining the quality of housing and the value of a dwelling. Three dimensions of housing quality are viewed from the internal aspects of a dwelling unit, its external aspects as well as its surrounding area aspects on the whole. This implies that the higher the quality of a dwelling is the higher the resident's satisfaction and the value placed towards it. The quality of residential houses in informal settlement falls below the required standard for human habitation due to the lack of the provision of essential infrastructures and social services.

This study uses a theoretical framework on the rental value of housing in informal settlements and the quality of life of the population - their place of residence and work, recreational opportunities and the environment that surrounds them are highly dependent on value systems (property rights) is used to acquire, manage, distribute and look after land<sup>41</sup>. In order for as many people as possible to live in conditions of maximum freedom and self-addiction, sufficiency determination, and thus significantly contribute to the achievement of a (common) goal, sustainable land development and land management have been identified as one of the greatest challenges and tasks of the new millennium<sup>42</sup>.

In addition, socio-geographic conceptual frameworks which are frequently employed as a framework for the study of the relationship between man and the environment are necessary for assessing the quality and wellbeing of the urban environment<sup>43</sup>. When it comes to sustainable land development, ecology is a multidisciplinary field that examines "human-environment interactions in a politicized economy<sup>44</sup>." Using social science techniques, the author delves into the human mechanisms that result in the initial

devastation and subsequent reconstruction of the physical world. Political ecology is a conceptual framework that posits the relative forces, mostly the people and the government, that determine the outcome of environmental change. These actions and inactions have resulted in the creation of formal and informal land distribution systems, particularly in urban areas<sup>45</sup>.

In terrain systems informal settlement was defined as domestic groups residing in areas and circumstances that are against state laws and regulations in the Honiara and Port Mores study. More precisely, there are infractions pertaining to the construction and physical design specifications set forth by municipal authorities and other governmental organizations. The study discovered that unofficial urban settlements, which have traits like overcrowding, poor basic services, crime, conflict, and poverty is a persistent and growing feature of Pacific cities and towns. Unofficial settlements have also been mistaken for residential areas, which are typically isolated from one another and may not adhere to zoning and building codes. Residential areas may also lack basic services and urban infrastructure<sup>46</sup>.

As a global urban phenomenon that exists in urban environments all over the world in various forms and typologies, dimensions, locations, and names, the author discussed informal settlements, slums, and other impoverished living areas<sup>15</sup>. Interestingly enough, though, none of these authors' study scenes are similar to Ibadan. Unlike the city of Ibadan, where parts of the informal urban settlements are situated on good and buildable land except for being in locations and conditions that violate the governing Land Use Act, their informal urban settlements are frequently situated on marginal land, including

riverbanks, steep gullies, and mangrove swamps, and/or on land with disputed ownership. However, these settlements are also distinguished by haphazard housing, limited access to the majority of necessities, including electricity, sewage services, and reticulated water, and occasionally subpar (temporary) housing units.

A multitude of interconnected factors, including population growth, rural-urban migration, the lack of affordable housing for the urban poor, poor management (usually in politics, planning, land and urban management leading to land speculation and land grabbing), economic vulnerability and under paid labor, discrimination and exclusion, and exclusion brought on by conflict, natural disasters, and climate change are the main causes of informal settlements and slums<sup>15</sup>. Following Nigeria's independence in 1960, the country saw an exponential increase in urbanisation that caused issues for both the government and the populace regarding the availability of land for housing and other construction projects. These issues ultimately resulted in the Land Use Act being introduced in 1978. Furthermore, the Land Use Act was passed by the Federal Government of Nigeria in order to carry out the advice given at the 1976 UN HABITAT Conference on Public Land Use (PML) and Control, which took place in Vancouver, Canada. This was most likely the most reliable method available at the time to guarantee a just and efficient allocation of land resources<sup>34</sup>. A fair distribution of land rights based on non-commercial criteria was guaranteed, among other benefits; the government was given more authority to guarantee a more logical, orderly, and healthy urban development; and public and private land use would have easier and less expensive access to land. The UN-HABITAT recommendation's implementation strengthens these goals, and the

Nigerian government implemented the Sites and Services Scheme (SSS) in 1986 as a way to increase the supply of serviced plots at reasonable prices in order to provide housing<sup>48</sup>.

This seemed to be the most reliable method at the time for guaranteeing an equitable and effective allocation of land resources. In addition to these benefits, it made sure that land rights were distributed fairly based on non-commercial standards, gave the government the authority to guarantee a more logical, orderly, and healthy urban development, and made sure that both public and private land use could access land more affordably and easily<sup>47</sup>. Adopting the Sites and Services Scheme (SSS) in 1986 by the Nigerian government as a means of supplying housing by raising the supply of serviced plots at reasonable prices, the implementation of the UN-HABITAT recommendation affirms these goals. The coexistence of informal land is recognized by the Land Use Act, a potentially contentious practice revealed by a recent study on housing quality and urban improvement<sup>48</sup>. The Act's § 34 (2) subsections 2 and 5 grant the owners of developed and undeveloped land the right to keep and use it in whole or in part, including § 35 (1) concerning the right to rent. No compensation is given if the property owners were forced to give up their land up until now under § 34 (6) point b because it was larger than ½ hectare. The preventive measure of § 34 (7) and the penalty provision of § 34 (8) have not been implemented by state governments, which hold and manage state land in public trust, for reasons that are in violation of the Land Distribution and Land Trade Act. One year in prison or a fine of N5, 000.00 is the penalty for the offender. Landowners and their families take advantage of legal loopholes and controls to maintain their ownership, use, enjoyment, and trading of the land, resulting in numerous enforcement issues with the law. Following Nigeria's independence in 1960, the country experienced a rapid

increase in urbanisation that posed challenges to governments and citizens alike regarding the availability of land for housing and other construction projects. Eventually, these issues led to the introduction of the Land Use Act in 1978.

Furthermore, in 1976, the UN HABITAT Conference on Public Land Use (PML) and Control was held in Vancouver, Canada. To put the recommendations into practice, the Federal Government of Nigeria passed the Land Use Act. This seemed to be the most reliable method at the time for guaranteeing an equitable and effective allocation of land resources. In addition to these benefits, it made sure that land rights were distributed fairly based on non-commercial standards, gave the government the authority to guarantee a more logical, orderly, and healthy urban development, and made sure that both public and private land use could access land more affordably and easily<sup>47</sup>.

The Nigerian government established the Sites and Services Scheme (SSS) in 1986 as a means of supplying housing by increasing the supply of serviced plots at reasonable prices<sup>48</sup>. The UN-HABITAT recommendation's implementation serves to reinforce these goals. Its goal was to make it as simple, inexpensive, and easy as possible for people to enter the nation. The program's objectives were to preserve land for residential development, industrial, and commercial activity in a well-planned setting, remove any barriers to housing supply, and support the housing delivery system for all stakeholders (state, private sector, and individuals). This, it was observed, supplemented and combined the state reserve (GRAs, granted, for example, in 1903) and certain residential areas, like Mokola (separated in 1920), that had been established in Ibadan earlier<sup>41</sup>. The

Land Use Act acknowledges the coexistence of informal land, a potentially contentious practice revealed by a recent study on housing quality and urban improvement.

Owners of developed and undeveloped land, including those covered by § 35 (1) concerning the right to rent, are entitled to retain and make use of their properties in whole or in part, as stated in § 34 (2) subsections 2 and 5 of the Act. There is no compensation offered to property owners who, up until now, were forced to give up their land in accordance with § 34 (6) point b because their property covered more than ½ hectare. The preventive measure of § 34 (7) and the penalty provision of § 34 (8), which carry a year in jail or a fine of N5,000.00 for violating the Land Distribution and Land Trade Act, have not been implemented by state governments, which hold and manage state land in public trust.

Consequently, there are numerous enforcement issues with the law as landowners and their families take advantage of restrictions and loopholes to keep their land and to trade it in accordance with their opinions and contrary to the law's intended purpose. Nonetheless, a number of studies have determined the reasons behind the PML's and the government's current inability to provide enough formal housing for the nation's expanding urban population<sup>50</sup>. According to a study conducted on informal settlements in Lagos State, the supply of formal land was unable to keep up with the rising demand for residential land. Additionally, it has been noted that educated and white-collar workers tend to be among the small percentage of mostly high-income and some middle-class workers<sup>49</sup>. For instance, a medium-sized plot of 1,296 m<sup>2</sup> was reserved in the Kolapo-Ishola GRA in the Samanda Government Conservation Area (GRA) in 2009 for N3,

784,878.90. In the same year, an average large plot of 1,746,246 m<sup>2</sup> cost N3, 758,100.00. A dense 562,448 m<sup>2</sup> plot in Apete GRA cost N600, 316 in 2009. In Olunde, an average 990, 1951 m<sup>2</sup> plot of land cost N445, 881.90 in 2010, to cite just a few<sup>45</sup>. Because of the aforementioned, unofficial land supply and development arose to benefit the under privileged. The under-regulation of private land use, on the other hand, is an issue as it results in unplanned or strip-like land development on the outskirts of cities<sup>45</sup>.

In the same neighbourhood, prospective developers from different social and economic backgrounds purchase residential areas of their choosing, ranging in size from quarter lots to an acre or more, and leading to haphazard construction. Many developing suburbs in Nigeria's major cities are still unplanned, lack basic infrastructure, and have varied degrees of environmental degradation at this early stage<sup>50</sup>. They lack a well-thought-out design, drinkable water, consistent, reliable electricity, rules governing access roads, an effective sewage system, waste and sewage treatment, safety, and access to medical care. These are, in fact, the factors that set shelter apart from housing<sup>52</sup>. Presently, the urbanisation of the largest city in Sub-Saharan Africa appears to be exerting tremendous pressure on the entire Ibadan land, or all 11 local government councils. This has made way for the haphazard construction of housing and overcrowding in an unsanitary and nearly uninhabitable urban environment, necessitating the urban renewal or improvement suggested in proposal<sup>45</sup>. As a result, people who live in unofficial areas have embraced the term "user" wherever they can fund the systems that provide the necessities for enhancing their surroundings and achieving sustainability in terms of land, housing, urban and environmental development, and governance<sup>49</sup>. As a result, after deducting the initial cost of bare land, the total cost increases by paying the impacted parties to provide

infrastructure, typically on an ongoing basis. It might have brought the price of land in the unofficial sector up to par with the price of formal land, turning it ultimately against the poor, whom the law was meant to help, rather than in their favor<sup>47</sup>. But numerous studies have pinpointed the reasons why the PML and all government initiatives have so far fallen short of meeting the nation's expanding urban population's demand for formal housing<sup>50</sup>. According to a study conducted on informal settlements in Lagos State, the supply of formal land was unable to keep up with the rising demand for residential land. Additionally, it has been noted that educated and white-collar workers tend to be among the small percentage of mostly high-income and some middle-class workers<sup>49</sup>. For instance, a medium-sized plot of 1,296 m<sup>2</sup> was reserved in the Kolapo Ishola GRA in the Samanda Government Conservation Area (GRA) in 2009 for N3, 784,878.90. In the same year, an average large plot of 1,746,246 m<sup>2</sup> cost N3, 758,100.00. A dense 562,448 m<sup>2</sup> plot in Apete GRA cost N600, 316 in 2009. In Olunde, an average 990, 1951 m<sup>2</sup> plot of land cost N445, 881.90 in 2010, to cite but just a few<sup>45</sup>. Because of the aforementioned factors, unofficial land supply and development arose to benefit the underprivileged. But there's a problem with the under-regulation of private land use, which results in unplanned or strip-like land development on the periphery of cities<sup>45</sup>.

Prospective developers from different social and economic backgrounds purchase desired-sized residential properties in the same neighbourhood, ranging from a quarter lots to an acre or more, leading to haphazard construction. Many of the developing suburbs in Nigeria's major cities are still unplanned, lack basic infrastructure, and have varied degrees of environmental degradation at this early stage<sup>50</sup>.

The absence of a well-designed plan, clean drinking water, consistent and reliable electricity supply, rules governing access roads, effective sewage systems, waste and sewage treatment, safety, and healthcare services are among the things they lack. These are the factors, after all, that set shelter apart from housing<sup>52</sup>. The urbanisation of Sub-Saharan Africa's largest city appears to be placing a great deal of pressure on the entire Ibadan land, or all 11 local government councils. Urban improvement or renewal, as suggested in proposal is necessary as this has led to haphazard housing construction and overcrowding in an unsanitary and nearly uninhabitable urban environment. In order to attain sustainability in terms of land, housing, environmental and urban development, and governance, residents of informal areas have adopted "user" pays for mechanisms whenever possible<sup>49</sup>. Through this, they are able to improve their surroundings and achieve basic infrastructure. Hence, the total cost of bare land plus the payments made to impacted parties for infrastructure, typically on a continuous basis, adds up. The cost of land in the unofficial sector might have increased to the same level as that of formal land as a result eventually shifting from being pro-poor, which it was initially meant to alleviate, to being against poverty.

#### **2.1.6 Property Rental Values Determinants**

Property esteem as been seen as the cash gotten from a person(s) willing and able to buy property when it is advertised for deal by a willing dealer, permitting for sensible time for transaction and with the complete information of the nature and employments which the property is competent of being put <sup>66</sup>. Property rental values are a fundamentally portion of the worldwide genuine domain, showcase and are decided by a number of variables,

and deciding these components is a vital portion of property valuation. Subsequently, the utility and uniqueness of genuine bequest lies in its capacity to oversee compelling request fulfill needs, relative shortage and its heterogeneous characteristics. The researcher concludes that value is created by a person's collective desire to own and use property<sup>66</sup>.

In another comparative study, a researcher tried to estimate the rental value of apartments using Abductive Learning Network (ALN), artificial intelligence condemned the use of regression analysis as a real estate valuation model, because the technique is parametric and requires the user to define the functional form of the solution, i.e. if the correct functional relationship is not known or cannot be obtained in the background form cannot be guessed, the regression method leads to inaccurate models, but the researchers identified four factors that determine the value of the property. Which includes: Construction features; Characteristics of the owner; Characteristics of the tenant; Characteristics of the neighbourhood, additionally, a recent study categorized the factors that determine property values into four categories: neighbourhood, environmental, accessibility (location), and characteristic variables<sup>67</sup>. Determinants of housing values

were not examined in this study, as informal settlements are largely marginalised and excluded from public services and infrastructure, which in turn affects property values.

### **2.1.7 Rental Housing**

Although most individuals desire to buy their own house, formal or informal rentals are a vital component of the housing market and of housing overall, particularly in urban areas.

Although they have other reasonable reasons, like mobility and flexibility in managing the household budget, renting is mostly done because it is more affordable than buying a property. Life cycles, avoiding long-term financial obligations and increasing remittances. Informal rental housing is crucial in many of the rapidly developing cities in the Global South, despite the fact that rental housing practices are generally disliked, particularly because of the exploitation of landlords and worse living conditions such as cramped living conditions, subpar housing, and inadequate physical infrastructure<sup>53</sup>. Third World official housing markets and public housing programs are unable to respond to the acceleration of poor demand, especially in major cities.

A regular observable fact of official lack of accommodation be the emergence as well as expansion of squatters in developing countries, unofficial renting could be a substitute for the city deprived for numerous reasons, particularly the lack of convenient plots, rising property worth and the risk of expulsion. Unofficial renting is a final option for immigrants as well as the city deprived; the increase in the number of informal rental apartments reflects the huge lack of reasonably priced accommodation in the framework of fast urbanisation, mostly in Asia, Africa and Latin America. Having learned as of South Africa, the only place the urban poor can find refuge is in informal rentals, which the administration can actively prevent from happening<sup>53</sup>. Large cities face a lot of challenges when it comes to renting, particularly the recently urbanised cities in Asia, where it can be difficult to estimate city rent statistics. It is frequently difficult to tell the difference between owner-occupied and rented housing in the city; landlords and tenants are often silent about their tenancies; and rental housing, particularly informal rental housing, is dispersed throughout the city. Potential tenants often take into account a

number of factors when selecting and renting a property. A healthy rental housing market provides access to the workplace as well as a range of reasonably priced rental options. Tenant choice, income level, and life cycle stage can all be significantly impacted by important factors like building material quality and durability, maintenance standards, overcrowding, accessibility to public services and employment, basic infrastructure availability, location, social support networks, and tenant mobility<sup>54</sup>.

### **2.1.8 Informal Rental Housing**

An imminent inhabitant would reasonably apply for an official rent rather than a casual rent. Be that as it may, enlightening standards, charge directions, socio-economic conditions and set of laws frequently thrust formal rental lodging into the casual segment. Casual rental homes are an inescapable marvel and play a critical part within the range of the lodging advertises, particularly within the quickly urbanising cities of the Third World. For illustration, in Accra and Bogotá, more than half of the city tenants in destitute lodging ranges are tenants. In Metro Manila, approximately 80% of casual lodging inhabitants are renters<sup>53</sup>. Hence, 25 percent of India's lodging stock is casual rentals. In spite of the fact that casual occupancy has had numerous negative results, counting stuffing, social discontent, wellbeing and security dangers and weight on open foundation, it is an unmanageable issue for nearby governments within the Worldwide South. Ananya Roy appears the root causes of the celebrated city organiser in which informality in Indian cities isn't as it were a "disappointment of arranging" but too an "expression of urbanisation". He encourage portrays familiarity as "a space of deregulation of law", "open and subject to numerous translations and arrive utilize

interface", "homes of un-mapping" and "a vehicle of both aggregation and specialist". Within the third world; showcase liberalisation, globalisation and the declining part of the state, which can increase casualness and casual tenancy. In common, investigation on lodging familiarity has centered on ghettos and squatters, particularly property, security of residency, difficult and soft infrastructure, etc. The ponder of casual tenure started within the late 20th century and pulled in expanding logical and political intrigued<sup>53</sup>. Nowadays, a few governments advance the part of lodging, counting casual lodging, as an elective arrangement to lodging issues for middle-income individuals and the urban destitute<sup>54</sup>. Early lodging is a casual portion of a little landowner's plot, like a terrace bungalow leasing a yard from South Africa. To begin with, subsistence proprietors share and lease their property out of sheer need to create salary to meet essential family needs. Nearly all the occupants built their claim house and they really as it were leased space. A few early ponders of yard rentals found that most proprietors did not charge rent or attempted to maximise their salary. Steadily, the casual rental home got to be commercialised, and rental wage was the most inspiration for leasing terrace space due to destitution and unemployment. Other sorts of casual tenures were presented with commercialisation and raised from enterprising proprietors.

For instance; a few ponders have appeared that the lion's share of individuals living in Nairobi's casual settlements are inhabitants, and the development of casual buildings is without a doubt a beneficial business. Although casual leasing isn't for the most part anworthy shape of protect from a social point of view, the Housing Establishment (South Africa) famous extraordinary justify can be obtained from casual leasing<sup>55</sup>. It could be a

significant, productive, working and working advertise that gives reasonable lodging for the destitute. This private division gives critical wage to numerous destitute families; more lodging for the urban destitute; plausibility of densification of populace and utilisation of existing stocks and frameworks; superior transport joins, business openings and administrations; and blend with the urban destitute and urban texture.

### **2.1.9 Characteristic of Informal Settlement**

The properties of the informal solution are as follows:

- i. Haphazard residential construction in the suburban areas of cities where most of the structures are uncoordinated arrangements without planning permission.
- ii. Improper coordination of physical development that promotes a high level of accessibility in the area.
- iii. The areas lack essential social and welfare infrastructure such as water, electricity, health and education facilities.
- iv. The unsanitary conditions in the area poses continuous threat to healthy living of the inhabitants and it's an area regarded as an area that is dangerously unsafe for living because of its associated social vices.
- v. Informal settlement presents a repulsive outlook of the city<sup>54</sup>.

**Table 2.1: Typology of Informal Settlement**

1	The Formal/Informal	Distinctive Characteristics	Operational Sub-categories
	<p>Legally: unlawful land-use, informal housing without a building permit, not integrated into the wider urban system.</p> <p>In fact: a relatively good standard of living, tolerable (recognized.)</p>	<p>Fixed tenure, relatively good development, good access to infrastructure; in some cases, it is possible to achieve integration with general plans over time, being located in the city center or on the outskirts of the city; in some cases, they have developed into well-established vibrant neighbourhoods with vibrant rental and housing markets.</p>	<p>Upgraded “squatter” settlement</p>
	<p>Legally: legal title to city land, but illegal subdivisions, unauthorised housing built according to land use plans, building regulations.</p>	<p>Quality housing unauthorised land development (in some cases 00 luxury) and urban fringes. Lodging within the Southeast foundation isn't as it was owner-occupied, but too incorporates a dynamic commercial lodging division ruled by person property holders and theoretical designers.</p>	<p>Unauthorised arrive advancement or unlawful subdivisions on the urban borders of Southeast Europe - from Serbia to Bosnia and Herzegovina and Greece Extra-urban settlements in secured or recreational ranges and coastal ranges unauthorised private development in cities.</p>

De Jure: Transitory officially authorised dwelling	Settlements, in spite of the fact that more up to date, frequently	Brief housing/settlements for outcasts:
De Facto: Deplorable livelihood values	display amazingly destitute living conditions, by and large found within the urban fringe, in pockets of negligible arrive, or near to collective Centre's for displaced people	Brief structures, domiki, little caravans set up in open places Quarters and harmed risky lodging as transitory protect for outcasts. Previous lodgings, schools and kindergartens changed over to transitory accommodation
In law: An official housing estate built on public or private land. In reality: inadequate living conditions (not meeting a minimum standard of living).	Damaged or dangerous physical conditions, unhealthy or cramped living conditions (housing, common areas), poor access to infrastructure, outdated technical systems, urban or suburban location; Secure tenure can be a profession for troubled housing/landlords/tenants with weak financial and supporting standing or, in some cases, illicit immigrants.	Deplorable single-family housing (including private and public housing) bad housing slum-like neighbourhoods originally designed as master-planned areas with many low-income residents.

In law: illegal use of private or public land, spontaneous housing.	Self-built low-quality housing often lacks basic needs, sanitation and running water (slums) and can	Squatter housing (eg shacks, urban suburbs and slums, shacks, favelas, shantytowns, ghettos, chabolas)Smaller informal
In fact: threat of eviction, multiple relocations for demolition, voluntary action due to limited housing availability.	grow into complex organized settlements located on the fringes of cities and in public or private areas.	dwelling illegally built under bridges and overpasses and on vacant lots near industrial sites and railways, riverbanks, landslides and landfills.

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Extracted from Neetu Gode 2021(Rotterdam- a resilient city)<sup>103</sup>

In general, although there are many spatial phenomena in urban areas, there are several main types of informal settlements:

- a) Housing settlements on public or private land;
- b) Housing for refugees and vulnerable people;
- c) Improved housing settlements;
- d) Illegal tracts of legally privately owned suburban areas, illegal changes to land use regulations, often on the edge of cities
- e) Overcrowded, dilapidated housing with insufficient space in city centers or densely urbanized areas.

All five different types of informal settlements mostly serve the needs of the urban poor or poor and other disadvantaged groups and exacerbate their poverty. In several countries of the region, the emergence of informal settlements is not new, but dates back to the 1950s and 1960s, for years especially in Greece, Italy and Portugal; internal or external migration has had a significant impact on urbanisation processes. In addition, in a few cases other reasons, such as unreasonable controls, instead of destitution, have caused certain shapes of casual development in coastal and resort zones. In Western and Southern European nations, casual settlements are too the result of unused waves of mass relocation due to the destitute financial circumstance in move nations and post-conflict regions<sup>46</sup>. In other nations, casual settlements are moderately later, but have gotten to be the prevailing form of urban development within the 1990s. It is vital to note that in a few cases the occupants of a few casual settlements may not be destitute; or maybe, the familiarity of improvement is utilised as the as it were way to overcome the complicated and time-consuming arranging and long delays within the development of urban arranging and improvement allow methods, as well as improbable arrive utilise confinements<sup>58</sup>. Of course, there are cases where both private people and designers have built lofts for theoretical purposes without arranging or building authorisation, but on legitimately procured private arrive. In other words, numerous of the signs of casual settlements all through the locale inspire images of destitution, marginalisation and lose hope, but there are certainly cases where typically not the case<sup>66</sup>. The forms that deliver these distinctive sorts of casual settlements ought to be analyzed in detail, since diverse comparing political approaches may be needed<sup>51</sup>.

The worldwide writing moreover contains valuable illustrations of, for illustration, lodging approaches planned to bolster ghetto tenants who are by definition destitute and have essentially fizzled due to the profit-seeking nature of the pilgrims who need to offer the houses given to them by the government, utilise the cash for other needs and after that go back to live in the ghettos where the rest of their relatives live. All these cases and the encounters of other nations ought to be taken into consideration when embracing arrangements to combat informal settlements.

#### **2.1.10 Factors Responsible for Growth of Informal Settlement**

The growth of informal settlements in urban areas is caused by various problems, including the following

1. Unprecedented population growth in Nigerian cities continues to put pressure on existing housing.
2. The failure of housing supply to effectively respond to housing needs could price out most of the poor housing market<sup>54</sup>.
3. Cities offer boundless socio-economic openings, particularly in genuine domain. The operation of financial strengths within the supply of land for commercial improvement within the city center, which empowers the securing of arrive on the edges of the city for private genuine bequest improvement, which fueled the want for arrive theory and arrive assets.
4. Most of the individual plots of the standard planned suburban disturbance that could apply for planning approval, although such plots

are planned for the plan, are not linked to others for accessibility reasons<sup>55</sup>.

5. Failure of the government to effectively develop its expropriated land in some cities. This is based on the fact that the government is not ready to compensate the owners for the unused natural resources of the acquired land. This also results in the reluctance of people who live in the country, which is still developing, to apply for a building permit without referring to the planning authorities.
6. The ineffectualness of arranging agencies' devices or methodologies to check such sprawl, hampered by need of political will to actualise advancement control measures, deficiently arranging faculty to work out successful supervision, and need of hardware such as advancement administration tools<sup>55</sup>.
7. Government change programs in an urban range without an arranged resettlement program lead to a ponder continuous extension of the city, where self-sufficiency is the standard in lodging procurement<sup>60</sup>.

#### **2.1.11 Problems Posed by Informal Settlement in Urban Areas**

1. A region of tall populace thickness in a casual settlement is completely created to oversee the supreme need of control over its advancement.
2. Packing: The UN-defined number of individuals per livable room is 2, but most are in casual lodging. The inhabitation of the room is 4.7 individuals. The impact of

stuffing increments stretch, destitute advancement of the sense of distinction, sex clashes, pressures within the family and need of adequate rest, which influences destitute work and school execution.

3. Destitute sewage arrange: It has been watched that the waste organize in these regions is generally blocked with family squander. Surface runoff streams unpredictably between buildings, eating into dividers in most cases; it makes a profound gap that's security issues<sup>55</sup>.
4. The issue of viciousness and wrongdoing much has been composed approximately urban viciousness and wrongdoing in common, and most considers concur that no single calculate can be distinguished as the cause of urban savagery.

The environment impacts behavior in at slightest two ways: through common impacts on the individual's broader reaction framework and by empowering behavior in different ways. In particular terms; the mental affect of thickness and clog can regularly be ascribed to recorded urbanisation. These incorporate conditions such as wrong doing, expanded forcefulness, irregular behavior, physical clutter and suitable mortality, mental illness<sup>56</sup>.

#### **2.1.12 Neighbourhood and Location**

The area, quality and accessible comforts of the settlement decide the common living conditions, topographical area; thickness, physical format and circulation and civilities specifically influence living conditions in casual settlements. Neighbourhood area incorporates centrality/connectivity in terms of get to employments, markets, schools,

and transport and wellbeing administrations. Territorial area moreover incorporates the helplessness of the physical environment; settlements characterized by helplessness, such as flooding, are a burden for inhabitants managing with diseases from sullied water<sup>57</sup>.

Thickness, physical format and circulation are decided by physical arranging since it is valuable for overseeing populace thickness, which is the premise for the arrangement of administrations such as water and fundamental circulation. Casual settlements in most cities around the world are intermittent. Casual settlements are found on the edges of cities or on unused arrive; floodplains, slopes, leave lands that cannot back certain structures among others. All these four crests intensely influence the living conditions of casual settlements.

The four measurements incredibly impact each other and ought to not be considered independently, for case; possession energizes progressing lodging and gives inhabitants the opportunity to request benefit. Any of the four measurements can act as a point of intercession to progress living conditions<sup>58</sup>. Connected to an investigation, it is contended that these intuitive have had a critical affect on the accessibility of residential water in casual settlements around the world. Conditions in casual settlements made it troublesome to get satisfactory water associations. This can be beside a few other institutional and financial variables. When composing about the living conditions Jewel system, the year it was created isn't precisely clear. Their proposition don't completely characterize the part of state and non-state on-screen characters; the coming about part, not the circumstances or how they would encourage the situation<sup>57</sup>.

### 2.1.12.1 Location and Size

Informal Settlements tend to be assembled into two exceptionally wide area sorts:

Inward city regions and peri-urban regions, with area centrality frequently meaning more seasoned, built up arrangements close the ancient city or its mechanical zones. Inhabitants' advantage from vicinity to work openings, but regularly live in low-quality lodging in zones uncovered to natural and wellbeing dangers and for the most part unacceptable for urban improvement. In most cases, casual settlements - particularly huge ones are concentrated in fringe ranges (due to constrained arrive assets and the need of lodging programs for destitute bunches, or due to the need of territorial arranging and assets for the integration of low-income bunches in society in common - financial forms on distinctive territorial levels). These may be squatter settlements on open lands or illicit zones exterior city/municipality boundaries<sup>61</sup>. The quality and standard of lodging is for the most part way better, and a few unlawful associations to existing framework can give basic power and water. The tenants of these settlements are generally successful in standing up to endeavors to decimate or move them. In a few cases (such as Romania), inhabitants arrange consideration inside city limits moderately rapidly due to dynamic administration, particularly when it arrive is legitimately claimed and after that increment venture in streets and infrastructure, although a few of these settlements have been reestablished over time. Urban issues show as lacking foundation; need of water and power and constrained get to administrations such as instruction and health<sup>58</sup>.

Legalising these settlements requires critical venture. The vital speculations can be financed by the sanctions connected to the legalisation of casual buildings and the collection of customary genuine bequest that must be reinvested. A ponder of how comparable speculations in rustic urbanisation are made in Europe in nations with less adaptable arranging frameworks appeared that landowners must contribute both arrive and cash. In Germany, the proprietors take an interest within the arrive zones and also pay 90 percent of the costs of the vital framework to include the zones within the urban arranging. In Greece, where most urban regions have casual settlements, property proprietors pay a littler rate of framework change costs and the state (with a few special cases, such as the district of Keratea) provides extra subsidizing<sup>59</sup>. Be that as it may, proprietors continuously have to be allow absent a much bigger portion of their plots to induce the fundamental arrive for streets, stopping parcels, squares and parks, sports areas, clinics, schools and churches<sup>59</sup>.

### **2.1.13 Population Dynamics in Informal Settlements**

A variety of interconnected factors influence the demographic dynamics of informal settlements. Because of high birth rates, significant rural-urban migration, and a young population, these areas usually see rapid growth. Migrants from rural areas may settle in informal settlements in quest of better economic opportunities in urban contexts. This mobility is driven by both "pull" and "push" forces, including the availability of informal jobs in urban regions and poverty and opportunity inequalities in rural areas. Informally populated areas have high birth rates, which drives population growth. Compared to designated metropolitan areas, these villages often have younger demographics, resulting

in higher fertility rates. As they start families in the neighborhood, this young population typically triggers a cycle of continuing growth<sup>9</sup>.

These settlements have challenging socioeconomic conditions and limited access to essential services such as healthcare, potable water, and sanitary facilities. These conditions have the potential to exacerbate vulnerabilities and strengthen the cyclical nature of poverty and informality. Furthermore, informal settlements typically serve as "waiting rooms" for newly arriving migrants while they adjust from rural to urban life. As more people move in search of better opportunities, the population as a whole expands and changes<sup>63</sup>. Understanding these processes is critical for developing effective policies that address the root causes of the spread of informal settlements. These measures might include improving rural conditions to reduce migration pressures and renovating existing informal communities to provide better facilities and living quarters<sup>75</sup>.

#### **2.1.14 Congestion, Poverty and Crime (Quality of Life) in Informal Settlements**

There are various concerns that have a detrimental influence on the quality of life in informal settlements, including crime, poverty, and traffic. Some issues are connected together and contribute to the generally difficult living conditions in some areas; inadequate infrastructure and high population density cause congestion in informal neighbourhoods. Living conditions in these regions are frequently characterized by closely packed housing that ignores urban planning, resulting in cramped living spaces<sup>76</sup>. The lack of space makes it more difficult to access basics such as power, water, and sanitary facilities, which are frequently insufficient or non-existent. In addition to complicating daily life and increasing the risk of catastrophes, overcrowding may make it

difficult for inhabitants and emergency services to move about. Poverty is both a cause and a result of living in unrecognized colonies. These towns' residents usually have limited economic alternatives, making it harder for them to purchase better homes. Many individuals work in low-wage, unstable jobs with no benefits or job security, making informal employment popular. Inadequate access to healthcare and education limits upward mobility and keeps families imprisoned in poverty for decades, perpetuating the cycle of poverty<sup>39</sup>.

Informal settlements tend to have higher crime rates than more wealthy urban regions. High unemployment rates, a lack of formal law enforcement, and the unofficial nature of these communities, which can encourage an environment conducive to criminal activity, are all factors that contribute to this. People, particularly young people, may resort to criminal activities in order to live as a result of poverty and a lack of opportunities. Furthermore, crowded and dimly lit spaces disguise illegal activities, making enforcement difficult.

The combined effects of poverty, crime, and traffic have a substantial influence on the quality of life in informal settlements<sup>6</sup>. Residents live under constant fear of violence and robbery, which can lead to psychological stress. Their well-being suffers further, and the incidence of diseases increases owing to a lack of access to basic services such as clean water, sanitation, and healthcare. Furthermore, there are minimal educational opportunities, which reduce the potential for future economic progress and keeps individuals caught in a cycle of poverty. A multifaceted approach is required to solve

these issues. Some of these difficulties can be addressed by urban upgrading projects that prioritise infrastructure improvements, critical services, and legal land ownership<sup>22</sup>.

### 2.1.15 Security of Housing Tenure in Informal Settlements in Ibadan Metropolis Overview

- i. **Quality and Durability of Housing Structures:** Corrugated metal sheets, wood, and plastic are short-lived materials that provide minimal protection from environmental threats. These materials were chosen mostly because they are inexpensive and easily accessible. The lack of formal building rules and oversight exacerbates the issue by creating hazardous buildings that are more prone to collapse in bad weather<sup>3</sup>.
- ii. **Structural Deficiencies:** Houses in informal communities typically lack sufficient foundations and structural support. Buildings that are created haphazardly without professional architectural or technical aid typically have poor structural integrity. People become more vulnerable to other natural disasters like floods, earthquakes, and landslides as a result. For instance, the homes in many informal settlements in Asia and Africa are particularly vulnerable to damage and destruction due to the absence of adequate load-bearing structures and reinforcement<sup>5</sup>.
- iii. **Maintenance Challenges:** In informal settlements, maintaining house structures is a major difficulty. Locals often lack the resources and technical expertise needed for regular maintenance and repairs. Due to this carelessness, the living circumstances quickly degrade, further reducing their lifespan and safety. In addition, residents of these unauthorised settlements do not have access to formal building materials and maintenance services, which perpetuates the cycle of poor housing<sup>21</sup>.

- iv. **Environmental Factors:** The surroundings of dwellings in informal communities have a big impact on how good they are. These settlements are typically situated on marginal land, which might include areas susceptible to industrial pollution, steep slopes, or floodplains. Exposure to environmental hazards including flooding, soil erosion, and pollution from nearby industries causes housing structures to deteriorate. For instance, residences located in floodplains usually experience periodic flooding, which progressively weakens their structural integrity<sup>5</sup>.
- v. **Innovative Solutions and Upgrading Efforts.** The primary focus of efforts to extend the lifespan and improve the quality of homes in informal settlements is on upgrading programs that integrate sustainable construction practices and community engagement. One creative approach is to use longer-lasting and more durable building materials, including stabilized earth bricks and bamboo, which offer more durability and resilience. Community-led initiatives aimed at improving housing and common infrastructure have the potential to improve living conditions. These programs usually impact construction skills to the community, enabling people to effectively maintain and upgrade their homes<sup>5</sup>.
- vi. **Policy and Governance:** Improving the quality of housing in informal settlements depends on strong policy frameworks and efficient government. Enacting regulations that safeguard land tenure, enable the upgrading of informal settlements, and make fairly priced, durable building materials readily available are all critical tasks for governments and local authorities<sup>56</sup>. Working with non-governmental organisations (NGOs) and foreign agencies can help mobilize the expertise and resources needed for sustainable home improvements. People can make changes to their homes through

policies that, for example, facilitate the process of obtaining microfinance for home improvements. Improving the quality and lifespan of dwellings in informal settlements requires a holistic approach that considers building techniques, environmental concerns, governmental assistance, and maintenance protocols<sup>76</sup>. The resilience and quality of life of these communities might be significantly enhanced by sustainable upgrading initiatives coupled with effective governance<sup>25</sup>.

### 2.1.16 The Needs of Informal Settlements

- i. **Housing and Tenure Security Adequate Housing:** Uncertain tenure further restricts residents' access to finance and financial services, which reduces their potential for economic growth. In order to increase the security of housing tenure in Ibadan Metropolis' informal settlements, a multimodal strategy that incorporates community involvement, supporting policies and legislative changes is needed. Increased tenure security benefits these impoverished communities by fostering social cohesiveness, economic growth, and secure housing conditions<sup>5</sup>.
- ii. **Basic Infrastructure and Services / Water Supply:** It is vital to have reliable, clean water available. People are compelled to rely on polluted sources since many informal areas lack piped water, which can have detrimental impacts on health<sup>34</sup>.
- iii. **Sanitation Facilities:** Enough infrastructures for sanitation are needed to prevent open defecation and decrease the spread of diseases. Toilets and sewage systems are included in this.

- iv. **Electricity and Energy:** A reliable power supply is necessary for lighting, cooking, and other household needs. Many towns have either spotty or nonexistent electrical access.
- v. **Waste Management:** Power needs for cooking, lighting, and other household necessities must come from a reliable source. There are several communities with nonexistent or unreliable electrical connections<sup>78</sup>.
- vi. **Health Services / Healthcare Access:** Local communities need to have access to clinics and hospitals that offer affordable, first-rate medical care. Poor health is frequent because of the high burden of diseases and the scarcity of medical resources<sup>102</sup>.
- vii. **Public Health Initiatives:** Improving overall health outcomes requires programs that target common health concerns, such as immunisations and maternity health care.
- viii. **Education and Skills Development Basic Education:** Providing children in informal settlements with access to a top-notch education is essential. Many places lack sufficient schools and educational resources<sup>90</sup>.
- ix. **Vocational Training:** Communities can boost employment prospects and break the cycle of poverty by providing adult education and skill development<sup>103</sup>.
- x. **Economic Opportunities Employment:** Opportunities for formal, consistent work must exist. Many times, jobs in the unorganised sector are unstable and poorly compensated.

- xi. **Microfinance and Business Support:** The provision of financial services, such as microloans, is crucial for economic empowerment since it enables the establishment or expansion of small businesses<sup>104</sup>.
- xii. **Community and Social Services Centers:** Social service, entertainment, and community gathering places serve as a hub for social services and activities while also promoting community cohesion.
- xiii. **Safety and Security:** In order to lessen crime and violence, which are prevalent in many informal settlements, more community safety initiatives and enhanced police are required<sup>91</sup>.
- xiv. **Environmental Improvements / Green Spaces:** Building parks and recreational areas might improve the standard of living and provide residents with much-needed outside space<sup>79</sup>. Environmental Protection: Reducing pollution and controlling environmental hazards are necessary steps in establishing a healthy living environment. To fulfill these demands, a comprehensive multi-sectoral plan must be implemented in collaboration with governments, non-governmental organisations, community groups, and the people themselves. Sufficient policies and interventions must be tailored to each informal settlement's particular characteristics in order to ensure sustainability and significant improvements in living standards<sup>81</sup>.

#### **2.1.17 Governance Changes and Informal Settlements.**

- i. **Decentralisation and Marketisation:** Decentralisation and market-driven reforms typically result in changes to land use policy and urban planning regulations. For

- instance, because local governments are often unable or unwilling to regularly enforce planning standards, China's rapid urbanisation as a result of these developments has led to the expansion of informal settlements<sup>85</sup>. People can develop property informally to try to attract capital investment and generate money because of this dual land system that separates urban and rural regions, which speeds up the growth of these communities<sup>16</sup>.
- ii. **Political Transitions:** In countries undergoing significant political transition, such as post-socialist republics in Eastern Europe and the former Soviet Union, the state has often lost authority over land and property rights, leading to the emergence of informal settlements<sup>83</sup>. During periods of political turmoil, the state was unable to regulate urban growth; therefore these areas typically lacked proper urban infrastructure and official land tenure<sup>24</sup>.
  - iii. **Urban Fringe Development:** Informal settlements frequently arise in the most impoverished sections of metropolitan centers. Often bordered by fragile ecosystems such as wetlands and forests, these places are susceptible to uncontrolled growth because of inadequate urban planning and enforcement<sup>82</sup>. As an illustration of how informal settlements extend out from urban centers into more outlying regions often on difficult or steeply sloping terrain consider the swift urbanisation of places like Seoul's Guryong neighbourhood<sup>5</sup>.
  - iv. **Social and Economic Pressures:** Economic downturns or social instability may also lead to changes in governance, which in turn may result in the emergence of informal settlements. The government may find it more difficult to provide affordable housing

during economic downturns, forcing low-income individuals into improvised settlements. Urban infrastructure can be overwhelmed by similar socioeconomic reasons that result in large-scale migrations following natural catastrophes or conflicts, leading to the rapid growth of informal living zones<sup>84</sup>. The link between the rise of informal settlements and changes in governance is intricate and multifaceted.

The emergence and characteristics of informal settlements are greatly influenced by decentralisation, changes in politics, the expansion of the urban periphery, and socioeconomic factors<sup>86</sup>. In order to control and slow down the growth of informal settlements, efficient governance strategies are required. These strategies include laws pertaining to affordable housing, stringent enforcement of land use regulations, and thorough urban planning. Transitions, urban peripheral growth, and socioeconomic factors have a considerable impact on the establishment and characteristics of informal settlements<sup>85</sup>.

#### **2.1.18 Impact of Informal Settlements on Residential Property Rental Values in Ibadan**

The rental values of residential properties in Ibadan Metropolis are significantly impacted by informal settlements through a range of processes, including as infrastructure shortcomings, social dynamics, environmental conditions, and market views<sup>87</sup>. These variables may have varying effects on rental values, either raising or lowering them based on the specifics of each settlement. What Determines Rental Values decreasing the lack of suitable infrastructure and services inadequate facilities for basic needs Informal settlements often lack basic amenities including stable power, drinkable water, hygienic

restrooms, and sufficient transportation systems. In the absence of these amenities, living conditions are less desirable than in more developed urban areas, which therefore affect rental values<sup>5</sup>.

- i. **Inadequate Waste Management:** Properties in these areas lose appeal because of the health risks brought on by inadequate waste management and issues with cleanliness. Potential renters may become disinterested in flats with rent hikes that place occupants in danger<sup>3</sup>.
- ii. **Environmental Hazards Vulnerability to Flooding:** Many of the informal settlements in Ibadan are found in areas that are vulnerable to flooding. Frequent flooding can result in unsafe living conditions and property damage, which discourages investment and drives down rental rates<sup>88</sup>.
- iii. **Pollution:** Proximity near sources of pollution, including industrial areas or waste dumps, can negatively affect the appeal of dwellings in informal settlements. This can lead to lower rental costs as well as detrimental effects on the environment and public health<sup>13</sup>.
- iv. **Social and Economic Instability, Crime and Insecurity:** Unofficial settlements may become less appealing to potential tenants as a result of high crime rates and insufficient security. Rental values may drop in reaction to perceived danger and actual criminal activity due to tenants' choice for safer, more secure areas<sup>89</sup>.
- v. **Economic Vulnerability:** Residents of informal settlements usually cope with economic instability since they have limited access to stable employment and income

- opportunities. Because fewer individuals can afford higher rents, rental prices stay low as a result of this financial instability<sup>56</sup>.
- vi. **Elevating Factors on Rental Values Proximity to Economic Opportunities Urban Proximity:** Informal settlements may have greater rental costs due to their closeness to commercial districts and economic hubs, which are important sources of employment. Even without formal amenities, the location advantage may attract tenants willing to pay a premium for convenience<sup>101</sup>.
  - vii. **Transport Links:** Because it is easier to go to work and other urban amenities from areas with better access to public transportation even inside informal settlements rent rates are often higher in these areas. Because it is easier to go to work and other urban amenities from areas with better access to public transportation, even inside informal settlements rent rates are often higher in these areas<sup>99</sup>.
  - viii. **Community Networks and Informal Economy Social Capital:** Strong community networks in informal settlements can provide a welcoming environment that compensates for the lack of official services. Due to the increased perceived worth of residing in these types of areas, these social ties have the ability to stabilize or even increase rental values<sup>18</sup>.
  - ix. **Vibrant Informal Economy:** Informal settlements typically have robust local economies with a large number of small businesses and marketplaces. Because of the economic activity in the area, low-income renters may find these places desirable due to the availability and affordability of goods and services<sup>102</sup>.

- x. **Incremental Housing Improvements Self-Build and Upgrading:** When they have the money, many residents make little, incremental improvements to their homes. Because of this, the housing stock in informal settlements may gradually improve, creating a demand for higher-quality housing and an increase in rental costs<sup>95</sup>.
- xi. **Case Study of Apete in Ibadan:** Unofficial study suggests that Apete and other nearby areas have seen increases in rental values due to the University of Ibadan's vicinity and the consequent demand from university workers and students. Gradual housing developments and demand-driven improvements to the local infrastructure have resulted in higher rent prices<sup>34</sup>.
- xii. **Urban Upgrading Projects:** Rental costs have been shown to benefit from government and non-governmental initiatives to develop infrastructure and provide basic services in informal settlements. These small-scale projects demonstrate how deliberate investments may drive up rental costs in informal communities<sup>28</sup>.

#### 2.1.19 Benefits of informal settlements

Even with all of its challenges, informal settlements offer many benefits, particularly when taking into account Ibadan, Nigeria. The economic, social, and cultural aspects of the urban environment are significantly enhanced by these benefits<sup>94</sup>.

1. **Affordable Housing:** For low-income communities, informal settlements are an essential source of inexpensive housing. In a city like Ibadan, where many people find traditional housing to be too expensive, informal settlements offer a decent alternative. Many urban

poor people rely on this affordability to make ends meet; without it, they run the danger of being homeless or being forced to live in even riskier conditions<sup>15</sup>.

2. **Economic Opportunities Local Economy and Informal Sector:** Informally established communities serve as hubs for economic activity, housing a multitude of small businesses and market places that cater to the daily needs of the community's residents<sup>100</sup>. These businesses employ a large number of people, which helps the local economy flourish. The informal settlements of Ibadan are home to a wide range of economic activity, including small-scale manufacturing and street vending. Savings: Living in informal settlements often entails lower living costs, such as less expensive housing and simpler access to goods and services supplied locally. Their economic efficiency helps them make better use of the limited resources they have<sup>62</sup>.
3. **Social Networks and Community Support:** Strong social networks and links to the community are frequently encouraged in informal settlements. These networks support one another in times of social and economic need in communities. Having a strong feeling of community may be quite helpful during difficult or difficult circumstances.
4. **Cultural and Social Integration Cultural Diversity:** Informal settlements can function as cultural melting pots since they attract people from many places. This diversity in culture may enrich the city's social fabric by promoting intercultural communication and understanding<sup>77</sup>. The adaptive strategies developed by residents of informal settlements can help us better understand community-driven growth and resilience. These strategies usually demonstrate people's ability to adapt to challenging circumstances by making inventive use of the space and resources at hand<sup>15</sup>.

5. **Proximity to Employment and Services:** Many informal settlements are strategically located near large cities, making it simpler for residents to obtain basic utilities and employment opportunities. This close proximity may save a lot of money on commute times and transportation costs, especially for low-income individuals<sup>103</sup>.
6. **Incremental Housing Development Self-Improvement:** Homeowners often improve their living spaces over time by making little, incremental changes to their residences. This process enables the community to expand and develop gradually, raising the grade of housing and infrastructure over time<sup>103</sup>.
7. **Flexibility:** Because of their flexibility, informal settlements may swiftly alter to accommodate shifting needs. Having the flexibility to move homes and places of business whenever circumstances demand it is particularly advantageous in rapidly evolving metropolitan environments<sup>66</sup>.

#### **2.1.20 Socio-Economic Characteristics of Informal Settlement Dwellers**

The think about of a few subjects plays a critical part within the profiling of inhabitants of casual settlements. Writing on a number of casual settlement issues has profiled inhabitants by sex, conjugal status, family, religion, instruction, and work and salary level. These variables are valuable to shade extra data on all other themes secured within the pointer. Household surveys conducted in different casual settlement centers within the urban zones of Lilongwe uncover that there were intra-urban water supply disparities inside family units between July and September 2014. The three casual settlements were; Kauma, Mtandire and Arca<sup>36</sup>. The population was evaluated at 6,000–9,000. The three consider destinations were chosen employing a two-stage randomized cluster strategy,

likelihood testing was utilised, the result of the test are; 155, 258 and 232 from Mtandire, Kauma and the region<sup>36</sup>. They think about utilized to add up to of 645 surveys covering different information<sup>60</sup>. Descriptive and inferential information were analysed, utilising numerous conventional slightest squares (OLS) and calculated regressions<sup>60</sup>. Inquire about comes about have appeared that; the respondents were primarily ladies (87.91%), which can be clarified by the reality that the lion's share of them were housewives whose spouses were working at the time of the overview. Family estimate was stamped as 1-13 and 5. Among all instructive educate, the essential school with the highest level of instruction was 55.6% of the respondents. 81.2% of the respondents were hitched, 44.96% were unemployed, and 84% of the respondents were workers from different districts<sup>60</sup>. Approximately 45% of the respondents possessed their possess homes, and 49.46% were leaseholders, whereas the rest lived in lofts they claimed. Lots of different sizes have been detailed; around 37% of the respondents lived in a two-room flat, whereas 33% lived in a one-room apartment<sup>60</sup>. The moment ponder embraced the comes about of an prior ponder, which pointed to be a cross-sectional ponder to get it the living conditions and impediments of informal lodging within Kisumu settlements.

The test measure was similarly isolated between four informal settlements: Bandani, Nyalenda, and Obunga. Settlements are partitioned into units; from each, the two with the most elevated thickness were purposely chosen. 20 compounds were chosen from each unit, 40 compounds from each area, to add up to of 160 compounds. One family was haphazardly chosen from among 180 interviewees<sup>61</sup>. Inquire about comes about; 82% of respondents were ladies with a normal age of 30. The family measure was 1-9 and a normal of four individuals. 71 percent of them were hitched. 33.9% had no instruction,

54% essential instruction and 12.2% secondary instruction and higher instruction. 42.2% were self-employed (basically offering basic supplies), 36.1% did not work and 18.3% were casual workers<sup>61</sup>. We analysed the supportability of family water get to within the casual water supply advertise in Dares Salaam, Tanzania.

The informal settlements under study were chosen employing a multi-stage inspecting strategy. One of the five districts was haphazardly chosen; Ubungo was to a great extent ruled by casual settlements. Three casual settlements were at that point chosen from Goba Area. The test estimate was 292 individuals; the think about utilised a mixed methods approach that depended heavily on subjective instead of quantitative information. There were three levels of information collection; institution, community and families<sup>88</sup>. The maintainability of water accessibility was similarly impacted by the socio-economic characteristics of family units. 55.5% of the respondents gotten essential instruction, 23.3% auxiliary instruction and 21.2% higher instruction. 29.19% of respondents matured 26-30 a long time. 40.1% of families were of medium estimate with 5-6 individuals. 44.2% earned compensation from little businesses (buying water from their deals every day), 19.5% from little and medium-sized businesses, and 16.8% were formally employed<sup>62</sup>. In comparison; three informal settlements in sub-Saharan Africa were examined. 300 surveys were filled within the settlements; Enkanini in Stellenbosch, South Africa, Kasubi-Kawala in Kampala, Uganda and Mathare in Nairobi, Kenya. The ponder utilized a blended strategy for Enkanini, a pilot ponder including 100 families, was conducted in 2015 and rehashed in 2017 in all the community selected revealed that the overall youth populace was comparable to national indicators. Gender asymmetry has been detailed in working grown-ups (aged 20–34); 60% more ladies in Kasubi-Kawaala, 63% in Enkanin

and 75% in Mathare. 63 respondents expressed that men for the most part worked exterior the settlement, whereas ladies worked interior; wash dress, cook and single mother families, 20% in Enkanin, 42% in Kasubi-Kawala and 30% in Mathare. In Enkanin, men generally worked as watches, whereas ladies worked as cleaners and housekeepers. About 30% of the working age populace was unemployed<sup>63</sup>.

### **2.1.21 Overall Living Conditions in Informal Settlements**

Utilizing information from the World Bank, destitution rates, living conditions and get to framework were surveyed in casual settlements in Dakar, Johannesburg and Nairobi. In Nairobi and Dakar, family overviews were conducted between February and Walk 2004. Inspecting strategies varied somewhat for the two commentators, but both given stratified irregular tests of the casual settlements beneath consider. In Nairobi, the overview secured 1,755 families and in Dakar, 1,960 households<sup>57</sup>. In Johannesburg, the overview was conducted in Admirable and September 2001. 5,100 families taken an interest within the overview, but as it were 1,618 family units of casual inhabitants were analyzed for comparison. Destitution within the ghettos of the examined cities was mapped into 4(four) components; living conditions, budgetary well-being, instruction and work. These are displayed as a 4-dimensional advancement system outlined to associate over time to decide the well-being of family units in casual settlements<sup>57</sup>. Results of studies conducted in all three cities; tall destitution, tall unemployment, nearly widespread instruction and poor living conditions<sup>85</sup>.

Clear contrasts were recorded within the three cities<sup>57</sup>. The individuals of Nairobi were much more taught, and by and large had way better living conditions than the individuals of Dakar. The casual inhabitants of Johannesburg had the foremost normal employments, but proceeded to be the foremost unemployed. The connections between the four measurements were displayed as powerless. This recommended that diminishing wage destitution alone isn't sufficient to improve living conditions within the same way that way better get to instruction isn't sufficient to make strides business. In terms of monetary well-being, 72% of Nairobi's ghetto tenants were destitute, based on the Kenyan government's destitution line, Dakar had 82 % low the destitution line, and Johannesburg had no wage information. In Dakar, one third of grown-ups completed essential instruction and less than 10% completed auxiliary education. In Nairobi, 70% of respondents completed essential instruction and 31% completed auxiliary instruction. In Johannesburg, 70% completed essential instruction and 44% completed auxiliary instruction. Unemployment was broad in Johannesburg, with an unemployment rate of 26 percent, 28 percent of grown-ups were frequently utilised in Johannesburg, 25 percent in Nairobi and 8 percent in Dakar<sup>57</sup>. Living conditions were surveyed with two pointers; get to mains water and power and other get to mains water, power and lasting outside dividers in casual settlements were mains water and power, 319% in Johannesburg and 7% in Nairobi. Another indicator found that 74 percent of casual settlement households overviewed had channeled water and power and lived in residences with solid external dividers, compared to 3 percent in Nairobi<sup>57</sup>.

### 2.1.22 Challenges to Urban Planning

The reason of urban arrangement is to guarantee the proper to utilisation of land and to arrive within the interest of society and to empower the settlement to operate as effectively as possible<sup>2</sup>. Its reason is to do everything conceivable so that the advancement takes put agreeing to plan, systematically and effectively. The integration of this settlement and comparable downtowns could be a physical arranging issue. These challenges are recorded underneath. Development planning of a casual settlement is troublesome since, in expansion to the social, social and financial differing qualities of the tenants, there's a need of arranging data. The houses are multitudinous and so thickly built and blocked off that numerous of them may well be missed by a well-planned census of residences. This circumstance constrained the organiser into an obnoxious amusement of populace estimating, the realness of which is neither here nor there, since the growth is exceptionally uneven. Organizers don't have substantial presumptions and acknowledge allegations of over- or under-planning, which clearly influences city services<sup>55</sup>. These residential ranges don't meet official measures. They don't regard occupation or being active. Building materials are for the most part lower, room sizes and floor-to-ceiling statures are for the most part lower, but no benchmarks going astray from the most passage and plot normal have been prohibited. But in case the change includes built physical works and the expansion of the acknowledged concept of urban arranging along street lines may be a huge issue that presently requires the placement of open teach. This nullifies the most reason of resettlement. In addition, two different models of housing fulfillment were made, the casual social relations that won within the prompt

environment, are too the demeanor towards what the current living situation is compared to the time some time recently settling farm<sup>54</sup>.

In creating nations, annihilation appears to be the as it were arrangement to the problems caused by the quick development of casual settlements in later a long time. In this work out, uprooted people easily move to other ghetto zones to fortify conditions or create new ghettos somewhere else within the city<sup>64</sup>. The aim of a recharging program is never to supply an arrangement in one put and transfer the same issue to another place and in expansion to progressing the place, the reestablishment handle must be able to contain at slightest the existing populace, so that they do not have make another issue within the sense that society increases in value this frame of planning<sup>65</sup>.

### **2.1.23 Overview of Efforts made at Checking Informal Settlement in Nigerian Cities**

Since at that point, the Joined together Countries Improvement Program (UNPP) and the Joined together Countries Center for Human Settlements (UNCHS) have propelled techniques pointed at presenting participatory standards into the advancement and administration of the urban environment in understanding with the rule of feasible improvement. Among these are the well known Feasible City Programs (SCP) that advances a positive vision where all individuals in Nigeria have satisfactory shield, wellbeing and a secure environment, essential administrations of free choice. The Economical City Extend (SCP) was to begin with actualized in Ibadan i.e. the Feasible Ibadan City Venture (SICP) in 1992 and afterward duplicated in Kano and Enugu, whereas the Feasible Ibadan City Venture was deserted due to need of preparation of key partners. Kano and Enugu have as it were begun skeleton works. Beneath the National

Urban Improvement Program of 1985, all the 36 state governments of Nigeria acquired and paid full emolument for procured arrive in different areas in their state capitals. The objective was to make strides the living conditions of the urban destitute, physical change (advancement of the foremost denied communities and advancement of low-wage adjusted lands (DHV Consultancy 1985). The usage of the Abuja Ace Arrange beneath the authority of previous president Olusegun Obasanjo directed the physical improvement of the city in spite of political impediments set by past governments for crash the Ace Plan<sup>53</sup>.

Another endeavor to control casual settlement in Nigeria is to utilize the arrangements of the Arrive Utilise Act of Nigeria, 1978. One of the targets of the proclamation of the Nigerian Arrive Utilise Act in 1978 was to control sprawl and arrive theory, which leads to arrive securing any level of government inside its purview within the common intrigued of the individuals. In spite of all these endeavors, casual settlements exist in Nigerian cities, which require a people-oriented technique to address the issue of casual settlements<sup>65</sup>.

## **2.2 Theoretical Framework**

The hypothetical system of the think about was based on two speculations. These speculations were utilised to educate and investigate on the course it ought to take to explore the subject at hand. Hypotheses utilised incorporate developmental hypothesis and Bronfenbrenner's biological hypothesis of human improvement.

### 2.2.1 Development Theory

The basis of development theory was born in the 1950s from a study by the Economic Commission of ECLAC for Latin America and the Caribbean. One of the most representative writers was Paul Prebisch. The main points of Prebisch's model are that in order to create conditions for domestic development, it is necessary to develop more effective coverage of social services by the government<sup>30</sup>. This theory includes four principles: modernisation, dependence, world system and globalisation. The importance of dependency theory for research is that it combines elements of a neo-Marxist perspective with Keynesian economic theory, liberal economic ideas that emerged in the United States and Europe in response to the 30-year depression of the 1920s.

Dependency argues that before the era of modern economic growth (about 500 years ago) large areas of the world were not closely connected (although vast trade networks existed)<sup>35</sup>. With the spread of capitalism began the relentless pursuit of profit through the generation of agrarian items in colonies or other nations and the capacity of Western Europe to create unequal offers. This in a general sense changed the social boundaries of the Third World. Destitution within the Third World is not one or the other "conventional" nor coincidental. It may be a fundamental companion to the riches of created countries. This hypothesis was connected in investigate to evaluate whether the industrialisation and improvement of Nigeria committed itself to its country population or whether the created world profited and developed at the cost of the destitute<sup>84</sup>. This is often why we have casual settlements and the way individuals treat their environment has

prevented cutting edge financial growth<sup>31</sup>. The lodging circumstance has been considered an advancement issue since it is specifically influenced by advancement.

Recent evolutionary theory has proposed that evolution is a collection of apparently logical sentences that aim to explain how evolution happened in the past and/or how it should happen in the future. He emphasizes that "theories of development can be either normative in the sense that they can generalise about the situation that usually prevailed in an ideal world, or positive in the sense that they deal with what was usually the case in the past"<sup>37</sup>. Development has also been seen as a process that expands the real freedoms of people and requires the primary "elimination of poverty and tyranny, poor economic opportunity, social deprivation, neglect of public space and intolerance or excess-oppressive states". Advancement hypotheses incorporate modernisation and development, fundamental needs and redistribution, basic alteration, maintainable advancement and comprehensive improvement. Within the setting of this consider, it is vital to look at this hypothesis since the perpetual challenge of creating casual settlements is due to improvement issues and the stagnation of improvement, which leads to the residents themselves being received and settled informally<sup>38</sup>.

### **2.2.2 Bronfenbrenner's Ecology or Human Development Theory**

Published in 1979, this theory has influenced many psychologists in terms of how people are analysed and how they relate to the environmental systems they encounter. Ecological systems theory has since become an important theory that has become the basis for the work of other theorists. Also known as human ecological theory, ecological systems theory asserts that different types of environmental systems influence human

development. A theory formulated by famous psychologist Urie Bronfenbrenner helps us understand why we can be different when we compare our behavior in the presence of family and our behavior in school or work<sup>39</sup>. How a person deals with the environment, their accommodation is based on many things, including their housing need and socioeconomic status<sup>40</sup>.

The immediate need for housing leads to informal settlement, which in turn leads to land degradation and deforestation in settlement development. Thus, this hypothesis is connected in this think about by evaluating the ways in which casual pioneers bargain with the environment in which they live. This leads to the considering behind casual settlements having a negative natural affect. Bronfenbrenner's biology of human improvement is pertinent to this ponder as the ponder points to examine the affect of casual settlements on the rental esteem of private properties<sup>40</sup>. The report of the investigation analyses the connections and intelligent of individuals and their environment at diverse environmental levels in arrange to get it the unpretentious impact of these levels on the singularity and esteem of private genuine domain. This hypothesis takes into consideration viewpoints of the environment in expansion to the quick circumstance around the subject (culture), the macro-system (social support) and the chrono-system. It describes people's relationship with their environment and what their social status says about how they treat their environment<sup>42</sup>.

Thus informal settlements which due to their informal status have cause such negative effects on the environment<sup>39</sup>. The ecological system model considers the pattern of individual behavior in relation to their culture; socio-economic situation, housing need,

ownership, settlement and quality. How a person deals with their living environment depends on several factors, including their housing needs and socio-economic situation<sup>30</sup>.

## **2.3 Review of Empirical Studies**

### **2.3.1 Socio-Economic Characteristics of Residents in Informal Settlements**

Findings from different geographical contexts, informal settlements show consistent patterns of socio-economic deprivation. One study found that the majority of residents in Enugu's informal settlements are migrants (91%) engaged in low-income activities such as petty trading (50%) and informal transport (31%)<sup>73</sup>. Similarly, another study in Ibadan identified high levels of informality, with most residents earning below ₦35,156 monthly in slum areas<sup>105</sup>. These studies align with research findings in Jimma, Ethiopia, where squatters predominantly lack access to stable incomes, driven by unaffordable housing and speculative land acquisition<sup>72</sup>.

Similarly, age and education also emerge as common determinants. The active working-age population (21–50 years) dominates informal settlements in both Enugu and Abeokuta<sup>73,106</sup>. Educational attainment is typically low, with secondary school certificates being the highest level for many residents (40.7% in Enugu and 29.9% in Ibadan), limiting access to formal employment opportunities. This educational profile perpetuates reliance on informal, low-skilled jobs, creating a cycle of poverty.

While economic deprivation is a common theme from the studies reviewed, the socio-economic diversity of residents varies significantly. Similar challenges the stereotype of squatters being solely low-income earners, revealing that higher-income individuals in Jimma also engage in squatting to capitalise on land acquisition opportunities<sup>72</sup>. This contrasts with the earlier studies, where residents predominantly belong to lower-income brackets<sup>73,105</sup>. Furthermore, housing conditions and access to basic amenities differ. In Enugu, 63% of housing units in informal settlements are detached structures, often built with non-permanent materials<sup>73</sup>. Meanwhile, recently conducted studies had proposed that inclusionary housing can improve conditions without displacing residents<sup>107</sup>. This model focuses on vertical, mixed-use developments that address infrastructure deficits sustainably. Such innovations are absent in studies from Nigeria and Ethiopia, reflecting regional disparities in policy approaches to informal housing.

Emerging trends indicate a shift toward addressing informal settlement challenges through policy and market-based mechanisms. The studies on use of land value captured (LVC) in Kibera highlights a growing emphasis on integrating informal settlements into formal urban frameworks<sup>107</sup>. This contrasts with research findings of resistance to government interventions, such as settlement formalization and demolition in Jimma, pointing to the complexity of implementing inclusive urban policies<sup>72</sup>. Economic factors, including affordable land acquisition and speculative practices, are central to the persistence of informal settlements. Similar studies identified land affordability as a primary driver for informal low-cost housing in Abeokuta<sup>106</sup>. Similarly, a research has affirmed that speculative practices in Jimma that inflate land values, affecting both squatters and formal housing developers<sup>72</sup>.

Limited access to basic services is a recurring theme. Studies on spontaneous settlement reported low levels of electricity access (28.25%) and inadequate waste disposal (11.36%) in Enugu, paralleling findings to the studies conducted in Ibadan, where poor drainage and reliance on footpaths were prevalent<sup>73, 105</sup>. Environmental challenges, such as flooding and waste management issues, exacerbate socio-economic vulnerabilities, as noted in both Nigerian studies. Healthcare access also varies significantly. While 89.8% of Ibadan's informal settlement residents have healthcare facilities nearby, financial barriers remain substantial, with 65.2% spending less than ₦5,000 monthly on healthcare<sup>105</sup>. This contrasts with the limited healthcare access reported in Jimma, underscoring disparities in service provision within informal settlements<sup>72</sup>.

### **2.3.2 Trends in Residential Property Rental Value of Informal Settlements**

Existing literature revealed that a common trend among the studies is the affordability of rents in informal settlements compared to formal neighborhoods. For instance, studies have noted that rents in Enugu's informal settlements ranged from ₦12,000 (≈US\$31.3) to ₦42,000 (≈US\$109.7) annually, starkly lower than the ₦120,000–₦250,000 (≈US\$313–US\$653) in formal areas<sup>73</sup>. This aligns with findings from other regions like Jimma Town, where high formal rental prices drive residents to informal housing<sup>72</sup>. Similarly, a research conducted in Ikeja observed that property conversions in formal neighborhoods impacted rental trends, with converted properties yielding higher rents and better investment returns, emphasizing a demand-driven shift in urban property dynamics<sup>108</sup>.

The economic characteristics of residents in informal settlements profoundly influence rental trends. The research highlighted that the majority of residents in Enugu were involved in low-income occupations such as petty trading (50%) and informal transport (31%)<sup>73</sup>. Similar trends were observed in Abeokuta, where it was found that 82% of residents earned between ₦50,000 and ₦150,000 annually. These constrained incomes limit access to better housing options, sustaining demand for informal rental housing<sup>106</sup>. The study further expands this narrative, noting that even middle-income groups in Jimma Town opt for informal settlements due to speculative land acquisition and government inefficiencies<sup>72</sup>.

Studies uniformly highlight the infrastructural deficits in informal settlements with limited access to potable water, good roads, and healthcare in Enugu, and with electricity access as low as 28.25%<sup>73</sup>. In Abeokuta, a research observed that poor infrastructural planning influenced residents' choice of informal housing, with 59.9% citing affordable land acquisition as a key factor. These deficits contribute to the lower rental values but also underline the persistent deprivation faced by residents<sup>106</sup>.

Rapid urbanization and population growth also worsen the proliferation of informal settlements. Studies in Yangon and Kibera underscore the inadequacy of formal housing policies to match urban population growth<sup>107,109</sup>. Inclusionary housing models leveraging land value capture was proposed to address affordability while preventing displacement a critical innovation addressing long-term sustainability<sup>107</sup>.

Government interventions vary in effectiveness across regions. Study on spontaneous settlement highlighted Ethiopia's dual approach of formalizing pre-2012 settlements and demolishing post-2012 illegal structures, often leading to resistance<sup>72</sup>. Conversely, Kibera model emphasized collaboration with local communities to achieve sustainable slum upgrading without gentrification<sup>107</sup>. Similarly, study findings in Ikeja stress the importance of managing property use conversions to balance demographic pressures and rental value trends effectively<sup>108</sup>. Statistical analyses across studies reinforce the complex interplay of socioeconomic, infrastructural, and policy factors. In Ikeja, Structural Equation Modeling revealed that property use conversions explain 67% of urban rental activities, significantly influencing rental trends<sup>108</sup>. A recent study utilized descriptive statistics to show correlations between affordability and infrastructural inadequacies<sup>73</sup>. Meanwhile, study on factor analysis demonstrated that education, employment, and income levels are significant predictors of informal housing development<sup>106</sup>.

### **2.3.3 Factors Responsible for the Informal Settlements**

Findings from existing literature revealed that a common trend across the studies is the role of socioeconomic status in driving informal settlements. Studies have highlighted the prevalence of low-income populations residing in informal settlements due to limited access to formal housing markets<sup>73,106</sup>. Research has found that informal settlements in Enugu primarily housed migrant populations, with 91% of respondents being migrants, largely from rural areas, and 82.5% being male, emphasizing a reliance on informal employment such as petty trading<sup>73</sup>. Similarly, study in Jimma Town, Ethiopia, has shown that squatters were not confined to a specific socioeconomic class; however, low-

income groups were predominantly motivated by the need for affordable housing in the face of inadequate formal housing options<sup>72</sup>. Similar study corroborate this finding by indicating that informal settlements attract middle-aged, economically active adults with low-income levels, further supporting the notion that limited financial resources contribute to reliance on informal housing<sup>106</sup>.

Institutional weaknesses, inadequate land administration, and ineffective housing policies also emerge as significant drivers in the studies reviewed. In the Ethiopian context, squatter settlements were attributed to weak government control, inefficient land administration, and lack of formal housing options<sup>72</sup>. Similarly, in Yangon, Myanmar, the role of outdated legal frameworks and poor land use regulations that limit middle-income groups' access to formal housing were highlighted, forcing many to rely on informal solutions<sup>109</sup>. Institutional factors was emphasized, such as land value capture mechanisms and the absence of inclusive housing policies in Nairobi's informal settlements, which hinder the provision of affordable housing and promote the continuation of informal settlements<sup>107</sup>.

Infrastructure inadequacies are another critical factor contributing to informal settlements. Housing conditions in informal settlements lacked essential amenities like potable water, electricity, and proper roads, contributing to the poverty and deprivation faced by residents<sup>73</sup>. A similar study as confirmed that informal settlements often lack basic infrastructure like access roads, drainage systems, and public services, further compounding the living conditions of these communities<sup>107</sup>. Informal settlements in

Ibadan also suffered from poor road infrastructure and inadequate drainage systems, increasing susceptibility to flooding and other environmental hazards<sup>73</sup>.

While the majority of studies identify low-income households as the primary residents of informal settlements, a study in Ikeja presents a unique perspective by discussing the role of economic incentives and investment motives in property use conversions. In Ikeja, Nigeria, the study observed that some middle-income groups engaged in property conversions to capitalize on rental gains, despite facing financial constraints<sup>108</sup>. This highlights a shift from merely providing shelter to a more profit-driven approach, suggesting that informal settlements can attract individuals with varying economic motivations.

The reviewed studies reveal a consistent trend of informal settlements being driven by a combination of socioeconomic, institutional, and infrastructural challenges. However, the context-specific factors like geographic constraints (e.g., in Yangon and Nairobi) further exacerbate the reliance on informal housing. Across these studies, there is a clear call for improved land governance, affordable housing policies, and enhanced access to finance to address these underlying causes. Effective interventions, such as land value capture, inclusionary housing policies, and improved urban planning, could play a crucial role in reducing informal settlements by promoting sustainable and inclusive housing developments. The persistence of informal settlements, despite various interventions, suggests that tailored strategies that address local contexts and challenges are essential for long-term solutions.

#### 2.3.4 Impact of Informal Settlement on Residential Property Rental Value

One notable similarity across these studies is the pattern of lower rental values in informal settlements compared to formal neighborhoods. For instance, literatures has confirmed that average rents in informal areas in Enugu were significantly lower, ranging from ₦12,000 to ₦42,000 annually, compared to ₦120,000 to ₦250,000 in formal areas<sup>73</sup>. Similarly, a research conducted on the squatter settlements in Jimma Town, Ethiopia, reported that many housing exhibited substandard housing conditions and lacked infrastructure, contributing to lower rental prices<sup>72</sup>. Yangon, Myanmar exhibited similar trends, where limited access to affordable housing and underdeveloped housing markets resulted in lower rental values for middle-income groups residing in informal areas<sup>109</sup>.

Another key trend is the structural and socioeconomic characteristics of the populations residing in informal settlements. Informal settlements in Nigeria as noted in a recent study were largely populated by migrant, low-income, and male-dominated households, with limited access to basic services<sup>73</sup>. Similarly, informal settlements have been identified as primarily low-income in Jimma, driven by inadequate housing provision and high costs in the formal market<sup>72</sup>. Similar attribute was found in Myanmar's informal housing areas were dominated by middle-income groups, who faced challenges such as limited access to finance, substandard infrastructure, and high living costs<sup>109</sup>.

However, despite these similarities, there are key differences in the underlying causes of informal settlement growth and their impacts on property rental values. Weak governance was emphasized, inefficient land administration, and speculative land acquisition as

primary drivers in Ethiopia<sup>72</sup>. In contrast, “symbiotic” relationship between informal settlements and formal neighborhoods were highlighted in Nigeria, where residents in informal areas often rely on social connections and low-income housing options<sup>73</sup>. Yangon’s geographic constraints, including limited urban expansion and poor transport systems, were pointed out as part of the things that further restricted the housing market for middle-income groups<sup>109</sup>.

Similar study highlighted an alternative model focusing on land value capture and inclusionary housing as solutions for informal settlements in Nairobi. Their approach aimed to harness local knowledge of landowners and structure owners in informal settlements to develop affordable housing, reducing the need for external developers<sup>107</sup>. This model contrasts with other studies, which focus more on government intervention or market inefficiencies. The concept of inclusionary housing and land value capture highlighted as offers a more integrated approach to informal housing, emphasizing community involvement in housing provision.

#### **2.4 Neighbourhood Aggregation and Segregation Factors in Ibadan Metropolis**

Agglomeration and isolation alludes to the method of amassing in which people and bunches move and isolate in space based on having certain characteristics or capacities. The refinement can be based on nationality; where individuals of the same ethnic gather can select to live close each other when they enter a foreign country; this course of action is additionally called "ethnic enclaves"<sup>18</sup>. The moment is the authoritative arrangement of the government, concurring to which certain bunches are isolated regionally from others

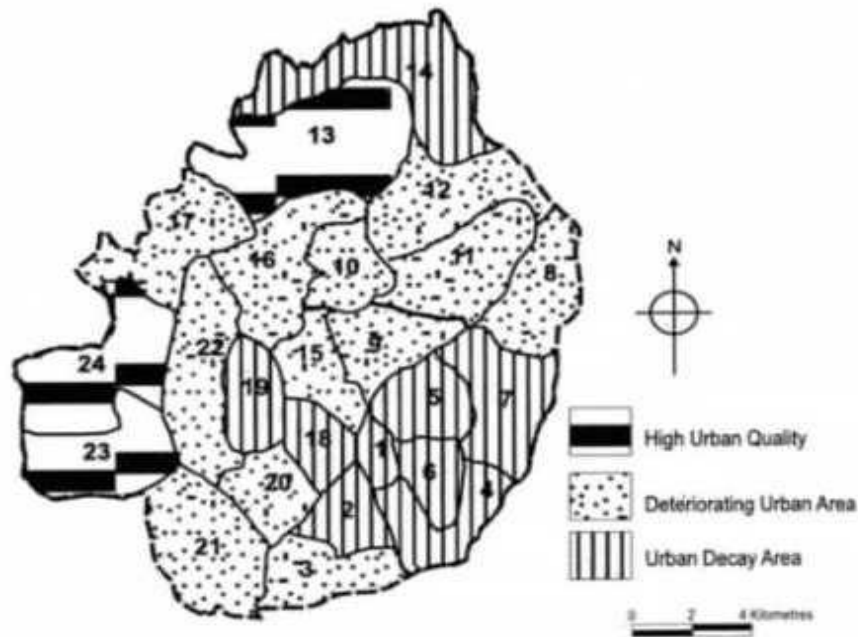
through a few approach, such as a arrive utilise arrange or ace arrange, on the off chance that the nation is isolated based on wage or race through government arrangement, it can energise segregation and comparing social prohibition for those who don't have a place seen neighbourhood as clusters in Ibadan city. This sort of agglomeration empowers private clustering based on diverse cluster parameters. Socio-temporal lesson concentration:

Ibadan has certain neighborhoods that are basically involved by a certain lesson of a certain era. A few of them are based on the arrangements of the government at a certain time and the financial condition of the countries. For illustration, the Bodija lodging bequest was built up in 1959 by the dead Western Locale government to house the first class who constituted the prevailing population of the locale within the early 1960s. The new Bodija was built up within the 1970s, which moreover pulled in the wealthy class of the late 1970s and 1980s. There's a generational move in private regions since the cost of land decides the economic status of individuals who are drawn to certain neighbourhoods. There's no comprehensive ace arrange for the Ibadan city that clarifies the destitute arrive utilize of the city.

- The examined range was classified into three categories of private ranges based on the highlights and quality of buildings and the built environment, the common social characteristics of the inhabitants, and foundation improvement. There's no official record of socio-economic characteristics of the inhabitants of the think about range. Progressed ranges: These are inadequately populated zones with great environment and advanced buildings. Inhabitants have tall salaries and live in back up plan houses.

Most buildings have tall wall and entryways. Agodi GRA, Jericho GRA, ancient and modern ranges of Bodija are included in this category.

- Middle Class Neighborhood: This is a functioning residential area where the middle class lives.
- Lower Class Neighborhood: This speaks to ranges where most of the lodging and living situations are in an awfully terrible condition and generally destitute inhabitants.



**Fig 2.1: Neighbourhood Quality in Ibadan Metropolis from S POTXS <sup>104</sup>**

This comprises five neighbourhood governments which are Ibadan North, Ibadan South West, Ibadan North East, Ibadan South East and Ibadan North West.

## 2.5 Summary of Gap in Literature Reviewed

The studies present several gaps in their methodologies and findings. First, many rely solely on quantitative methods, which limit the depth of analysis and overlook qualitative dimensions that could provide a more comprehensive understanding of housing inequality. For instance, the Enugu Metropolis study focused on formal/informal settlement relationships but used only descriptive statistics, which fail to capture deeper inferential relationships, thus limiting the generalisability of their findings<sup>68</sup>. Similarly, the Ogun State study examined the impact of poverty on housing using descriptive statistics, which constrained the exploration of causal relationships and more nuanced insights into the health and socioeconomic conditions of the residents<sup>72</sup>. Future research could benefit from adopting a mixed-method approach that integrates both qualitative and quantitative techniques to enrich data collection and analysis.

Another critical gap is geographic specificity. The Ethiopian study on squatter settlements highlighted contextual factors like ineffective land administration and the high cost of housing, which may not necessarily apply to the Nigerian context due to differing socio-economic and institutional factors<sup>73</sup>. Furthermore, the Myanmar study, while using a mixed-method approach, found influencing factors like proximity to employment and urban facilities, which may not fully reflect the Nigerian housing landscape<sup>72</sup>. These differences suggest that findings from one region may not be generalisable to another due to distinct socio-cultural and geographic contexts.

Lastly, several studies fail to adequately explore the role of government intervention and leadership, which could play a significant role in addressing informal housing issues. The

Asaba study identified the importance of cooperative governance, but it did not fully explore how different governance models might affect housing inequality<sup>69</sup>. This oversight indicates a need for further research that considers governance structures and their impact on housing development and inequality.

In addition, the literature on informal settlements and their impact on residential property rental values, several gaps emerge across the studies reviewed. Firstly, while a common theme is the focus on socio-economic characteristics, much of the existing research emphasizes low-income populations and limited access to formal housing market<sup>72,73</sup>. However, there is a noticeable gap in understanding the role of middle-income groups in informal settlements. For instance, it has been highlighted that middle-income households in Jimma and Yangon, respectively, yet fail to fully explore the motivations behind these groups' choices to reside in informal areas despite access to more formal options<sup>72,109</sup>. This suggests a need for further research into the dynamics of informal settlements, not just as spaces of poverty, but as areas where economic incentives such as speculative land acquisition play a significant role.

Another gap lies in the inconsistent representation of institutional and regulatory factors. Although several studies emphasize weak governance and ineffective land administration, there is a lack of comparative analysis on how institutional weaknesses contribute differently across regions<sup>72,109</sup>. For instance, a research conducted in Nairobi has proposed innovative approaches like land value capture and inclusionary housing, such models have been largely absent from studies on Nigerian informal settlements<sup>73,105,107</sup>. The absence of these regional variations in policy approaches creates a knowledge gap in

understanding how institutional factors drive the persistence of informal settlements differently in varying geographic contexts.

Furthermore, while infrastructural inadequacies have been highlighted consistently, there is insufficient exploration of how specific types of infrastructure such as access to healthcare, electricity, and drainage affect property rental values. For instance, poor infrastructure has also been pointed as a key factor, yet the role of infrastructure in moderating the relationship between informal settlements and rental values remains under-researched<sup>73,105</sup>. Contemporary studies have suggested the need for more inclusive housing models to address infrastructure deficits, but these approaches have not been widely tested in Nigerian contexts, indicating a gap in policy adaptation<sup>107</sup>.

Another notable gap is the limited analysis of the impact of informal settlement growth on urban property markets. Many studies have examined lower rental values in informal areas, there is limited focus on how property use conversions and speculative practices influence these trends<sup>72,73</sup>. Study conducted in Ikeja, Nigeria discusses property conversions, revealing that middle-income groups engage in informal settlements for profit-driven motives<sup>105</sup>. However, this understanding of varying motivations remains largely unexplored in other studies, leaving a gap in the knowledge regarding how different economic incentives affect property rental values in informal settlements.

Lastly, the role of community-driven models like land value capture, contrasts with the largely government-focused approaches in other studies<sup>107</sup>. This suggests a gap in understanding how community-led initiatives, which emphasize local knowledge and

involvement, can play a role in addressing informal settlement challenges, particularly in Nigerian contexts where government interventions often face resistance<sup>72</sup>. Integrating these approaches could offer a more holistic understanding of informal settlements and how they interact with property rental values.

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## **Chapter Three**

### **Methodology**

This chapter outlines the research methodology employed for this study. It details the methods and procedures used by the researcher in the collection and analysis of data, providing a comprehensive approach to ensure the validity and reliability of the findings.

#### **3.1 Research Design**

The research adopts a descriptive and Inferential Statistics as well as quantitative analytical approach to elicit the impact of informal settlement on residential property rental value in Ibadan metropolis. The descriptive statistics such as mean score and frequency distribution tables are used to summarise the socio-economic characteristics of the respondents and rental values, while the inferential statistics adopted was Analysis of Variance (ANOVA) to determine the impact of informal settlement on rental values as well as factors influencing residential property rental values in Ibadan metropolis such as proximity to amenities; infrastructure quality; and housing characteristics<sup>1</sup>.

A self-structured questionnaire was designed to capture questions bothering on socio-economic characteristics of the respondents as well as the impact and factors influencing the residential property rental values<sup>2</sup>. A deliberate effort was made to administer questionnaire on the 34 head of practice/principal partners of registered firms of Estate Surveying and Valuation practicing in Ibadan<sup>2</sup>.

### 3.2 Population of the Study

The study population are the household heads or the knowledgeable adults of the selected housing units from the 782,056 housing stocks in the five (5) local government areas in Ibadan metropolis i.e Ibadan North local government area with the housing units of 176,502; Ibadan North East local government area with the housing units of 187,820; Ibadan North West local government area with the housing units of 90,473; Ibadan South East local government area with the housing units of 159,241; and Ibadan South West local government area with the housing units of 168,020 respectively. The thirty-four (34) head of practice / principal partners of the registered firms of Estate Surveyors and valuers practicing in Ibadan, Oyo State<sup>3</sup>.

### 3.3 Sample Frame

The sample frame for the study was drawn from the existing housing stock in the five local government urban areas in Ibadan metropolis<sup>3</sup>.

**Table 3.1a: Shows the Local Government that formed Ibadan Metropolis**

S/N	Ibadan Metropolis	Name of Political Ward	Number of House (LGA)
	Ibadan North	Agodi Gate	176,502
	Ibadan North East	Idi-Ape	187,820
	Ibadan North West	Onireke	90,473
	Ibadan South East	Mapo	159,241
	Ibadan South West	Ring Road	168,020
	<b>Total</b>		<b>782,056</b>

Source<sup>3</sup>.

### 3.4. Sample Size

The sample size was drawn from the existing housing stock in the five urban local government areas in Ibadan metropolis. In order to have fair representation of the respondents and captured the study objectives. The method for determination of sample size adopted is Taro Yamane Formula, which is used for a finite or infinite population<sup>4</sup>.

The formula is given as:

$$n = \frac{N}{1 + Ne^2}$$

Where:

n = signifies the sample size

N = Signifies the population under study

e = signifies the margin error (it could be 0.10, 0.05 or 0.01)

Therefore,

$$n = \frac{782,056}{1 + 782,056(0.05^2)}$$

$$n = \frac{782,056}{1 + 782,056(0.0025)}$$

$$n = \frac{782,056}{1 + 1,955.14}$$

$$n = \frac{782,056}{1,956.14}$$

$$n = 399.7$$

$$n = 400$$

To ensure efficiency of the assessment to be carried out, 400 questionnaires were administered to the residents of the five Ibadan local government areas designated as Ibadan metropolis. However, out of the 400 questionnaires, only 360 were returned properly filled and used for data analysis. Also, questionnaires were also administered to the head of practice/principal partners of the 34 registered firms of Estate Surveyors and valuers practicing Ibadan, Oyo State.

A multi-stage sampling technique was employed for the selection of housing units with characteristics of informal settlements across the Ibadan metropolis. In the first stage, five local government areas (LGAs) were randomly selected: Ibadan North, Ibadan North East, Ibadan North West, Ibadan South East, and Ibadan South West. These LGAs were chosen based on the prevalence of informal settlement characteristics such as poor infrastructure, high population density, and substandard housing quality.

In the second stage, wards within each selected LGA were identified. Wards exhibiting characteristics of informal settlements were prioritized to ensure that areas most influenced by informal settlement dynamics were targeted. In the third stage, housing units that met the criteria of informal settlements were systematically selected from these identified wards. A sample frame of housing units was compiled from these areas to ensure the characteristics of informal settlements were accurately represented.

In the fourth stage, proportionate sampling was applied to ensure that the sample captured the socio-economic diversity within the informal settlements, reflecting both urban and semi-urban housing conditions. In the fifth stage, questionnaires were administered to

knowledgeable household heads from the selected housing units. Additionally, 34 principal partners from registered firms of Estate Surveyors and Valuers in Ibadan were interviewed to gather expert insights on the impact of informal settlements on residential property rental values.

The specific stages of sampling within each LGA are outlined below:

Ibadan North LGA: A multi-stage sampling technique was adopted, with 88 questionnaires administered systematically on every house that fell within the odd-numbered sequence. The wards surveyed included Agbadagbadu (13 questionnaires), Oniyarin (13 questionnaires), Inalende (14 questionnaires), Kanike (10 questionnaires), Mokola Ago-Tapa Street (12 questionnaires), Ashi-Akingbola Street (7 questionnaires), Aliwo (7 questionnaires), and Oju-Irin (12 questionnaires).

Ibadan North East LGA: Multi-stage sampling was applied, with 93 questionnaires administered on every house falling within the odd-numbered sequence. The wards surveyed included Beyerunka (11 questionnaires), Ita-Baale (10 questionnaires), Kosodo (8 questionnaires), Adekile (9 questionnaires), Labiran-Aderogba (11 questionnaires), Atipe (6 questionnaires), Oke-Offa (7 questionnaires), Oje-Irefin (10 questionnaires), Baba-Isale (10 questionnaires), and Alaafara-Olubadan (11 questionnaires).

Ibadan North West LGA: A multi-stage sampling technique was employed, with 45 questionnaires administered on every house that fell within the odd-numbered sequence. The wards surveyed included Asukuna (7 questionnaires), Agbedeadodo (12

questionnaires), Ayeye (9 questionnaires), Idikan (5 questionnaires), Olorisaoko (5 questionnaires), and Abebi (7 questionnaires).

Ibadan South East LGA: Multi-stage sampling was used, with 80 questionnaires administered on every house that fell within the odd-numbered sequence. The wards surveyed included Ogunmola (11 questionnaires), Isale-Ijebu (9 questionnaires), Oranyan (9 questionnaires), Odo-Oluokun (8 questionnaires), Olukoyi (10 questionnaires), Kudeti (7 questionnaires), Adesola (10 questionnaires), Oyapidan (9 questionnaires), and Olunloyo (7 questionnaires).

Ibadan South West LGA: A multi-stage sampling technique was applied, with 94 questionnaires administered on every house that fell within the odd-numbered sequence. The wards surveyed included Popo-Iyemoja (12 questionnaires), Isale-Osi (12 questionnaires), Foko (12 questionnaires), Aperin (10 questionnaires), Agbokojo (10 questionnaires), Itamaya (10 questionnaires), Alaadorin (10 questionnaires), Bode Area (9 questionnaires), and Amunigun (9 questionnaires).

**Table 3.1b: Shows the Local Government and Sample Size Distribution**

S/N	Ibadan Metropolis	Number of House (LGA)	Percentage (%)	Sample Size Distribution	No of Questionnaire
	Ibadan North	176,502	0.0005	88.3	88
	Ibadan North East	187,820	0.0005	93	93
	Ibadan North West	90,473	0.0005	45	45
	Ibadan South East	159,241	0.0005	79.6	80
	Ibadan South West	168,020	0.0005	94	94
	<b>Total</b>	<b>782,056</b>		<b>400</b>	<b>400</b>

Source: Author's Field Survey, 2024

**Criteria for the Selection of Informal Settlement in the Study Area as follows:**

1. **Unauthorised or Informal Nature:** Informal settlements are typically established without proper legal approval or documentations from the relevant authorities. They may be formed on public or private land without the necessary permits or land tenure rights.
2. **Lacks of Basic Services:** Informal settlements often lack access to essential services that are crucial for decent standard of living. This includes piped water, sanitation facilities, electricity, solid waste management, and proper drainage systems. In most cases residents have to rely on informal means of accessing these services or have limited access to them<sup>5</sup>.
3. **Inadequate Housing Conditions:** Informal settlements are often characterized by substandard housing conditions. This can include makeshift structures made from scrap

materials that do not provide sufficient protection from the elements, and the absence of proper infrastructure like roads and pathways.

4. **Land Tenure Insecurity:** Many residents of informal settlements live with the constant risk of eviction or displacement due to the lack of legal recognition of secure land tenure rights. In some cases, they may be living on land that is owned by someone else or subject to conflicting land claims<sup>5</sup>.
5. **Marginalised or Disadvantaged Populations:** Informal settlements are often home to marginalised or disadvantaged populations who face social or economic challenges. This can include low-income households, migrant workers, displaced persons, ethnic minorities, or other vulnerable groups. These populations may have limited access to education, healthcare, employment opportunities, and other essential services.
6. **Spatial and Planning Considerations:** Informal settlements are often characterised by their haphazard or unplanned layout. They lack formal urban planning framework, resulting in inadequate infrastructure, congestion, and poor accessibility. Location of informal settlements may be in areas prone to natural hazards or lacking in a proximity to commercial centres, schools, and other amenities<sup>5</sup>.

**Table 3.2: Political Wards in Ibadan North Local Government Area and method of Questionnaire Administration.**

<b>Ward No</b>	<b>Neighbourhood/Area</b>
	Beere, Kanike, Agbadagbadu, Oke-Are, Ode-Oye
	Adeoye, Inalende, Oniyanrin, Oloro-Oke
	Adeoyo, Yemetu, OkeAremo, IsalaAffa
	Itu-tabu, Idiomo, Oje, Igosun, Kube, Abenla, Aliwo, Total Garden, NTA Area
	Bashorun, Oluwo, Ashi, Akingbola, Ikolaba, Gate
	Sabo
	OkeAremo, Coca-Cola, Oremeji
	Sango, Ijokodo
	Mokola, Ago-Tapa, Premier Hotel
	Bodija, Secretariat, Awolowo, Obasa, Sanusi
	Samonda, Polytechnic, University of Ibadan
	Agbowo, Bodija Market, Oju-Irin, Barika, Iso-pako, Lagos-Ibadan Expressway
	<b>Population census 2006 → 308,119</b>
	<b>Population projection 2022 → 440,400</b>

Source<sup>3</sup>.

**Table 3.3: Political Wards in Ibadan North East Local Government Area and method of Questionnaire Administration.**

Ward No	Neighbourhood/Area
	Odo-Osun, Labiran
	OgboriEfon, Ita-Baale, Oranyan, Beyerunka
	Kosodo, Labo, Alafara
	Adekile, Aremo, OritaAperin
	Labiran-Aderogba, Beyerunka
	OjeAderogba, Alafara
	Oke Offa, Atipe, Oja-Igbo, Aremo-Alafara, Ajegede
	Odo –Aje, Padi, Alase, Aremo, Ajibade
	Koloko, Agugu, Oke Ibadan, Idi-Obi
	Oje- Irefin, Ita Akinloye, Baba –Saale, Padi
	Iwo Road, Abayomi, Basorun, Idi-Ape, BCOS Quarters
	Part of Irefin, Agodi-Gate, Oluyoro, Gbenla, Oke-Adu, Aromolaran, Onipepeye
	➤ <b>Population census 2006</b> <span style="float: right;"><b>331,444</b></span>
	➤ <b>Population projection 2022</b> <span style="float: right;"><b>473,700</b></span>

Source<sup>3</sup>.

**Table 3.4: Political Wards in Ibadan North West Local Government Area and method of Questionnaire Administration.**

<b>Ward No</b>	<b>Neighbourhood/Area</b>
	Asukuna, Alekuso, Bere
	Agbedeadodo, Oke-Are, Opoyeosa
	Ayeye, Agbeni
	Idikan, Ori-Eru
	Olorisaoko, Oke-Padi, Feleye
	Abebi
	Dugbe, Ekotedo, Adamasingba
	Inalende, Atowoda, Omitowoju, Ode-Olo (Left)
	Onireke, Lekan-Salami, stadium, Afonta
	Onireke GRA, Link Reservation
	Eleyele Industrial Estate, Letmuck Barracks, Eleeyele, Benjamin, Eleyele Police Barracks, Jericho GRA, Idi-ishin, Nihort Quarters
	Olopomewa, Ijokodo, Eleyele Water works, Askar Paints
	<b>Population census 2006→154,029</b>
	<b>Population projection 2022→220,100</b>

Source<sup>3</sup>.

**Table 3.5: Political Wards in Ibadan South East Local Government Area and method of Questionnaire administration.**

<b>Ward No</b>	<b>Neighbourhood/Area</b>
	Oke-Dada, Ogunmola, Oleyo, Oja Oba, Oderinlo
	Oja Oba Kure, Isale-Ijebu, Idi Arere, Omiyale, Ita-Koto, Lako
	Ita-Agbakin, Kobamoje, Oranyan, Kubiowu, EsuAwele
	Kobomoje, OdoOkun, Ogundepo Area
	Labo, Eleta, Olukoyi, ItaEge, Idi-Aro, Agbongbon
	Labo, Elekuro, Asanike, Ayedaade, Modina
	Orita-Aperin, Oniyere, Adesola, Tafa-Adeoye Area
	Odinjo, Eleta, Olomi, Oyapidan
	Oke-Odo, Kudeti, Olunloyo, Adelabu, Adebioyon, Anirin
	Oluokun, Oke Ola, Owode, Olomi, Odo Oba, Sanyo
	OkeOdo, Molete, Idi Arere, Kudeti, Yejide, Bode, Odo Oba, Elere, Osungbade, Kereru, Sanyo
	Felele, Orita-Challenge, Olorunsogo, Scout Camp, Falaana Petrol Station, Adelabu Shopping Complex
	<b>Population census 2006→266,457</b>
	<b>Population projection 2022→380,800</b>

Source<sup>3</sup>.

**Table 3.6: Political Wards in Ibadan South West Local Government Area and method of Questionnaire Administration.**

<b>Ward No</b>	<b>Neighbourhood/Area</b>
	Bere, Past of Orita-Merin
	Gege Area, Isale-Osi
	Idi-Arere, Isale-Ijebu Area
	Popo- Iyemoja, Bode Area
	Foko, Isale-Asata, Aperin, Alaadorin
	Part of Foko, Itamaya
	Agbokojo, Amunigun, Agbeni
	Oke-Bola, 7day, Adventise, Iyaganku, Dugbe, Ogunpa, Gbaji
	Molete, Osansami, Anfani, College Crescent
	Oke Ado, Joyce B, Liberty Area
	Challenge, Ring Road, Elewura Area
	Odo-Ona, Apata, Gbekuba, Aleshinloye Area, Alalubosa
	<b>Population census 2006→ 283,098</b>
	<b>Population projection 2022→404,600</b>

Source<sup>3</sup>.

### **3.5 Description of the Research Instrument**

The Research instrument that was used in this study was a questionnaire. The questionnaire is categorised into 5 sections; the first section contains questions on the demography of the respondents such as gender, age, educational qualification, years of experience etc. The second section is on the socio-economic characteristics of residents of informal settlements in Ibadan metropolis, the third section is on the trends in residential property rental value of informal settlements identified between year 2012 to 2022, the fourth section is on the factors responsible for the informal settlement in the study area while the fifth section is on the effect of informal settlement on residential property rental value. The questionnaire is measured in rating scale of 5 likert scale of strongly disagree = 5, Disagree = 4, Neither Agree nor Disagree =3, Agree =2 and Strongly Agree = 1.

### **3.6 Validity of the Instrument**

The validity of the research instrument (questionnaire) which essentially measures the characteristics of what one actually sets out to measure. The research instrument was validated by the researcher's supervisor for content consistency and in the context of research objectives before the questionnaire was administered to all chosen respondents' for the study.

### **3.7 Reliability of the Instrument**

The reliability of the research instrument was carried out using the Cronbach Alpha test. A reliability score of 0.83 was gotten for this study which is an acceptable value since it is higher than 0.5.

### 3.8 Method of Data Collection

Objective 1: Identify the socio-economic characteristics of residents of informal settlements in Ibadan metropolis.

#### **Data Required:**

- Demographic information: age, gender, level of education, marital status, household size, and income level of the respondents.
- Socio-economic characteristics: employment status, type of occupation, years of residence in informal settlements, and housing conditions.

**Method of Collection:** The data was collected using a structured questionnaire designed to capture the socio-economic characteristics of residents. The researcher and two trained research assistants distributed and administered the questionnaires directly to household heads or knowledgeable adults in the selected informal settlement areas. The questionnaires were carefully filled by the respondents with supervision from the researcher to ensure accuracy and completeness.

Objective 2: Examine the trends in residential property rental value of informal settlements identified between the year 2012 to 2022.

**Data Required:**

- Historical rental value data for informal settlements from 2012 to 2022.
- Information on housing attributes (e.g., type of housing, quality, and amenities).
- Rental value trends and fluctuations.

**Method of Collection:** Historical rental value data was collected from registered estate surveying and valuation firms in Ibadan. Secondary data such as rent price records, property value databases, and previous research reports were gathered. Additionally, primary data was collected through the questionnaire, where respondents provided information about their current rental rates and how these have changed over the period.

Objective 3: Identify the factors responsible for informal settlements in the study area.

**Data Required:**

- Factors contributing to informal settlements (e.g., inadequate infrastructure, population density, lack of land availability, and housing quality).
- Socio-economic, environmental, and institutional factors influencing informal settlements.

**Method of Collection:** The questionnaire contained a section asking respondents to indicate the factors contributing to the emergence of informal settlements. Research assistants collected this data through structured interviews and questionnaire surveys

with residents in identified informal settlement areas.

Objective 4: Determine the impact of informal settlements on residential property rental value.

**Data Required:**

- Rental value data before and after informal settlements became prominent.
- Housing quality, amenities, and infrastructure in informal settlement areas.
- Expert opinions from Estate Surveyors and Valuers on the impact of informal settlements on property rental values.

**Method of Collection:** Rental value data was collected from household heads through questionnaires. Additionally, interviews were conducted with 34 principal partners from registered estate surveying and valuation firms to gather expert insights on the impact of informal settlements on rental values. The data was analyzed using Time Series Analysis and Analysis of Variance (ANOVA) to determine significant trends and relationships.

### 3.9 Method of Data Analysis

Objective 1: Identify the socio-economic characteristics of residents of informal settlements in Ibadan metropolis.

**Analysis Method:** Descriptive statistics such as frequency tables, percentages, and means were used to summarize and present the socio-economic characteristics of respondents.

Objective 2: Examine the trends in residential property rental value of informal settlements identified between the years 2012 to 2022.

**Analysis Method:** Time Series Analysis was employed to examine the trends in rental values from 2012 to 2022. The data collected on rental values over the years was assessed to identify fluctuations, trends, and any significant changes.

Objective 3: Identify the factors responsible for informal settlements in the study area.

**Analysis Method:** Descriptive statistics, including frequency counts and percentages, were used to identify and rank the factors responsible for informal settlements based on the responses from the questionnaire.

Objective 4: Determine the impact of informal settlements on residential property rental value.

**Analysis Method:** Analysis of Variance (ANOVA) was applied to test the significance of differences in rental values across different levels of informal settlement characteristics. This method was used to assess how informal settlements influenced rental values, considering factors such as infrastructure, housing quality, and population density.

## Endnotes

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## Chapter Four

### Results and Discussion of Findings

This chapter is on data analysis, presentation of results and discussion of findings. The present study examines Impact of Informal Settlement on Residential Rental Values in Ibadan Metropolis Nigeria. For the analysis, the demographic characteristics of respondents were done using descriptive statistics, frequency tables, percentages, mean and standard deviation. The research questions were answered using inferential statistics such as Time series and ANOVA. A total number of 360 questionnaires were filled properly and returned out of 400 questionnaires administered on the respondents which make it 90% retrieval rate, and the entire 34 questionnaires administered on the firms of registered Estate Surveyors and Valuers practicing in Ibadan were properly filled and returned.

**Table 4.1 Distribution of Questionnaire and Retrieval**

s/n	Respondent	Total Distributed	Total Retrieved
1	Ibadan North	88	81(22.5%)
2	Ibadan North East	93	86(23.9%)
3	Ibadan North West	45	38(10.6%)
4	Ibadan South East	80	73(20.3%)
5	Ibadan South West	94	82(22.8%)
	<b>Total</b>	<b>400</b>	<b>360 (100.0)</b>
6	Estate Surveyor and Valuer	34	34(100.0)
	<b>GRAND TOTAL</b>	<b>434</b>	<b>394(100%)</b>

Source: Author's Field Survey, 2024

## 4.2 Socio-economic Characteristics of Respondents

**Table 4.2a Demographic Table for Respondents**

Demographic Characteristic							
Gender of Respondents	IB\N	IB/NE	IB/NW	IB/SE	IB/SW	Value	Percentage
<b>Male</b>	52	63	21	51	66	253	61.9
<b>Female</b>	29	23	17	22	16	107	38.1
<b>Total</b>	<b>81</b>	<b>86</b>	<b>38</b>	<b>73</b>	<b>82</b>	<b>360</b>	<b>100.0</b>
Marital Status							
<b>Single</b>	53	59	21	42	47	222	61.7
<b>Married</b>	23	21	10	25	31	110	30.6
<b>Divorced</b>	4	3	3	5	4	19	5.3
<b>Widow</b>	1	2	4	1	0	9	2.5
<b>Total</b>	<b>81</b>	<b>86</b>	<b>38</b>	<b>73</b>	<b>82</b>	<b>360</b>	<b>100.0</b>
Age of Respondents							
<b>Less than 18 years</b>	41	44	21	37	43	186	44.7
<b>19-30 years</b>	23	19	9	22	20	93	20.3
<b>31-45 years</b>	11	13	5	10	14	53	22.5
<b>46 years and above</b>	6	10	3	4	5	28	12.5
<b>Total</b>	<b>81</b>	<b>86</b>	<b>38</b>	<b>73</b>	<b>82</b>	<b>360</b>	<b>100</b>
Occupation of Respondents							
<b>Trading</b>	36	38	23	23	21	141	39.2
<b>Artisan</b>	43	28	10	37	47	165	45.8
<b>Technician</b>	2	14	3	10	10	39	10.8
<b>Civil servant</b>		6	2	3	4	15	4.2
<b>Total</b>	<b>81</b>	<b>86</b>	<b>38</b>	<b>73</b>	<b>82</b>	<b>360</b>	<b>100</b>
Education Level							
<b>B.Sc/HND</b>	3	2	1	4	4	14	3.9
<b>First School Leaving Cert</b>	25	23	13	20	21	102	28.3
<b>WASC/GCE/NECO</b>	35	31	19	38	43	166	46.1

<b>NCE/OND</b>	18	30	5	11	14	78	21.7
<b>Total</b>	<b>81</b>	<b>86</b>	<b>38</b>	<b>73</b>	<b>82</b>	<b>360</b>	<b>100</b>
<hr/>							
Income Level							
<b>Below N15,000</b>	25	20	13	22	21	101	28.1
<b>N16,000-N40,000</b>	51	63	20	48	57	239	66.4
<b>N41,000-N100,000</b>	5	3	5	3	4	20	5.5
<b>Total</b>						-	-
	<b>81</b>	<b>86</b>	<b>38</b>	<b>73</b>	<b>82</b>	<b>360</b>	<b>100</b>
<hr/>							
Ownership Status							
<b>Freehold interest</b>	15	12	13	9	17	66	18.3
<b>Leasehold Interest</b>	66	74	25	64	65	294	81.7
<b>Total</b>	<b>81</b>	<b>86</b>	<b>38</b>	<b>73</b>	<b>82</b>	<b>360</b>	<b>100.0</b>

**Source: Author's Field Survey, 2024**

Findings from the table above revealed that males were 253 (61.9%) while females were 107 (38.1%). This male predominance may be attributed to the socio-economic dynamics within Ibadan Metropolis, where men are often more engaged in activities such as property transactions, trading, and informal settlement development. In societies like Nigeria, men typically assume decision-making roles regarding housing and land, which could explain their higher representation in this study. In terms of marital status, 222 (61.7%) of respondents were married, followed by 110 (30.6%) who were single. A smaller percentage comprised divorced respondents, 19 (5.3%), and widowed respondents, 9 (2.5%). The high proportion of married individuals reflects the nature of informal settlements, where families seek affordable housing options. Single individuals, though significant, are fewer, likely due to their preference for more flexible and often less permanent living arrangements.

Respondents aged 19–30 years were 186 (44.7%), followed by those aged 31–45 years at 53 (22.5%). Younger respondents dominated the informal settlements, which may have resulted from the affordability of such areas and the mobility of this demographic. Older age groups, particularly those above 46 years, 28 (12.5%), were fewer, possibly due to their preference for more stable and organized environments. In terms of occupation, the majority were artisans who made up 165 (45.8%), followed by traders at 141 (39.2%). Technicians accounted for 39 (10.8%), while civil servants constituted the smallest group at 15 (4.2%). The predominance of artisans and traders reflected the informal economy's role in driving settlement patterns, as these professions typically required proximity to markets and clients rather than formal housing.

Most respondents held secondary education qualifications (WASC/GCE/NECO), accounting for 166 (46.1%), while 102 (28.3%) had only primary education. Those with tertiary qualifications, such as NCE/OND (78, 21.7%) or B.Sc/HND (14, 3.9%), were fewer. This suggests that the informal settlement population is characterized by limited formal education, which aligns with their engagement in low-income occupations. The majority of respondents earned between N16,000 and N40,000 monthly, representing 239 (66.4%), while those earning below N15,000 accounted for 101 (28.1%). Only 20 (5.5%) earned more than N41,000. The prevalence of low-income earners highlighted the economic constraints driving individuals to reside in informal settlements where rental values were more affordable. Leasehold interests dominated the ownership status, with 294 (81.7%), compared to 66 (18.3%) who held freehold interests. This indicated that most residents did not own the land they occupied, reflecting the transient and insecure nature of informal settlements.

**Table 4.2b. Demographic Table for Estate Surveyors and Valuers**

<b>Demographic Characteristic</b>		<b>Value</b>	<b>Percentage</b>
<b>Gender of Respondents</b>	Male	21	61.9
	Female	13	38.1
	<b>Total</b>	<b>34</b>	<b>100.0</b>
<b>Marital Status</b>	Single	7	30.6
	Married	27	61.7
	<b>Total</b>	<b>34</b>	<b>100.0</b>
<b>Age of Respondents</b>	31-45 years	26	63.3
	46 years and above	8	35.7
	<b>Total</b>	<b>34</b>	<b>100</b>
<b>Education Level</b>	B.Sc	14	33.9
	HND	17	48.3
	OND	3	17.8
	<b>Total</b>	<b>34</b>	<b>100</b>
<b>Professional Experience (Years)</b>	1-5 years	17	50.0
	6-10 years	8	23.5
	11-15 years	3	8.8
	16-20 years	4	11.8
	21 years and above	2	5.9
	<b>Total</b>	<b>34</b>	<b>100.0</b>
<b>Professional Qualification</b>	ANIVS	22	64.7
	FNIVS	12	35.3
	<b>Total</b>	<b>34</b>	<b>100.0</b>

**Source: Author's Field Survey, 2024**

Findings from the table above revealed that among the estate surveyors and valuers, males constituted 21 (61.9%), while females represented 13 (38.1%). This gender disparity mirrors broader trends in Nigeria's professional workforce, where male dominance is more pronounced in technical and field-based professions. The majority of respondents, 27 (61.7%), were married, while single professionals were 7 (30.6%). The dominance of married individuals suggested that estate surveyors and valuers tend to establish families, which aligns with their more stable and structured career paths.

Most professionals, 26 (63.3%) fell within the 31–45 age range, while those aged 46 years and above accounted for 8 (35.7%). The high representation of younger professionals reflected the growth of the field and the active engagement of mid-career individuals in the profession. Most professionals, 17 (48.3%) possessed an HND qualification, while 14 (33.9%) were B.Sc holders and 3 (17.8%) held OND qualifications. This educational profile aligned with the entry requirements for professional practice in estate management in Nigeria. Half of the respondents, 17 (50%), had 1–5 years of experience, while 8 (23.5%) had 6–10 years. Only a small fraction, 2 (5.9%), had more than 20 years of experience. This distribution indicated a relatively youthful profession, with many practitioners at early career stages.

A majority, 22 (64.7%), held the Associate Membership of the Nigerian Institution of Estate Surveyors and Valuers (ANIVS), while 12 (35.3%) were fellows (FNIVS). The higher proportion of ANIVS members reflected the inclusion of newer entrants and mid-career professionals in the survey.

### 4.3 Trends in residential property rental value of informal settlements between 2012 - 2022

**Table 4.3a: Trend in Residential Property Rental Values in Ibadan North East**

Types of Building	2012 #	2013 #	2014 #	2015 #	2016 #	2017 #	2018 #	2019 #	2020 #	2021 #	2022 #
<b>A room self-contained</b>	65,000	68,000	75,000	80,000	85,000	87,000	95,000	98,000	110,000	130,000	150,000
<b>A room and parlour tenement</b>	80,000	85,000	90,000	95,000	98,000	110,000	120,000	130,000	140,000	160,000	180,000
<b>2 bedroom flat</b>	100,000	105,000	110,000	115,000	120,000	125,000	140,000	150,000	170,000	185,000	210,000
<b>3 bedroom flat</b>	110,000	120,000	130,000	135,000	160,000	180,000	200,000	220,000	250,000	270,000	300,000
<b>4 bedroom flat</b>	180,000	220,000	250,000	280,000	320,000	340,000	360,000	380,000	420,000	450,000	480,000
<b>Bungalow</b>	250,000	300,000	350,000	400,000	450,000	500,000	550,000	600,000	650,000	700,000	750,000

**Source:** Author's computation from Estate Surveyors and Valuers' Firms within Ibadan Metropolis.

The analysis of rental trends in Ibadan North East from 2012 to 2022 revealed a consistent increase across all property types. For instance, the rental value of a room self-contained rose from ₦65,000 in 2012 to ₦150,000 in 2022, representing a 130.8% increase over the decade. Similarly, the rent for a two-bedroom flat increased from ₦100,000 in 2012 to ₦210,000 in 2022,

while a three-bedroom flat saw a rise from ₦110,000 to ₦300,000 during the same period. Bungalows experienced the most significant growth, with rental values climbing from ₦250,000 in 2012 to ₦750,000 in 2022, a 200% increase. This upward trend underscores the growing demand for residential properties and the increasing cost of living in the area.

**Table 4.3b: Trend in Residential Property Rental Values in the Ibadan North**

Types of Building	2012 #	2013 #	2014 #	2015 #	2016 #	2017 #	2018 #	2019 #	2020 #	2021 #	2022 #
<b>A room tenement</b>	25,000	30,000	35,000	40,000	45,000	45,000	50,000	50,000	55,000	55,000	55,000
<b>A room and parlour tenement</b>	50,000	50,000	55,000	55,000	60,000	60,000	60,000	65,000	65,000	65,000	70,000
<b>2 bedroom flat</b>	80,000	80,000	80,000	90,000	90,000	95,000	95,000	100,000	100,000	110,000	110,000
<b>3 bedroom flat</b>	100,000	110,000	110,000	110,000	110,000	120,000	120,000	130,000	130,000	140,000	150,000

**Source:** Author's computation from Estate Surveyors and valuers' Firms within Ibadan Metropolis.

In Ibadan North, the trend in residential property rental values exhibited a more gradual increase compared to Ibadan North East. The rent for a room tenement increased from ₦25,000 in 2012 to ₦55,000 in 2022, while a room and parlour tenement rose from ₦50,000 to ₦70,000 over the same period. A two-bedroom flat experienced a moderate rise from ₦80,000 in 2012 to ₦110,000 in 2022, and a three-bedroom flat saw an increase from ₦100,000 to ₦150,000. The

relatively slower growth rates suggest that Ibadan North remains more affordable compared to its eastern counterpart, likely due to differences in location attractiveness and socio-economic factors.

**Table 4.3c: Trend in Residential Property Rental Value in Ibadan South East**

Types of Building	2012 #	2013 #	2014 #	2015 #	2016 #	2017 #	2018 #	2019 #	2020 #	2021 #	2022 #
<b>A room tenement</b>	30,000	30,000	35,000	35,000	45,000	45,000	55,000	55,000	60,000	60,000	65,000
<b>A room and parlour tenement</b>	50,000	55,000	55,000	55,000	65,000	65,000	70,000	70,000	75,000	75,000	80,000
<b>2 bedroom flat</b>	100,000	100,000	110,000	110,000	130,000	130,000	150,000	150,000	170,000	170,000	200,000
<b>3 bedroom flat</b>	100,000	110,000	110,000	120,000	130,000	150,000	150,000	170,000	180,000	200,000	250,000

**Source:** Author's computation from Estate Surveyors and valuers' Firms within Ibadan Metropolis

In Ibadan South East, residential property rental values followed a steady upward trajectory between 2012 and 2022. The rental value for a room tenement increased from ₦30,000 in 2012 to ₦65,000 in 2022, while a room and parlour tenement rose from ₦50,000 to ₦80,000 during the same period. The rent for a two-bedroom flat grew significantly, rising from ₦100,000 in 2012 to ₦200,000 in 2022. Similarly, the rental value of a three-bedroom flat saw a substantial increase, doubling from ₦100,000 to ₦250,000. These increments indicate rising demand and economic adjustments influencing property rents in the area, which likely reflect a growing population and urban development pressures.

**Table 4.3d: Trend in Residential Property Rental Values in Ibadan South West**

Types of Building	2012 #	2013 #	2014 #	2015 #	2016 #	2017 #	2018 #	2019 #	2020 #	2021 #	2022 #
<b>A room tenement</b>	30,000	30,000	35,000	35,000	45,000	45,000	55,000	55,000	60,000	60,000	65,000
<b>A room and parlour tenement</b>	50,000	55,000	55,000	55,000	65,000	65,000	70,000	70,000	75,000	75,000	80,000
<b>2 bedroom flat</b>	100,000	100,000	110,000	110,000	130,000	130,000	150,000	150,000	170,000	170,000	200,000
<b>3 bedroom flat</b>	100,000	110,000	110,000	120,000	130,000	150,000	150,000	170,000	180,000	200,000	250,000

**Source:** Author's computation from Estate Surveyors and valuers' Firms within Ibadan

Metropolis

Ibadan South West also experienced a steady rise in rental values across property types from 2012 to 2022. A room tenement increased from ₦30,000 to ₦65,000, while a room and parlour tenement rose from ₦50,000 to ₦80,000 over the same period. The rent for a two-bedroom flat doubled from ₦100,000 in 2012 to ₦200,000 in 2022, and a three-bedroom flat rose from ₦100,000 to ₦250,000. The consistent rise across all property types highlights the growing desirability of the area and aligns with broader trends in the Ibadan metropolis regarding urban expansion and population influx.

**Table 4.3e: Trend in Residential Property Rental Value in Ibadan North West**

Types of Building	2012 #	2013 #	2014 #	2015 #	2016 #	2017 #	2018 #	2019 #	2020 #	2021 #	2022 #
<b>A room tenement</b>	30,000	30,000	35,000	35,000	45,000	45,000	55,000	50,000	55,000	60,000	65,000
<b>A room and parlour tenement</b>	50,000	55,000	55,000	55,000	65,000	65,000	70,000	70,000	75,000	75,000	80,000
<b>2 bedroom flat</b>	100,000	100,000	110,000	110,000	130,000	130,000	150,000	150,000	170,000	170,000	200,000
<b>3 bedroom flat</b>	100,000	110,000	110,000	120,000	130,000	150,000	150,000	170,000	180,000	200,000	250,000

**Source:** Author's computation from Estate Surveyors and valuers' firms within Ibadan Metropolis.

The rental values for residential properties in Ibadan North West displayed a similar growth pattern to those in Ibadan South East and South West. The rent for a room tenement increased from ₦30,000 in 2012 to ₦65,000 in 2022, while a room and parlour tenement grew from ₦50,000 to ₦80,000 during the same period. A two-bedroom flat saw its rental value double from ₦100,000 to ₦200,000, and a three-bedroom flat experienced a rise from ₦100,000 in 2012 to ₦250,000 in 2022. These figures reflect the gradual appreciation of rental values over the decade, likely driven by increasing urbanization and demand for affordable housing options in the area.

#### 4.4. Factors Responsible for the Informal Settlements

**Table 4.4a: Factors influencing Residential Rental Values in an Informal Settlement within Ibadan North LGA.**

Factors	No.	VH	H	UD	VL	L	Mean
<b>Poverty</b>	81	1	1	2	48	37	4.3409
<b>Rapid urbanisation and influx of people into Ibadan metropolis</b>	81	1	1	8	42	36	4.2614
<b>Ineffective housing policies</b>	81	2	2	4	46	34	4.2273
<b>Informal land market</b>	81	0	3	1	60	24	4.1932
<b>Discrimination and marginalization</b>	81	2	1	5	50	30	4.1932
<b>Inefficient public administration and environmental management</b>	81	1	3	5	48	31	4.1932
<b>High cost of building materials</b>	81	0	1	3	63	21	4.1818
<b>Conflict and natural disaster primary to displacement and movement of people into more safer place</b>	81	1	4	4	48	31	4.1818
<b>Rapid industrialization</b>	81	0	6	7	47	28	4.0341
<b>Lack of good financing schemes for housing project</b>	81	0	7	7	45	29	4.0114

Source: Author's Field Survey, 2024

From the analysis in Table, above it can be deduced that the factors influencing Residential rental values in an Informal settlement within Ibadan Metropolis are analyzed using descriptive statistics and the data shown has revealed that one of the highest factors are Population density, Infrastructure development, Housing quality, Administrative division and structural factors having a means score 4.3409, 4.2614, 4.2273, 4.1932, 4.1932 respectively.

**Table 4.4b: Factors influencing Residential Rental Values in an Informal Settlement within Ibadan North East LGA.**

Factors	No.	VH	H	UD	VL	L	Mean
<b>Poverty</b>	86	1	1	2	37	34	5.4531
<b>Rapid urbanisation and influx of people into Ibadan metropolis</b>	86	1	1	8	35	30	5.4232
<b>Ineffective housing policies</b>	86	2	2	4	33	28	4.0652
<b>Informal land market</b>	86	0	3	1	39	24	4.9763
<b>Discrimination and marginalization</b>	86	2	1	5	50	30	3.8932
<b>Inefficient public administration and environmental management</b>	86	1	3	5	48	31	3.7932
<b>High cost of building materials</b>	86	0	1	3	63	21	3.4818
<b>Conflict and natural disaster primary to displacement and movement of people into more safer place</b>	86	1	4	4	48	31	3.1818
<b>Rapid industrialization</b>	86	0	6	7	47	28	3.0341
<b>Lack of good financing schemes for housing project</b>	86	0	7	7	45	29	3.0114

Source: Author's Field Survey, 2024

From the analysis in the Table above, it can be deduced that the factors influencing Residential rental values in an Informal settlement within Ibadan Metropolis are analyzed using descriptive statistics and the data shown has revealed that one of the highest factors are Population density, Infrastructure development, Housing quality, Administrative division and structural factors having a means score 5.4531, 5.4232, 4.0652, 4.9763, 3.8932 respectively.

**Table 4.4c: Factors influencing Residential Rental Values in an Informal Settlement within Ibadan North West LGA.**

Factors	No.	VH	H	UD	VL	L	Mean
<b>Poverty</b>	38	1	1	2	37	34	2.9801
<b>Rapid urbanisation and influx of people into Ibadan metropolis</b>	38	1	1	8	35	30	2.9765
<b>Ineffective housing policies</b>	38	2	2	4	33	28	2.8764
<b>Informal land market</b>	38	0	3	1	39	24	2.6903
<b>Discrimination and marginalization</b>	38	2	1	5	50	30	2.5878
<b>Inefficient public administration and environmental management</b>	38	1	3	5	48	31	2.5698
<b>High cost of building materials</b>	38	0	1	3	63	21	2.3972
<b>Conflict and natural disaster primary to displacement and movement of people into more safer place</b>	38	1	4	4	48	31	2.2372
<b>Rapid industrialization</b>	38	0	6	7	47	28	2.1233
<b>Lack of good financing schemes for housing project</b>	38	0	7	7	45	29	2.1098

Source: Author's Field Survey, 2024

From the analysis in the Table above, it can be deduced that the factors influencing Residential rental values in an Informal settlement within Ibadan Metropolis are analyzed using descriptive statistics and the data shown has revealed that one of the highest factors are Population density, Infrastructure development, Housing quality, Administrative division and structural factors having a means score 2.9801, 2.9765, 2.5878, 2.5698, 2.3972 respectively.

**Table 4.4d: Factors influencing Residential Rental Values in an Informal Settlement within Ibadan South East LGA.**

Factors	No.	VH	H	UD	VL	L	Mean
<b>Poverty</b>	73	1	1	2	37	34	2.9801
<b>Rapid urbanisation and influx of people into Ibadan metropolis</b>	73	1	1	8	35	30	2.9765
<b>Ineffective housing policies</b>	73	2	2	4	33	28	2.8764
<b>Informal land market</b>	73	0	3	1	39	24	2.6903
<b>Discrimination and marginalization</b>	73	2	1	5	50	30	2.5878
<b>Inefficient public administration and environmental management</b>	73	1	3	5	48	31	2.5698
<b>High cost of building materials</b>	73	0	1	3	63	21	2.3972
<b>Conflict and natural disaster primary to displacement and movement of people into more safer place</b>	73	1	4	4	48	31	2.2372
<b>Rapid industrialization</b>	73	0	6	7	47	28	1.1233
<b>Lack of good financing schemes for housing project</b>	73	0	7	7	45	29	0.1098

Source: Author's Field Survey, 2024

From the analysis in the Table above, it can be deduced that the factors influencing Residential rental values in an Informal settlement within Ibadan Metropolis are analyzed using descriptive statistics and the data shown has revealed that one of the highest factors are Population density, Infrastructure development, Housing quality, Administrative division and structural factors having a means score 2.9801, 2.9765, 2.5878, 2.5698, 2.3972 respectively.

**Table 4.4e: Factors influencing Residential Rental Values in an Informal Settlement within Ibadan South East LGA.**

Factors	No.	VH	H	UD	VL	L	Mean
<b>Poverty</b>	82	1	1	2	37	34	3.4531
<b>Rapid urbanisation and influx of people into Ibadan metropolis</b>	82	1	1	8	35	30	3.4232
<b>Ineffective housing policies</b>	82	2	2	4	33	28	3.0652
<b>Informal land market</b>	82	0	3	1	39	24	2.9763
<b>Discrimination and marginalization</b>	82	2	1	5	50	30	2.8932
<b>Inefficient public administration and environmental management</b>	82	1	3	5	48	31	2.7932
<b>High cost of building materials</b>	82	0	1	3	63	21	2.4818
<b>Conflict and natural disaster primary to displacement and movement of people into more safer place</b>	82	1	4	4	48	31	2.1818
<b>Rapid industrialization</b>	82	0	6	7	47	28	2.0341
<b>Lack of good financing schemes for housing project</b>	82	0	7	7	45	29	2.0114

Source: Author's Field Survey, 2024

From the analysis in the Table above, it can be deduced that the factors influencing Residential rental values in an Informal settlement within Ibadan Metropolis are analyzed using descriptive statistics and the data shown has revealed that one of the highest factors are Population density, Infrastructure development, Housing quality, Administrative division and structural factors having a means score 3.4531, 3.4232, 3.0652, 2.9763, 2.8932 respectively.

#### 4.5 Impact of Informal Settlement of Residential Property Rental Value

**Table 4.5a: Impact of Informal Settlement on Residential Property Values in Ibadan North**

Physical Characteristics	No.	Minimum	Maximum	Range	Sum	Mean
<b>Haphazard housing construction</b>	81	1.00	5.00	2.00	395.00	4.4886
<b>Improper co-ordination of bodily improvement i.e. excessive stage of – inaccessibility inside the area.</b>	81	1.00	5.00	3.00	393.00	4.4659
<b>Lack of necessary societal and wellbeing infrastructure such as water, electricity, health and education services.</b>	81	1.00	5.00	3.00	387.00	4.3977
<b>Unsanitary conditions</b>	81	1.00	5.00	4.00	383.00	4.3523
<b>It provides a repulsive outlook of the city</b>	81	1.00	5.00	3.00	379.00	4.3068

**Source: Author’s Field Survey, 2024**

Findings from the Table above revealed that the main drivers of Haphazard housing development having a mean score of 4.3523, followed by Improper co-ordination of bodily improvement i.e. excessive stage of – inaccessibility inside the area .having a means score of 4.4659, followed by Lack of necessary societal and wellbeing infrastructure such as water, electricity, health and

education services followed by 4.3977, followed by Unsanitary conditions having a means score of 4.3523 and followed by It provides a repulsive outlook of the city a means score of 4.3068.

**Table 4.5b: Impact of Informal Settlement on Residential Property Values in Ibadan North East**

Physical Characteristics	No.	Minimum	Maximum	Range	Sum	Mean
<b>Haphazard housing construction</b>	86	1.00	5.00	2.00	305.00	3.4886
<b>Improper co-ordination of bodily improvement i.e. excessive stage of – inaccessibility inside the area</b>	86	1.00	5.00	3.00	323.00	3.4659
<b>Lack of necessary societal and wellbeing infrastructure such as water, electricity, health and education services.</b>	86	1.00	5.00	3.00	327.00	3.3977
<b>Unsanitary conditions</b>	86	1.00	5.00	4.00	323.00	3.3523
<b>It provides a repulsive outlook of the city.</b>	86	1.00	5.00	3.00	329.00	3.3068

**Source: Author’s Field Survey, 2024**

Findings from the Table above revealed that the main drivers of Haphazard housing construction having a mean score of 3.3523, followed by Improper co-ordination of bodily improvement i.e. excessive stage of – inaccessibility inside the area having a means score of 3.4659, followed by Lack of necessary societal and wellbeing infrastructure such as water, electricity, health and education services followed by 3.3977, followed by Unsanitary conditions having a means score of 3.3523 and followed by It provides a repulsive outlook of the city having a means score of 3.3068.

**Table 4.5c: Impact of Informal Settlement on Residential Property Values in Ibadan North West**

Physical Characteristics	No.	Minimum	Maximum	Range	Sum	Mean
<b>Haphazard housing construction</b>	38	1.00	5.00	2.00	287.00	2.4886
<b>Improper co-ordination of bodily improvement i.e. excessive stage of – inaccessibility inside the area</b>	38	1.00	5.00	3.00	198.00	1.4659
<b>Lack of necessary societal and wellbeing infrastructure such as water, electricity, health and education services</b>	38	1.00	5.00	3.00	178.00	1.3977
<b>Unsanitary conditions</b>	38	1.00	5.00	4.00	173.00	1.3523
<b>It provides a repulsive outlook of the city</b>	38	1.00	5.00	3.00	163.00	1.3068

**Source: Author’s Field Survey, 2024**

Findings from the Table above showed that the main drivers of Haphazard housing construction having a mean score of 2.4886, followed by Improper co-ordination of bodily improvement i.e. excessive stage of – inaccessibility inside the area a means score of 1.4659, followed by Lack of necessary societal and wellbeing infrastructure such as water, electricity, health and education services followed by 1.3977, followed by Unsanitary conditions having a means score of 1.3523 and followed by It provides a repulsive outlook of the city a means score of 1.3068.

**Table 4.5d: Impact of Informal Settlement on Residential Property Values in Ibadan South East**

Physical Characteristics	No.	Minimum	Maximum	Range	Sum	Mean
<b>Haphazard housing construction</b>	73	1.00	5.00	2.00	487.00	4.3872
<b>Improper co-ordination of bodily improvement i.e. excessive stage of – inaccessibility inside the area</b>	73	1.00	5.00	3.00	438.00	4.3681
<b>Lack of necessary societal and wellbeing infrastructure such as water, electricity, health and education services</b>	73	1.00	5.00	3.00	428.00	4.2544
<b>Unsanitary conditions</b>	73	1.00	5.00	4.00	423.00	4.1456
<b>It provides a repulsive outlook of the city</b>	73	1.00	5.00	3.00	412.00	4.0467

**Source: Author’s Field Survey, 2024.**

This study revealed that the main drivers of Haphazard housing construction having a mean score of 4.3872, followed by Improper co-ordination of bodily improvement i.e. excessive stage of – inaccessibility inside the area having a means score of 4.3681, followed by Lack of necessary societal and wellbeing infrastructure such as water, electricity, health and education services followed by 4.2544, followed by Unsanitary conditions having a means score of 4.1456 and followed by It provides a repulsive outlook of the city having a means score of 4.0467.

**Table 4.5e: Impact of Informal Settlement on Residential Property Values in Ibadan South West**

Physical Characteristics	No.	Minimum	Maximum	Range	Sum	Mean
<b>Haphazard housing construction</b>	82	1.00	5.00	2.00	287.00	2.2372
<b>Improper co-ordination of bodily improvement i.e. excessive stage of – inaccessibility inside the area</b>	82	1.00	5.00	3.00	278.00	2.2281
<b>Lack of necessary societal and wellbeing infrastructure such as water, electricity, health and education services</b>	82	1.00	5.00	3.00	265.00	2.1354
<b>Unsanitary conditions</b>	82	1.00	5.00	4.00	221.00	2.1056
<b>It provides a repulsive outlook of the city</b>	82	1.00	5.00	3.00	186.00	2.0434

**Source: Author’s Field Survey, 2024**

The Table above revealed that the main drivers of Haphazard housing construction having a mean score of 2.2372, followed by Improper co-ordination of bodily improvement i.e. excessive stage of – inaccessibility inside the area having a means score of 2.2281, followed by Lack of necessary societal and wellbeing infrastructure such as water, electricity, health and education services followed by 2.1354, followed by Unsanitary conditions having a means score of 2.1056 and followed by It provides a repulsive outlook of the city having a means score of 2.0434.

## 4.6 Impacts of Informal Settlement on Residential Property Rental Value

**Table 4.6a: Impact of Informal Settlement on Residential Rental Value in Ibadan North**

Impact	No.	VH	H	UD	VL	L	Mean
<b>Poor quality of life</b>	81	0	1	2	50	35	4.3523
<b>Absolute lack of control of development</b>	81	0	2	4	47	35	4.3068
<b>Lack of access to social infrastructure</b>	81	0	2	4	47	35	4.3068
<b>Poor sanitation system</b>	81	1	1	4	48	34	4.2841
<b>Poor drainage network</b>	81	0	1	5	54	28	4.2386
<b>Pressure from environmental hazard such as flood, fire etc</b>	81	0	1	7	50	30	4.2386
<b>Overcrowding</b>	81	2	3	6	39	38	4.2273
<b>Sexual conflict</b>	81	3	1	9	37	38	4.2045
<b>Inadequate and insecure housing and services</b>	81	3	1	6	43	35	4.2045
<b>Violent and unhealthy environment</b>	81	3	1	6	46	32	4.1705
<b>Limited access to adequate health services</b>	81	2	4	6	4	32	4.1364

**Source: Author's Field Survey, 2024**

Findings from the table above revealed that the main impact of informal settlement on residential rental value in the study area are Poor quality of life having a mean score of 4.3523 followed by Absolute lack of control of development and Lack of access to social infrastructure having a means score of 4.3068, Poor sanitation system, Poor drainage network, and Pressure from environmental hazard such as floor, fire etc having the mean score of 4.2841, 4.2386, 4.2273.

**Table 4.6b: Impact of Informal Settlement on Residential Rental Value in Ibadan North East**

Impact	No.	VH	H	UD	VL	L	Mean
<b>Poor quality of life</b>	86	0	1	2	50	35	4.8536
<b>Absolute lack of control of development</b>	86	0	2	4	47	35	4.7699
<b>Lack of access to social infrastructure</b>	86	0	2	4	47	35	4.6438
<b>Poor sanitation system</b>	86	1	1	4	48	34	4.5001
<b>Poor drainage network</b>	86	0	1	5	54	28	4.4876
<b>Pressure from environmental hazard such as floor, fire etc</b>	86	0	1	7	50	30	4.3986
<b>Overcrowding</b>	86	2	3	6	39	38	4.3673
<b>Sexual conflict</b>	86	3	1	9	37	38	4.3375
<b>Inadequate and insecure housing and services</b>	86	3	1	6	43	35	4.2095
<b>Violent and unhealthy environment</b>	86	3	1	6	46	32	4.1905
<b>Limited access to adequate health services</b>	86	2	4	6	4	32	4.1084

Source: Author's Field Survey, 2024

Findings from the table above revealed that the main impact of informal settlement on residential rental value in the study area are Poor quality of life having a mean score of 4.8536 followed by Absolute lack of control of development and Lack of access to social infrastructure having a means score of 4.7699, Poor sanitation system, Poor drainage network, and Pressure from environmental hazard such as flood, fire etc having the mean score of 4.6438, 4.5001, 4.4876.

**Table 4.6c: Impact of Informal Settlement on Residential Rental Value in Ibadan North West**

Impact	No.	VH	H	UD	VL	L	Mean
<b>Poor quality of life</b>	38	0	1	2	50	22	2.8536
<b>Absolute lack of control of development</b>	38	0	2	4	47	32	2.7699
<b>Lack of access to social infrastructure</b>	38	0	2	4	47	19	2.6438
<b>Poor sanitation system</b>	38	1	1	4	48	20	2.5001
<b>Poor drainage network</b>	38	0	1	5	54	21	2.4876
<b>Pressure from environmental hazard such as flood, fire etc</b>	38	0	1	7	50	29	2.3986
<b>Overcrowding</b>	38	2	3	6	39	38	2.3673
<b>Sexual conflict</b>	38	3	1	9	37	23	2.3375
<b>Inadequate and insecure housing and services</b>	38	3	1	6	43	18	2.2095
<b>Violent and unhealthy environment</b>	38	3	1	6	46	28	2.1905
<b>Limited access to adequate health services</b>	38	2	4	6	4	23	2.1084

Source: Author's Field Survey, 2024

Findings from the table above revealed that the main Impact of informal settlement on residential rental value in the study area are Poor quality of life having a mean score of 2.8536 followed by Absolute lack of control of development and Lack of access to social infrastructure having a means score of 2.7699, Poor sanitation system, Poor drainage network, and Pressure from environmental hazard such as flood, fire etc having the mean score of 2.6438, 2.5001, 2.4876.

**Table 4.6d: Impact of Informal Settlement on Residential Rental Value in Ibadan South East**

Impact	No.	VH	H	UD	VL	L	Mean
<b>Poor quality of life</b>	73	0	1	2	50	22	3.8981
<b>Absolute lack of control of development</b>	73	0	2	4	47	32	3.8678
<b>Lack of access to social infrastructure</b>	73	0	2	4	47	19	3.7899
<b>Poor sanitation system</b>	73	1	1	4	48	20	3.7578
<b>Poor drainage network</b>	73	0	1	5	54	21	3.5673
<b>Pressure from environmental hazard such as flood, fire etc</b>	73	0	1	7	50	29	3.5237
<b>Overcrowding</b>	73	2	3	6	39	38	3.3456
<b>Sexual conflict</b>	73	3	1	9	37	23	3.2365
<b>Inadequate and insecure housing and services</b>	73	3	1	6	43	18	3.1832
<b>Violent and unhealthy environment</b>	73	3	1	6	46	28	3.0289
<b>Limited access to adequate health services</b>	73	2	4	6	4	23	3.0027

Source: Author's Field Survey, 2024

Findings from the table above revealed that the main impact of informal settlement on residential rental value in the study area are Poor quality of life having a mean score of 3.8981 followed by Absolute lack of control of development and Lack of access to social infrastructure having a means score of 3.8678, Poor sanitation system, Poor drainage network, and Pressure from environmental hazard such as floor, fire etc having the mean score of 3.7899, 3.7578, 3.5673.

**Table 4.6e: Impact of Informal Settlement on Residential Rental Value in Ibadan South West**

Impact	No.	VH	H	UD	VL	L	Mean
<b>Poor quality of life</b>	82	0	1	2	50	22	3.7891
<b>Absolute lack of control of development</b>	82	0	2	4	47	32	3.7768
<b>Lack of access to social infrastructure</b>	82	0	2	4	47	19	3.7549
<b>Poor sanitation system</b>	82	1	1	4	48	20	3.7438
<b>Poor drainage network</b>	82	0	1	5	54	21	3.6573
<b>Pressure from environmental hazard such as floor, fire etc</b>	82	0	1	7	50	29	3.6437
<b>Overcrowding</b>	82	2	3	6	39	38	3.6216
<b>Sexual conflict</b>	82	3	1	9	37	23	3.5435
<b>Inadequate and insecure housing and services</b>	82	3	1	6	43	18	3.3422
<b>Violent and unhealthy environment</b>	82	3	1	6	46	28	3.2349
<b>Limited access to adequate health services</b>	82	2	4	6	4	23	3.1237

Source: Author's Field Survey, 2024

Findings from the table above revealed that the main impact of informal settlement on residential rental value in the study area are Poor quality of life having a mean score of 3.7891 followed by Absolute lack of control of development and Lack of access to social infrastructure having a means score of 3.7768, Poor sanitation system, Poor drainage network, and Pressure from environmental hazard such as flood, fire etc having the mean score of 3.7549, 3.7438, 3.6573.

**Table 4.7: One way ANOVA on the Factors and Impact of Informal Settlement**

(I) Group	(J) Group	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
<b>Factors responsible for emergence of Informal settlement in the study area</b>	The Impact of Informal settlement on residential rental value in the study area	-19.000	11.524	.236	-8.89	46.89

**Source: Author's Field Survey, 2024**

From the Table 4.7 above, shows whether there are statistical differences in mean Factors responsible for emergence of informal settlement in the study area (P= -19.000), There are statistically significant mean different between the impact of informal settlement on residential rental value in the study area (P= -19.000).

#### 4.7 Discussion of Findings

In order to give knowledge that might improve a sustainable environment for real estate investment in the developing Nigerian economy, the study examines the impact of informal settlement on residential property rental values in the Ibadan Metropolis, Oyo State. The careful administration and retrieval of the surveys produced a solid dataset for study. There were 400 questionnaires distributed to respondents in the research region; 360 of those were filled out and returned, yielding a 90% response rate from locals. A total of 34 questionnaires were distributed to registered firms of estate surveyors and valuers operating in Ibadan; all of the surveys were correctly completed and returned, indicating a 100% response rate.

The findings are given further confidence by the high response rate, which shows strong participation from both specialists and public respondents. Descriptive and inferential statistics are used to indicate a thorough investigation that combines specific demographic information with more general patterns and statistical significance. The respondents' demographic features were disclosed via the descriptive statistics, which included frequency tables, percentages, means, and standard deviations. The profile of the respondents, which includes details like age, employment, income level, and educational background, was better understood in line with this research. The study employed inferential statistics to investigate the research questions and Time Series Analysis to track trends in rental values over time. Additionally, ANOVA, (Analysis of Variance), was utilized to ascertain whether the presence of informal settlements contributed to statistically significant differences in rental values.

In the findings from this study, a key demographic characteristic observed was the predominance of males (61.9%) compared to females (38.1%). This aligned with existing literature that showed gender disparities in informal settlements, such as in Ibadan, where males were more engaged in informal economic activities like trading and artisan work<sup>1,2</sup>. The higher proportion of males reflected their active participation in informal labor markets, a trend supported by findings in Jimma, Ethiopia, where males also dominated informal housing areas due to their involvement in low-income occupations<sup>3</sup>.

Regarding marital status, findings indicated that 61.7% were single, 30.6% married, and smaller proportions were divorced or widowed. This pattern was consistent with findings from Enugu's informal settlements, where high rates of single individuals suggested that younger populations dominated such areas due to limited access to stable housing and employment<sup>1</sup>. Similarly, findings from Ibadan's informal settlements showed a majority of married individuals, reinforcing the view that informal housing was often a transitional stage for younger, working-age populations<sup>2</sup>.

In terms of age distribution, the majority (44.7%) were aged 19-30 years, followed by 31-45 years (22.5%). These findings were consistent with observations that the working-age group was dominant in informal settlements due to their engagement in low-income, informal jobs<sup>1,4</sup>. These results highlighted the younger, economically active population's reliance on informal housing due to limited access to formal employment and higher education.

The study revealed a predominance of low-income earners, with 66.4% of respondents earning between ₦16,000-₦40,000, a range that fell below the minimum wage in Nigeria. Similar income distributions were noted in Enugu's informal settlements, where 70.5% of residents

earned below ₦35,156, reinforcing the link between low incomes and informal housing in deprived urban areas<sup>1</sup>. Additionally, findings from Ibadan's informal settlements showed that residents earned below ₦50,000, underlining a pattern of economic vulnerability that persisted across different Nigerian contexts<sup>2</sup>.

Ownership status in the study indicated that 81.7% had leasehold interest, while only 18.3% had freehold ownership. This aligned with findings in Jimma, Ethiopia, where squatters often relied on leasehold tenure due to the unaffordability and speculative nature of land markets<sup>3</sup>. Similar issues were highlighted in Nairobi's Kibera, where low-income residents faced high rent costs and limited tenure security<sup>5</sup>. These findings emphasized the limited access to formal land ownership among residents of informal settlements.

The findings on educational levels showed a predominance of respondents with secondary school certificates (46.1%), followed by OND and HND holders (21.7% and 28.3% respectively). This mirrored results where low levels of educational attainment were found to limit access to formal employment opportunities, reinforcing a reliance on informal, low-skill jobs<sup>1,4</sup>. Similar educational patterns were observed in Jimma, showing how low educational attainment contributed to the cycle of poverty in informal settlements<sup>3</sup>.

These demographic findings contributed to understanding the socio-economic and spatial dynamics of informal settlements. The alignment with existing literature supported the idea that informal settlements were characterized by economic deprivation, a predominance of younger, working-age populations, and limited access to formal education and employment opportunities.

The disparities observed across different studies highlighted the persistence of socio-economic challenges in informal urban areas, underscoring the need for targeted policy interventions.

The trends observed in this study regarding residential property rental values from 2012 to 2022 highlighted consistent and varying patterns across different geographical locations. A common theme that emerged was the affordability crisis and the socio-economic dynamics shaping rental values in informal settlements. The rental values in Ibadan North East, North, South East, and South West exhibited significant upward trends across different building types, indicating increasing affordability challenges. For instance, in the Ibadan North East region, rental values for a room self-contained increased from ₦65,000 in 2012 to ₦150,000 in 2022. Similarly, a 3-bedroom flat rose from ₦110,000 to ₦300,000, illustrating the steep upward trend in rental values. In comparison, recent study noted similar trends in Ikeja, Lagos, where property conversions and growing demand in informal areas drove rental values up<sup>6</sup>. The study's findings aligned with findings that reported higher rental values in Enugu's informal settlements, ranging from ₦12,000 to ₦42,000 annually, which contrasted sharply with formal areas where rents ranged between ₦120,000 to ₦250,000. This suggested a widening gap between formal and informal housing markets<sup>1</sup>. The economic characteristics of residents in informal settlements appeared to drive rental value trends significantly. In Ibadan North East, the majority of respondents (73%) earned less than ₦100,000 per month. This aligned with findings in Enugu, where the majority of residents were involved in low-income activities such as petty trading and informal transport<sup>1</sup>.

Similarly, observations in Jimma Town, Ethiopia, revealed that even middle-income groups opted for informal settlements due to high rental prices in formal housing markets, driven by speculative land acquisition and government inefficiencies<sup>3</sup>. This pattern reflected a broader narrative of limited economic opportunities pushing lower-income households into informal housing markets, leading to increased competition for substandard housing options. Infrastructural deficits also contributed to the observed rental trends. The Ibadan North East region, for instance, exhibited low levels of access to essential amenities such as potable water, healthcare, and electricity, aligning with observations of low electricity access (28.25%) in Enugu informal settlements<sup>1</sup>. Poor infrastructure planning in Abeokuta also influenced informal housing, with 59.9% of residents citing affordable land acquisition as a primary reason for residing in informal settlements<sup>4</sup>. These infrastructural challenges, such as poor road networks and inadequate access to electricity, were likely key contributors to the relatively lower rental values in informal settlements when compared to more formal housing markets. Rapid urbanization and population growth have further exacerbated the expansion of informal settlements. Studies in Yangon and Nairobi highlighted the inadequacy of formal housing policies in meeting the demand from growing urban populations<sup>5,7</sup>. In Kibera, inclusionary housing models that leveraged land value capture were proposed to address affordability, prevent displacement, and promote long-term sustainability a model largely absent in Nigeria<sup>5</sup>. This study supported these findings, showing the continuing prevalence of informal settlements due to insufficient formal housing interventions. Furthermore, varying government approaches to informal settlements had different outcomes on rental trends. A study in Ethiopia documented resistance to government interventions like settlement formalization and demolition, which contrasted with findings in Kibera emphasizing collaboration with local communities to achieve

sustainable slum upgrading<sup>3,5</sup>. The latter approach supported gradual integration of informal settlements into formal urban frameworks without significant dislocation, unlike the more rigid approaches seen in Ethiopia. Statistical analyses reinforced these findings, demonstrating a clear link between socioeconomic factors, infrastructural challenges, and policy interventions. In Ikeja, Structural Equation Modeling revealed that property use conversions explained 67% of urban rental activities<sup>6</sup>. Descriptive statistics highlighted the correlation between affordability and infrastructural deficits, while factor analysis showed that education, employment, and income levels were significant predictors of informal housing development<sup>1,4</sup>. These analytical approaches underlined the complex interplay of various factors contributing to rental value trends in informal settlements.

The findings suggested that poverty was the most significant factor across all the LGAs, with a mean score of 4.34, 5.45, 2.98, 2.98, and 3.45, respectively. These findings aligned with those that emphasized that low-income households are a primary population in informal settlements due to limited access to formal housing markets<sup>1,4</sup>. In Enugu, it was found that 91% of the respondents were migrants from rural areas, with 82.5% relying on informal employment such as petty trading<sup>1</sup>. Similarly, it was observed that informal settlements attracted economically active adults with limited financial resources<sup>4</sup>. This shared perspective highlighted the role of socioeconomic status in perpetuating informal settlements. The second most influential factor identified in this study was rapid urbanization and the influx of people into Ibadan metropolis, which had mean scores of 4.26, 5.42, 2.98, 2.98, and 3.42, respectively. These findings were consistent with studies attributing the rise of informal settlements in Ethiopia and Myanmar to urban population growth and migration pressures<sup>3,7</sup>. In these contexts, institutional weaknesses

and ineffective land administration exacerbated the challenges of accessing formal housing. For instance, it was highlighted that the lack of effective urban planning and outdated legal frameworks forced people into informal settlements due to inadequate formal housing options<sup>3</sup>.

Further corroborating these findings, the role of poor land use regulations and weak government control was noted in restricting middle-income groups' access to affordable housing<sup>7</sup>. Ineffective housing policies were another key factor influencing rental values, with mean scores of 4.22, 4.07, 2.88, 2.88, and 3.07 across the LGAs. These findings aligned with studies emphasizing the role of weak governance structures and absent housing policies in Nairobi's informal settlements<sup>5</sup>. Inadequate land administration and ineffective policy frameworks hindered affordable housing provision, forcing vulnerable populations to rely on informal settlements. Similarly, it was noted that housing conditions in Ibadan were exacerbated by the absence of effective housing policies, particularly in relation to land value capture and poor public sector management<sup>2</sup>. The informal land market also significantly influenced rental values, with mean scores of 4.19, 4.98, 2.69, 2.69, and 2.98. These findings reflected trends observed in Ikeja, Nigeria, where informal land markets contributed to the rise of informal settlements due to limited formal housing options<sup>6</sup>. In this study, middle-income groups engaged in property conversions for investment purposes, despite facing financial constraints. This revealed that informal land markets often created conditions that encouraged the growth of informal settlements. Discrimination and marginalization had mean scores of 4.19, 3.89, 2.58, 2.58, and 2.89, indicating that social exclusion further reinforced the persistence of informal settlements. These results aligned with findings that identified discrimination and marginalization as significant contributors to the persistence of informal settlements in Nairobi<sup>5</sup>. Inefficient public administration and environmental management, with mean scores of 4.19, 3.79, 2.56, 2.56, and

2.79, corroborated these findings, emphasizing poor governance in addressing environmental and administrative challenges. The high cost of building materials had mean scores of 4.18, 3.48, 2.40, 2.40, and 2.48, reflecting the financial constraints faced by residents in accessing formal housing. This aligned with studies noting that high building costs restricted access to formal housing, pushing many toward informal settlements<sup>2,4</sup>. Conflict and natural disasters also featured prominently, with mean scores of 4.18, 3.18, 2.23, 2.23, and 2.18, further demonstrating how environmental factors exacerbated the challenges of informal housing. The findings of rapid industrialization, with mean scores of 4.03, 3.03, 2.12, 2.12, and 2.03, were comparable to those highlighting the environmental degradation caused by industrial activities in Nairobi's informal settlements<sup>5</sup>. Lastly, the lack of good financing schemes for housing projects had mean scores of 4.01, 3.01, 2.10, 2.10, and 2.01, confirming that inadequate financial mechanisms hindered efforts to address informal settlements, as noted in studies<sup>3,7</sup>.

In addressing the findings of this study, it is crucial to contextualize the observed trends in relation to existing literature, comparing and contrasting the results to enrich understanding of the impacts of informal settlements on residential property values.

Starting with the physical characteristics assessed, this study found that haphazard housing construction had a mean value ranging from 2.2372 to 4.4886 across different zones in Ibadan. In the North Zone, a high percentage of 4.4886 suggested poor housing quality and a lack of organized development. Comparatively, existing literature, similarly reported substandard housing conditions in Jimma, Ethiopia, with poor construction quality leading to reduced property values<sup>3</sup>. In Nigeria, another study also found that haphazard development resulted in lower rental values in Enugu<sup>1</sup>. Their findings aligns with the findings of this study, underscoring

how informal settlements tend to suffer from disorganized construction practices, affecting property values negatively.

Regarding the coordination of spatial improvements, this study highlighted excessive inaccessibility due to poor infrastructure in informal settlements. The mean values, ranging from 1.4659 to 4.4659, point to a significant barrier to accessibility. A study in Myanmar also confirms these findings that inadequate infrastructure such as poor road networks and accessibility issues contribute to reduced property values in informal settlements<sup>7</sup>. Similar study noted poor infrastructure as a key factor reducing property values in Enugu<sup>1</sup>. These studies validate the findings of this research, emphasizing the negative impact of inaccessible areas on property values.

On the lack of societal and wellbeing infrastructure such as water, electricity, and health services, this study reported mean values ranging from 1.3977 to 4.3977 across zones, indicating significant infrastructure deficits. These results are supported by the research findings in Jimma, which identified limited access to essential services, leading to diminished property values<sup>3</sup>. Similarly, the study in Enugu also observed that informal settlements in Nigeria often lack basic amenities, which contribute to lower rental values<sup>1</sup>. This study's results contribute to reinforcing the consistent theme observed in the literature regarding infrastructure scarcity in informal settlements.

The issue of unsanitary conditions, which received mean values ranging from 1.3068 to 4.3523, aligns with findings from studies who reported poor sanitation as a major contributor to low property values in informal settlements<sup>1,3</sup>. The repulsive outlook of informal settlements further supports the negative perception associated with these areas. Similar conditions were

highlighted in Nairobi, emphasizing poor living environments and their impact on property values<sup>5</sup>. These comparisons reinforce the results of this study, demonstrating the widespread nature of these challenges in informal settlements.

Moving to the impact of informal settlements on residential rental values, this study found poor quality of life, poor sanitation, and lack of access to social infrastructure as significant contributors to reduced rental values, with mean values ranging from 2.0434 to 4.8536. These results are in line with studies who identified poor living conditions and limited access to infrastructure as key drivers of low rental values<sup>1,7</sup>. It was found that informal settlements in Ethiopia suffered from inadequate infrastructure and high living costs, contributing to lower property rental values<sup>3</sup>. This consistency across regions confirms the findings of this study, highlighting common challenges faced by informal settlement residents.

Lastly, institutional factors such as weak governance and ineffective land administration have also been recognized in the literature as drivers of informal settlement growth and poor rental values. A study identified weak governance in Ethiopia, while another study observed similar governance challenges in Nigeria, contributing to underdeveloped housing markets<sup>1,3</sup>. Solutions like land value capture, contrasting with more government-focused approaches was offered in other studies<sup>5</sup>. These insights further point to the importance of governance and institutional support in mitigating the impacts of informal settlements on property values.

## Endnote

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## **Chapter Five**

### **Conclusion**

This chapter is on summary, conclusion and recommendation of the study. The present study examines impact of Informal Settlement on Residential Property Rental Value in Ibadan Metropolis, Oyo State.

#### **5.1 Summary of Findings**

The study on the impact of informal settlements on residential property rental values in Ibadan Metropolis provides a thorough examination of the causes, consequences, and trends associated with informal housing and its impact on the rental market. The researchers used a survey research method, selecting 360 residents through a multi-stage selection technique and administering structured questionnaires to collect data. The investigation discovered a variety of causes, the majority of which were economic and societal in nature.

Informal settlements often provide more affordable housing than formal urban neighborhoods, attracting low-income earners who cannot afford the higher rents in more structured portions of the city. Furthermore, many residents noted accessibility to employment, which saves money and time on transportation, as well as a lack of better options for available inexpensive housing. The majority of Ibadan Metropolis citizens work in the informal economy, which is defined by irregular and unstable jobs. Informal employment does not give benefits such as healthcare, retirement, or job security, which adds to economic volatility. Day labour, small-scale trading, motorcycle transportation

(okada riders), and other forms of self-employment do not require formal education or skills.

The study also found that the greater parts of the residents were male and educational attainment in Ibadan Metropolis' informal settlement is often low. Many residents have not completed formal education or have only received basic primary and secondary education. This poor educational background limits their employment possibilities, forcing many to work in informal or unskilled jobs. Scholarly research backs up the notion that low levels of education contribute to a cycle of poverty in which people lack the qualifications required to seek higher-paying jobs. In informal settlements, access to healthcare, education, and other social services is severely limited. Clinics and hospitals are frequently located far from these places, and when they do exist, healthcare is typically prohibitively expensive for locals. Schools in or near informal settlements are frequently overcrowded and underfunded, resulting in low academic outcomes for students. Higher-paying positions require specific qualifications.

The second research question looked at how residential property rents changed over a ten-year period (2012-2022) in Ibadan Metropolis. The study discovered a significant increase in rental prices, with a consistent increasing trend attributable to a variety of variables including urbanisation and population expansion, economic inflation, gentrification, and development pressure.

The third research question looked into the underlying causes of informal settlements in Ibadan, and found that poverty was the most significant factor contributing to the establishment of informal settlements, with a mean score of 3.4531. A huge section of the population cannot afford conventional housing, forcing them to live in informal, unregulated regions. Scholarly research backs up this claim, relating poverty to substandard housing conditions in many developing countries. Rapid urbanisation and migration (mean score of 3.4232) into Ibadan have overtaken the city's infrastructure and housing development. Many people relocating to the city are from rural areas, enticed by the prospect of improved economic prospects. The city's inability to supply adequate affordable housing has resulted in the rise of informal settlements. Government land policies are frequently insufficient in meeting the housing needs of an expanding urban population, with a mean score of 3.0652. The study also found that a lack of effective land use planning, along with lax enforcement, fosters informal land markets, in which individuals buy land without sufficient paperwork or planning, resulting in unplanned informal housing projects. Another important factor is the development of informal land markets, which have a mean score of 2.9763 and allow individuals or groups to sell land outside of conventional regulatory systems. Residents frequently buy land in these informal markets because legal land acquisition is either prohibitively expensive or bureaucratically difficult. The survey also identified a shortage of accessible funding for housing projects (mean score: 2.0114), making it difficult for residents to get loans or mortgages for formal housing. Without access to affordable housing financing, many people are forced to live in informal settlements.

The fourth research question investigated how the existence of informal settlements affects the rental value of residential properties in Ibadan. The findings demonstrate that these settlements have far-reaching negative consequences for quality of life, urban growth, and the broader housing market.

## **5.2 Conclusion**

Based on the objectives the following conclusions can be drawn:

The majority of residents in the informal settlements of Ibadan metropolis are young adults aged between 19 and 30 years, with a notable proportion engaged in trading and artisan occupations. These individuals predominantly possess secondary school certifications and earn relatively low incomes, with over 60% earning between N16,000 and N40,000 monthly. This highlights the economic challenges faced by many residents, with a significant reliance on informal employment and low-wage occupations.

The trends in residential property rental values in informal settlements in Ibadan reflect significant increases over the past decade, particularly for properties such as self-contained rooms, two-bedroom flats, and bungalows. The highest rate of increase was observed in Ibadan North East, where rental values for properties like two-bedroom flats increased from N100,000 in 2012 to N210,000 in 2022. This upward trend in property rental prices reflects both increased demand and the effects of urbanization on the property market.

The study identified several factors driving the expansion of informal settlements in Ibadan. The most significant factors include poverty, rapid urbanization, ineffective housing policies, the informal land market, and inadequate public administration. These factors combined have created conditions conducive to informal settlements, where legal and affordable housing options remain scarce.

The analysis revealed that informal settlements have led to a noticeable degradation in the quality of housing and infrastructure, which in turn affects rental values. Issues such as haphazard housing construction, inadequate sanitation, poor drainage systems, overcrowding, and the lack of essential services such as water, electricity, and health facilities have contributed to the overall decline in the attractiveness and desirability of properties in these areas. The study also found that the presence of informal settlements exerts upward pressure on rental values due to the scarcity of housing in formalized areas and the consequent demand for available rental properties in proximity to these informal settlements.

### **5.3 Recommendations**

The following recommendations are made for this study:

1. Government should implement and enforce effective housing policies aimed at addressing the housing deficit in Ibadan metropolis. This includes providing incentives for formal housing development, regulating informal land markets, and ensuring affordable housing schemes for low-income earners.

2. Local government authorities should prioritize the provision of essential infrastructure, including water supply, sewage systems, electricity, and waste management, in informal settlements to improve the quality of life and reduce overcrowding.
3. Community-based programs should be developed to enhance the income levels of informal settlement residents through skills acquisition, financial literacy programs, and micro-finance schemes. This will enable residents to invest in improving their living conditions.
4. The government should consider formalizing and regularizing some of the informal settlements to improve tenure security for residents. This could involve the provision of title deeds, the development of urban renewal projects, and the establishment of land-use plans to guide future development.
5. Public-private partnerships should be encouraged to boost investment in affordable housing projects, with a focus on sustainable, eco-friendly construction methods that can meet the growing demand for housing in the region.

#### **5.4 Contribution to Knowledge**

This study makes several contributions to the existing body of knowledge on informal settlements and residential property rental values in urban areas. It provides empirical evidence on the socio-economic characteristics of residents in informal settlements, trends in rental values over a ten-year period, and the factors contributing to the growth

of these settlements in Ibadan metropolis. Furthermore, it presents an analysis of the impacts of informal settlements on the quality of residential properties and rental values, offering a nuanced understanding of the challenges posed by rapid urbanization and inadequate housing policies. The findings contribute to the formulation of policies aimed at addressing housing deficits and improving the living conditions of residents in informal settlements.

## **5.5 Area of Further Studies**

Based on the findings of this study, the following suggestions for future research are proposed:

1. Future studies could explore the dynamics of informal settlements in other major Nigerian cities to compare trends in rental values, socio-economic characteristics, and the impact on housing markets.
2. A longitudinal study could be conducted to assess the long-term impact of housing policies and urban renewal projects on the growth of informal settlements and residential property values.
3. Future research could investigate the role of public-private partnerships in addressing the housing deficit in Ibadan and other urban centers, evaluating the success of these collaborations in providing affordable housing for low-income populations.
4. Further studies could focus on the environmental impact of informal settlements, particularly in terms of waste management, water supply, and sanitation systems, and explore sustainable solutions for these urban areas.

5. Research could also be conducted on the broader social implications of informal settlements, particularly in terms of crime, health, and education, to gain a more holistic understanding of the challenges faced by residents in these areas.

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Mukumba, C.P: *Enablement Approaches to the Upgrading of Informal Settlements: A Case Study of Misisi Compound in Lusaka, Zambia*. Master's dissertation. University of the Free State. Bloemfontein. 2019.

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## Appendix I

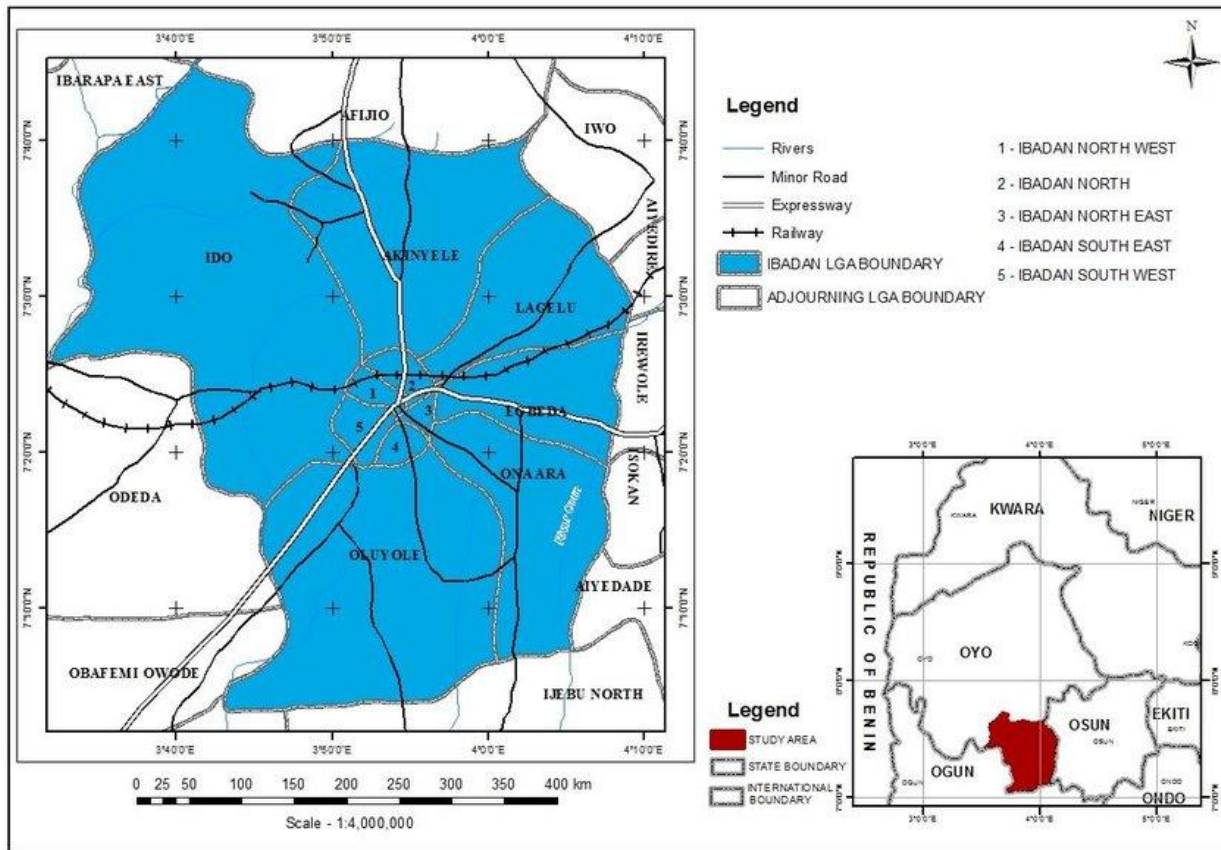
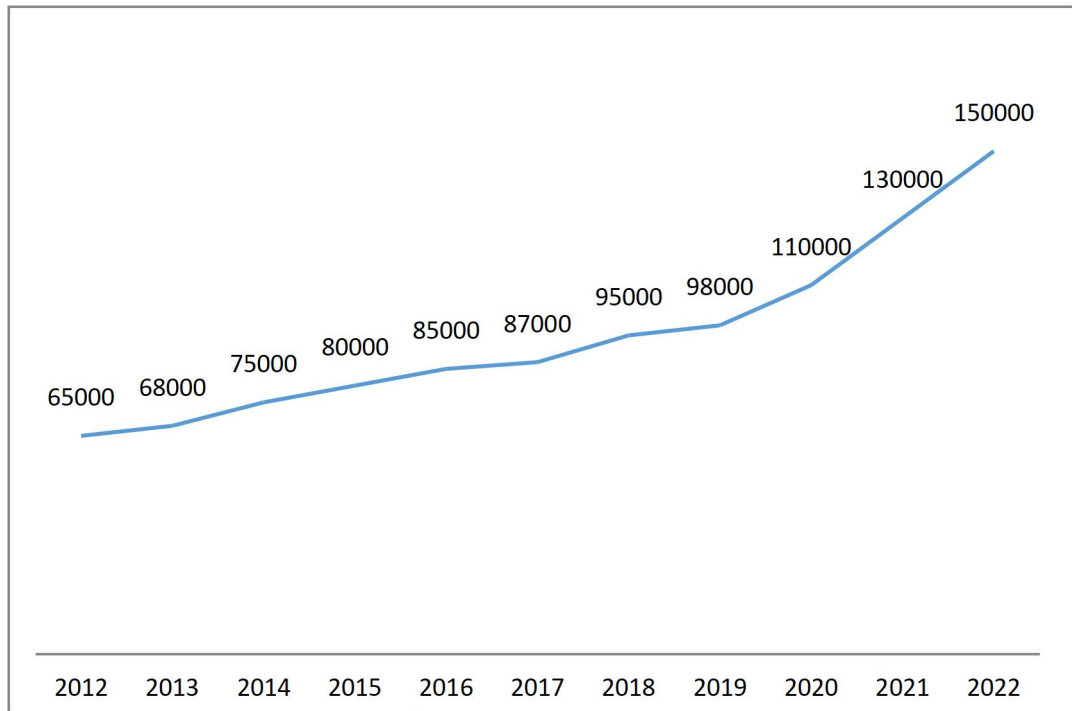


Figure 1.1: Map of Oyo State showing the five LGAs in Ibadan City (Ibadan Metropolis).

## Computation for Residential Rental Values in Ibadan North East Local Government

### Area

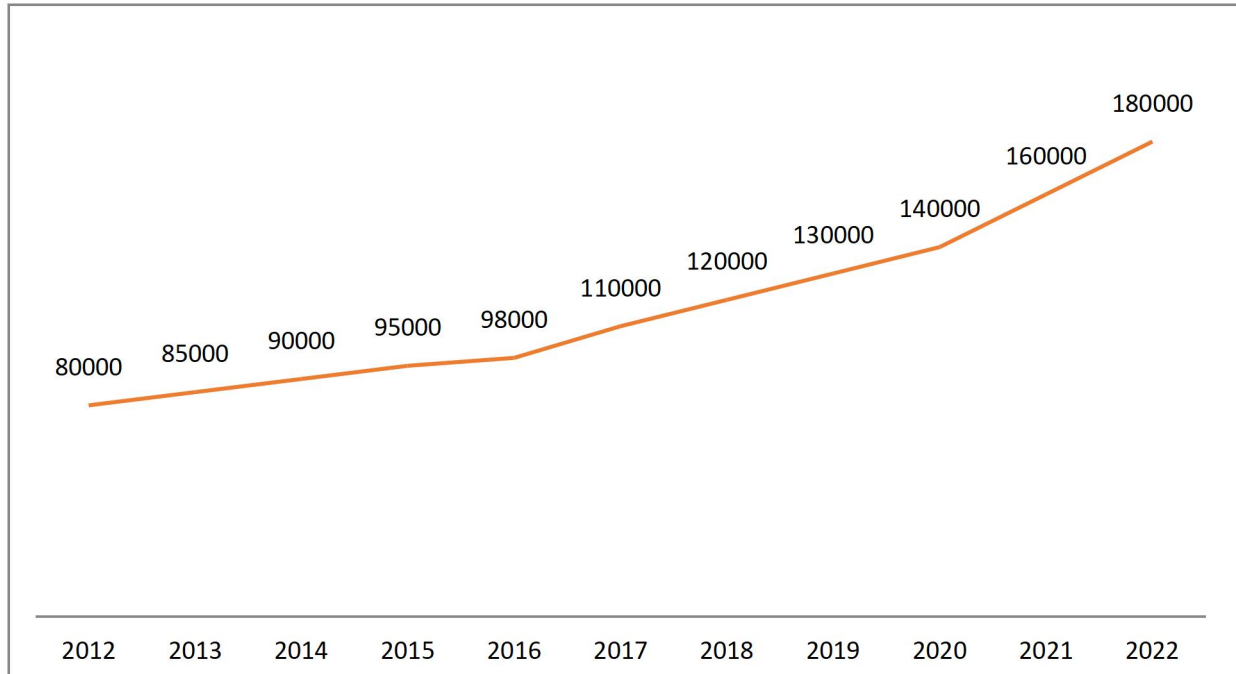
**Figure 4.1: Trend in Rental Values of a Room Self-Contained in Ibadan Metropolis between 2012 to 2022**



**Source: Author's Field Survey, 2024**

Figure 4.1 shows that rent of a room self-contained has increased drastically over the years in Ibadan metropolis. It shows that in 2017, the average rent value was #87, 000.00 but in 2020, it sky rocketed to #110, 000.00 and in 2022, it was #150, 000.00.

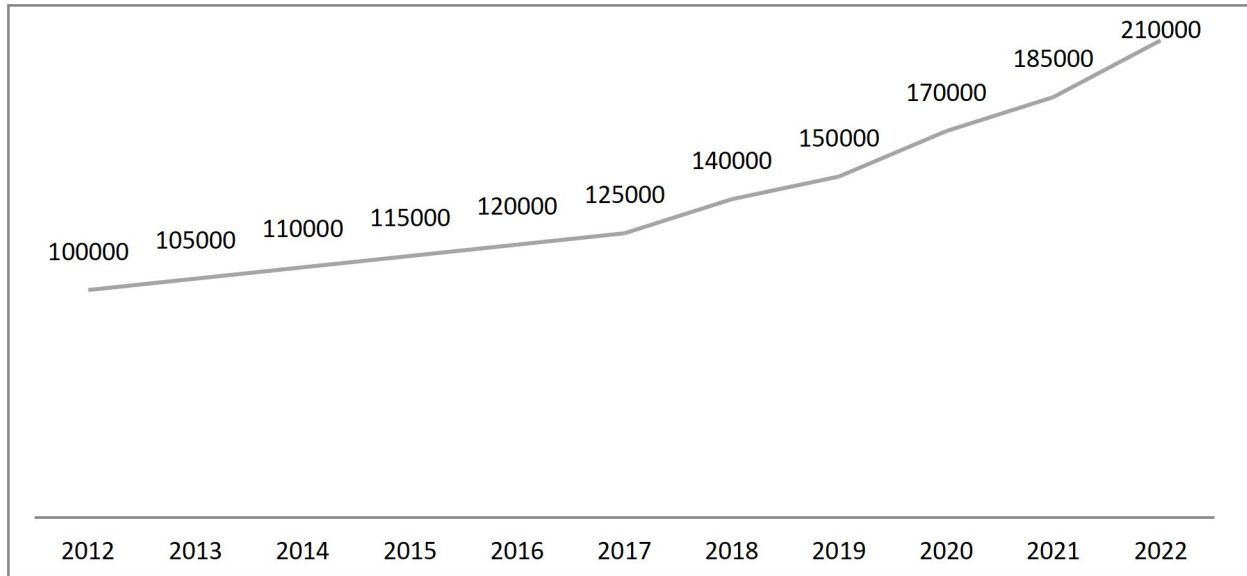
**Figure 4.2: Trend in Rental Values of a Room and Parlour Apartment in Ibadan Metropolis Between 2012 To 2022**



**Source: Author's Field Survey, 2024.**

Figure 4.2 shows that rent of a room and parlour apartment increased tremendously over the years in Ibadan metropolis. It shows that in 2015, the average rent value was #95,000.00 but in 2020, it sky rocketed to #140, 000.00 and in 2022, it was #180,000.00.

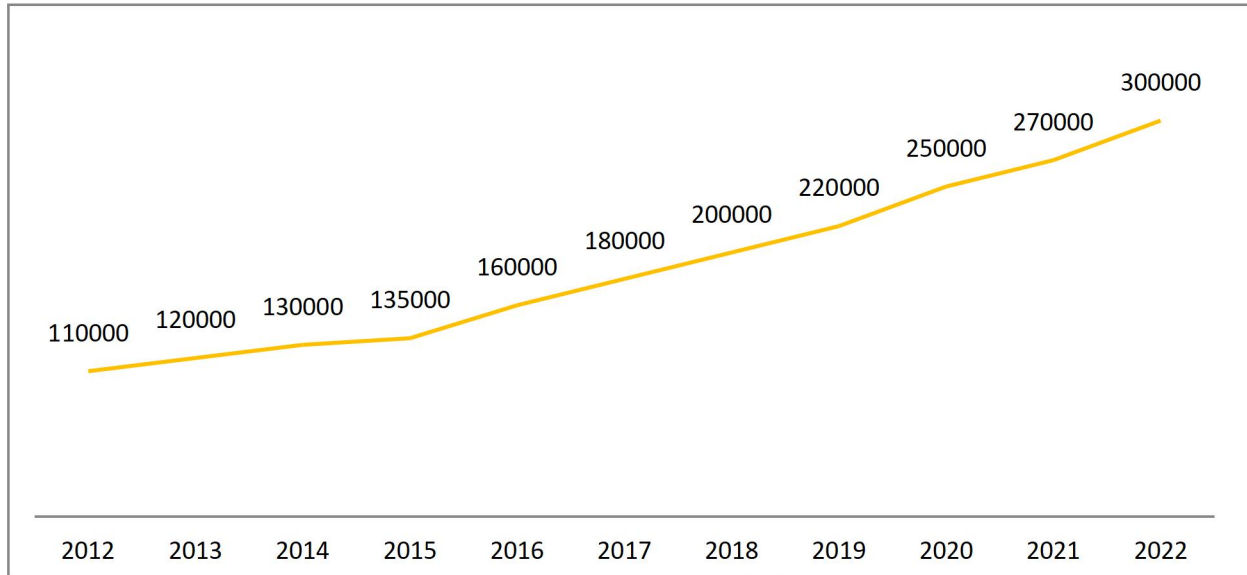
**Figure 4.3: Trend in Rental Values of 2-Bedroom Apartment in Ibadan Metropolis between 2012 to 2022**



**Source: Author's Field Survey, 2024.**

Figure 4.3 shows that rent of a 2-bedroom flat increased tremendously over the years in Ibadan metropolis. It shows that in 2015, the average rent value was #115, 000.00 but in 2020, it sky rocketed to #170, 000.00 and in 2022, it was #210, 000.00.

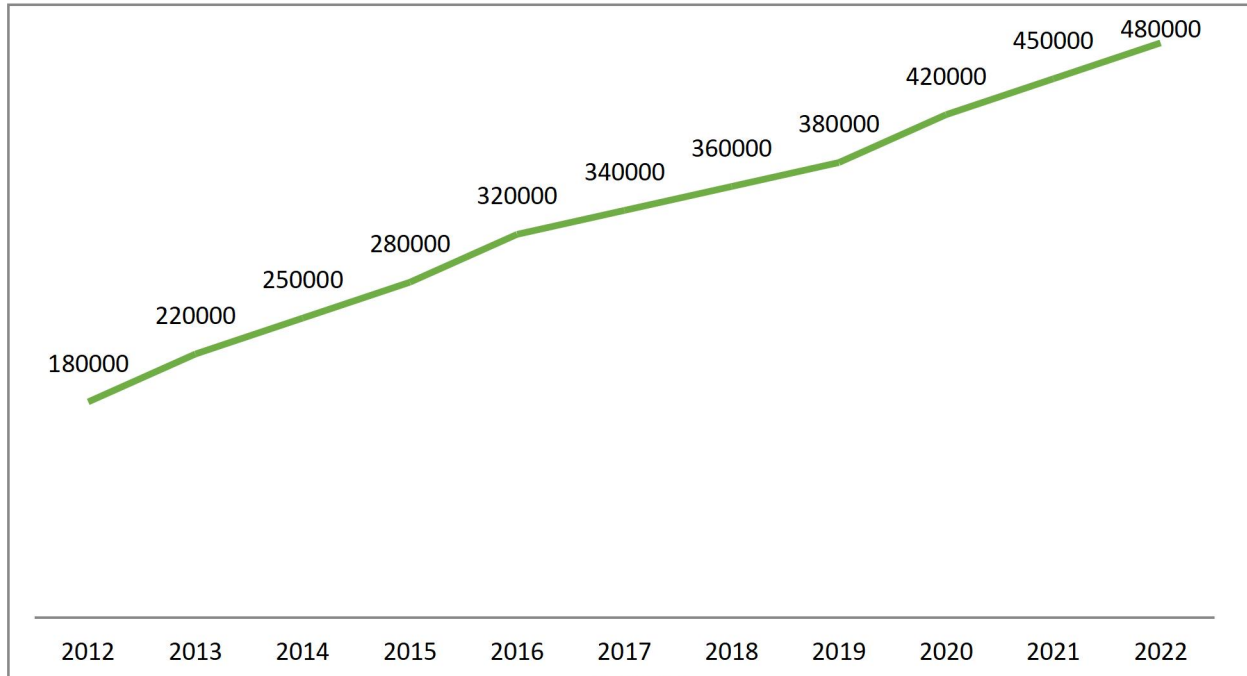
**Figure 4.4: Trend in Rental Values of 3-Bedroom Apartment in Ibadan Metropolis  
between 2012 to 2022**



**Source: Author's Field Survey, 2024**

Figure 4.4 shows that rent of a 3-bedroom flat increased tremendously over the years in Ibadan metropolis. It shows that in 2017, the average rent value was #180, 000.00 but in 2020, it sky rocketed to #250, 000.00 and in 2022, it was #300, 000.00.

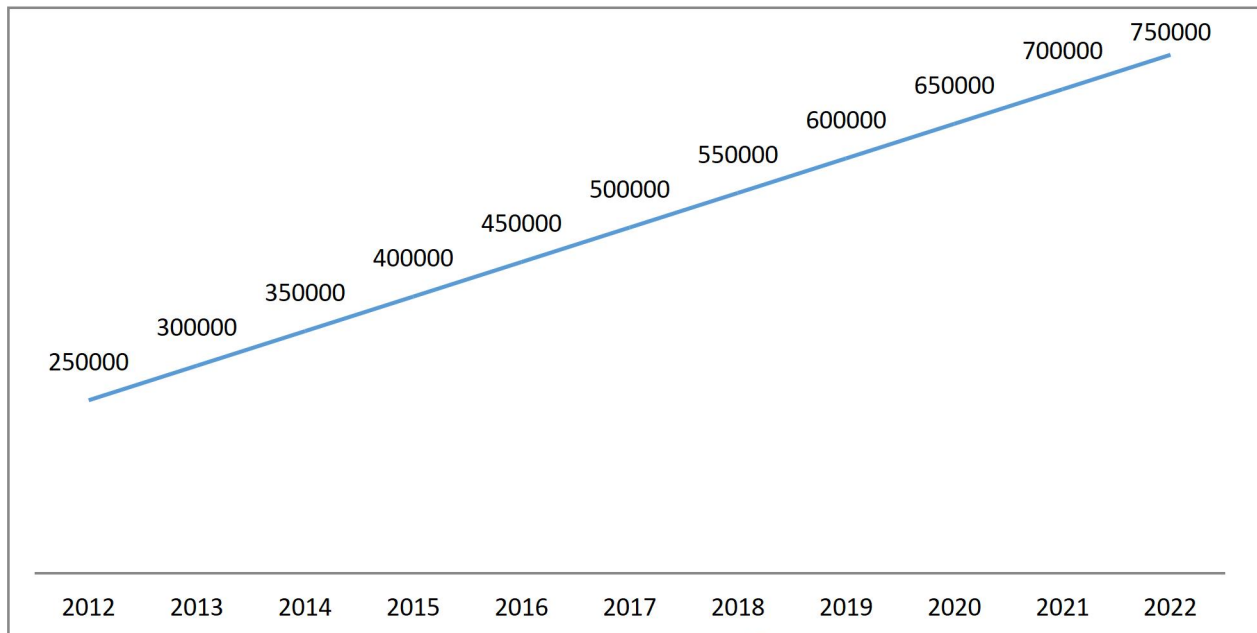
**Figure 4.5: Trend in Rental Value of 4-Bedroom Apartment in Ibadan Metropolis between 2012 to 2022**



**Source: Author's Field Survey, 2024.**

Figure 4.5 shows that rent of a 4-bedroom flat increased tremendously over the years in Ibadan metropolis. It shows that in 2017, the average rent value was #340, 000.00 but in 2020, it skyrocketed to #420, 000.00 and in 2022, it was #480, 000.00.

**Figure 4.6: Trend in Rental Value of Bungalow in Ibadan Metropolis between 2012 to 2022**

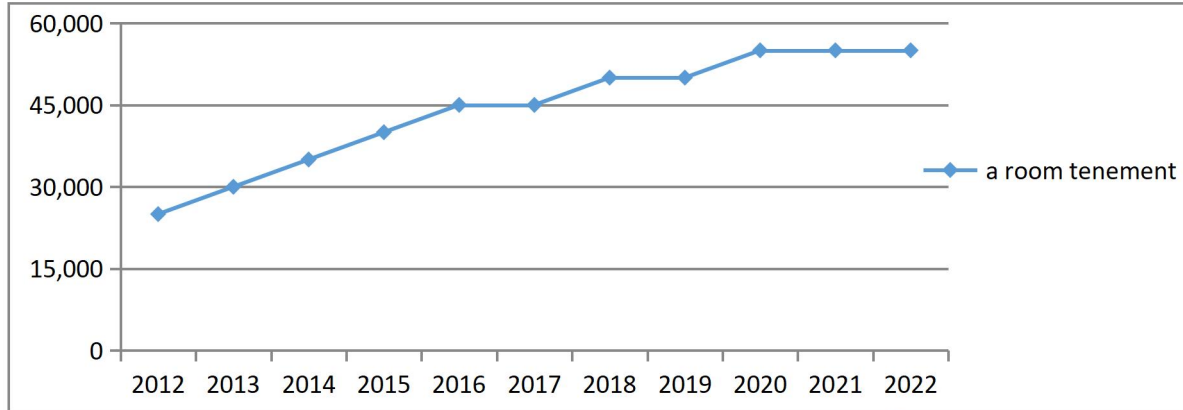


**Source: Author's Field Survey, 2024**

Figure 4.6 shows that rent of a bungalow increased tremendously over the years in Ibadan metropolis. It shows that in 2017, the average rent value was #500, 000.00 but in 2020, it increased to #700, 000.00 and in 2022, it was #750, 000.00.

## Computation for Residential Rental Values in Ibadan North East Local Government Area

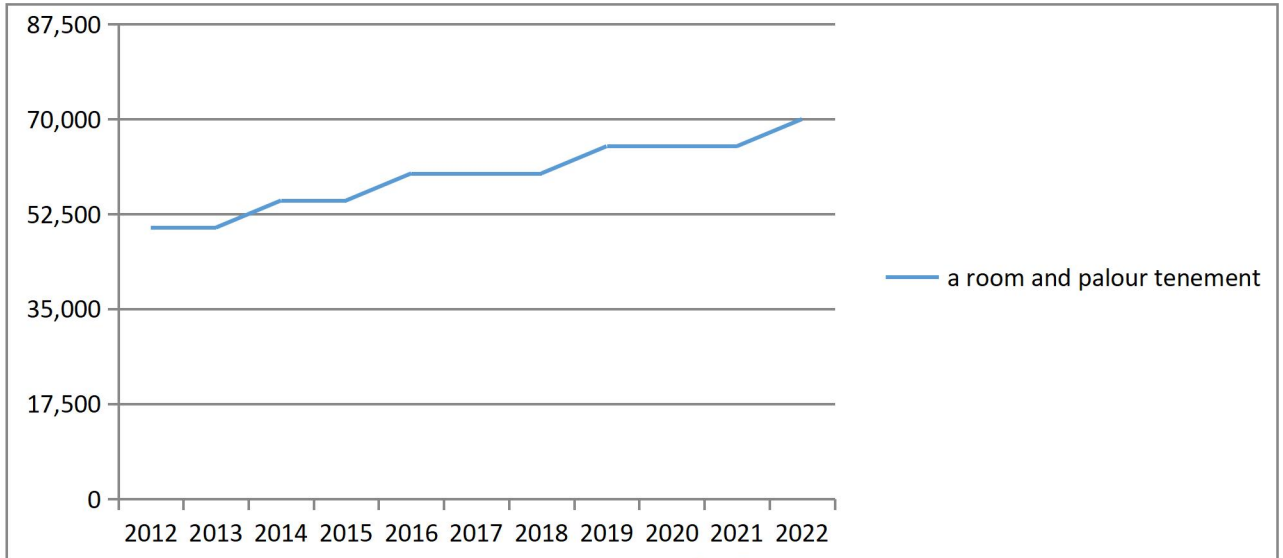
**Figure 4.7: A Room Tenement Apartment**



**Source: Author's Field Survey, 2024**

Figure 4.7. shows that rent of a room tenement increased tremendously over the years in Ibadan metropolis it shows that in 2018, the average rent value was #50,000 but in 2021, it increased to #55,000, it now #60,000.

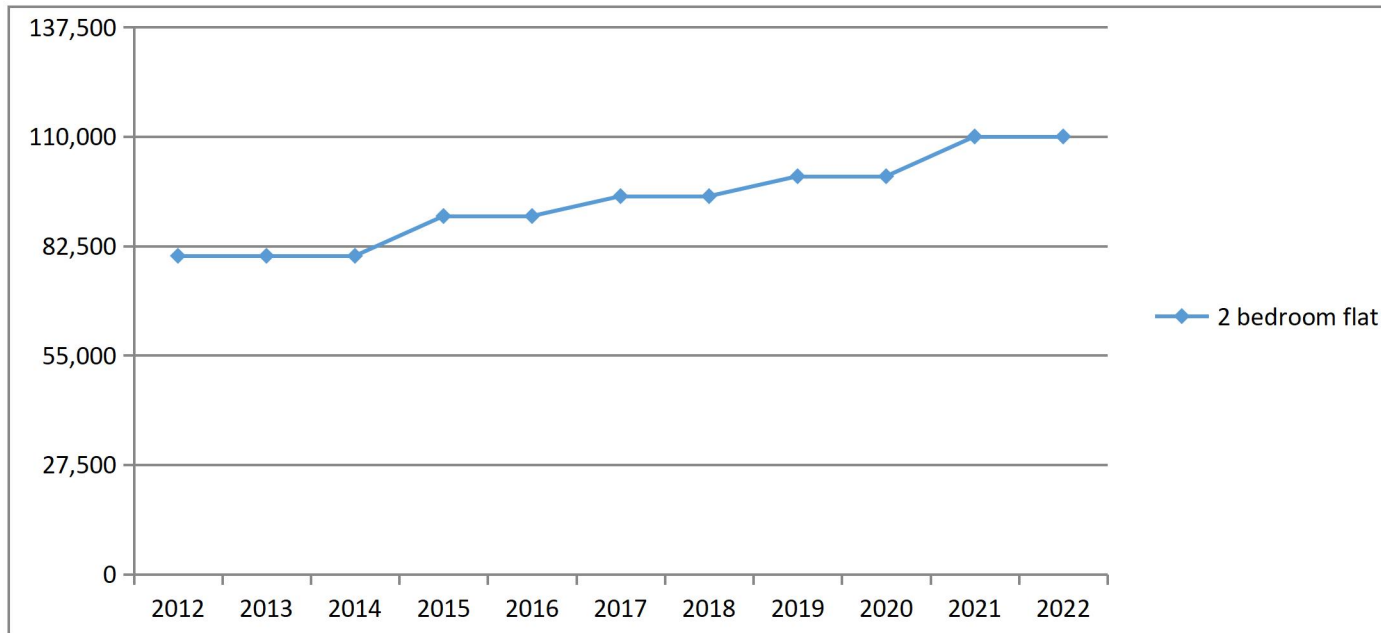
**Figure 4.8: A Room and Parlour Tenement Apartment**



**Source: Author's Field Survey, 2024**

Figure 4.8. shows that rent of a room and parlour tenement increased tremendously over the years in Ibadan metropolis it shows that in 2018, the average rent value was #60,000 but in 2021, it increased to #65,000, it now #70,000.

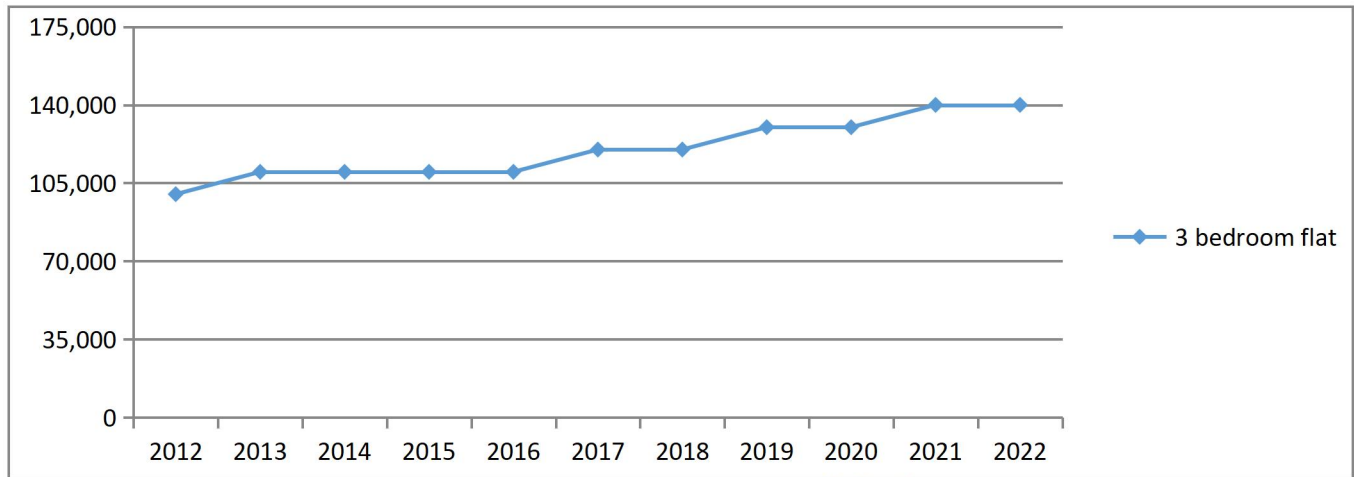
**Figure 4.9: 2-Bedroom Flat**



**Source: Author's Field Survey, 2024**

Figure 4.9. Shows that rent of a 2-bedroom flat increased tremendously over the years in Ibadan metropolis it shows that in 2018, the average rent value was #85,000 but in 2021, it increased to #110,000.

**Figure 4.10: 3-Bedroom Flat**



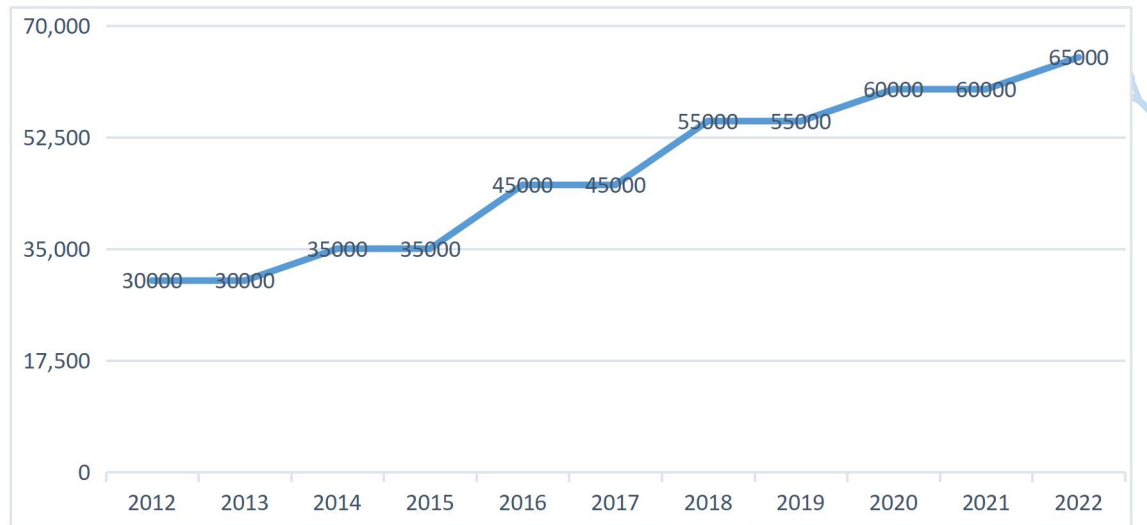
**Source: Author's Field Survey, 2024**

Figure 4.10, shows that rent of a 3-bedroom increased tremendously over the years in Ibadan metropolis it shows that in 2018, the average rent value was #120,000 but in 2021, it increased to #140,000.

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## Computation from Residential Rental Values in Ibadan North West Local Government Area

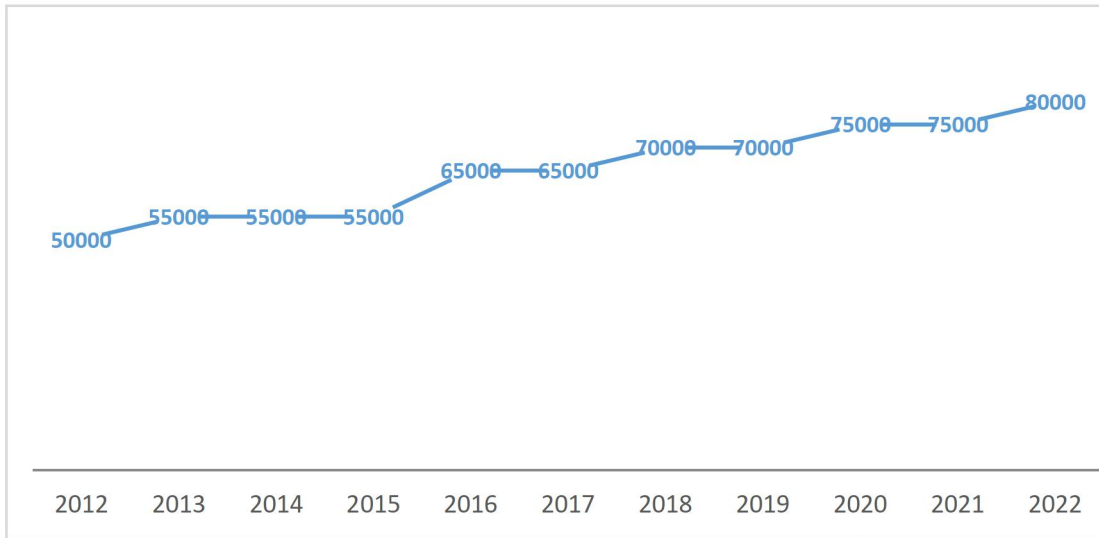
**Figure 4.11: A Room Tenement Apartment**



**Source: Author's Field Survey, 2024**

Figure 4.11 shows that rent of a room tenement increased tremendously over the years in Ibadan metropolis. It shows that in 2018, the average rent value was #55,000 but in 2021, it increased to #60,000, and now #65,000.

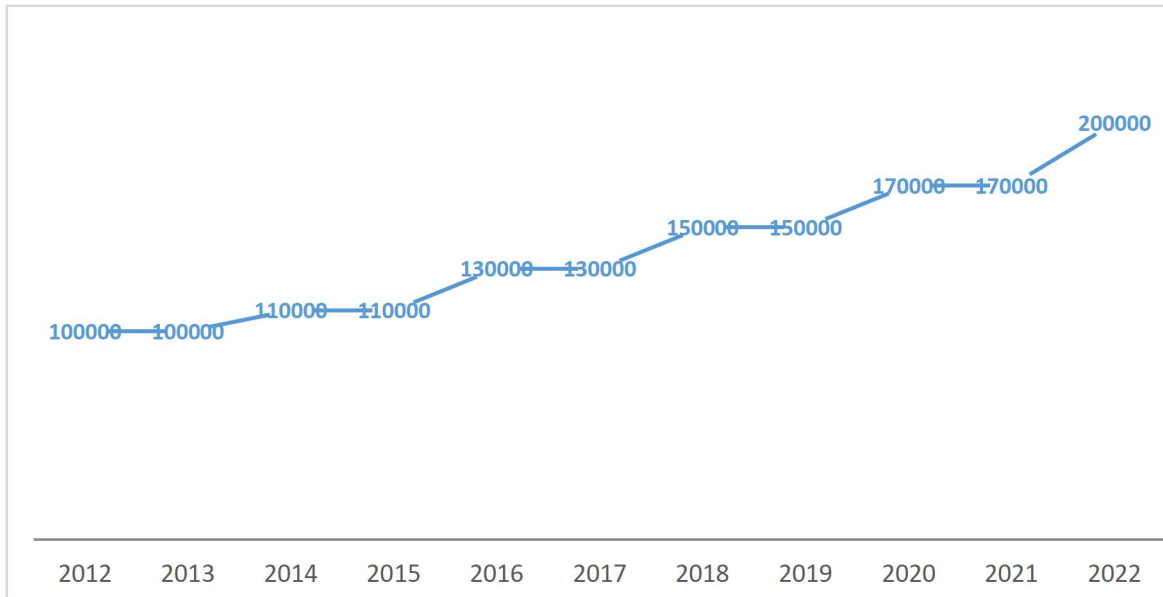
**Figure 4.12: A Room and Parlour Tenement Apartment**



**Source: Author's Field Survey, 2024**

Figure 4.12 shows that rent of a room and parlour tenement increased tremendously over the years in Ibadan metropolis it shows that in 2018, the average rent value was #70,000 but in 2021, it increased to #75,000, it now #80,000.

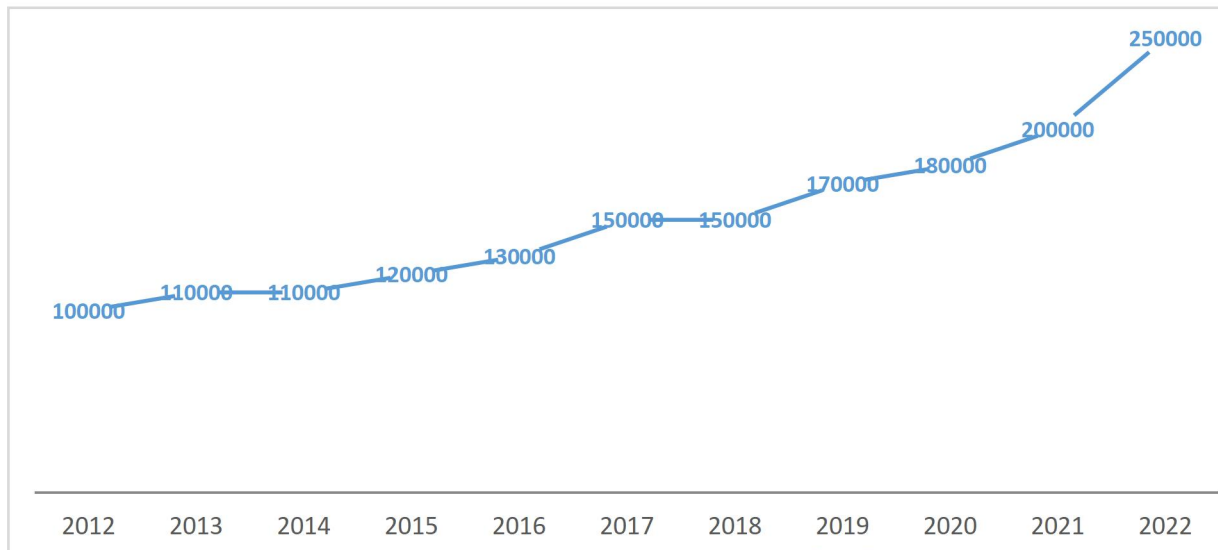
**Figure 4.13: 2-Bedroom Flat**



**Source: Author's Field Survey, 2024**

Figure 4.13, shows that rent of a 2-bedroom flat increased tremendously over the years in Ibadan metropolis it shows that in 2018, the average rent value was 150,000 but in 2021, it increased to #170,000, it now #200,000.

**Figure 4.14: 3-Bedroom Flat**

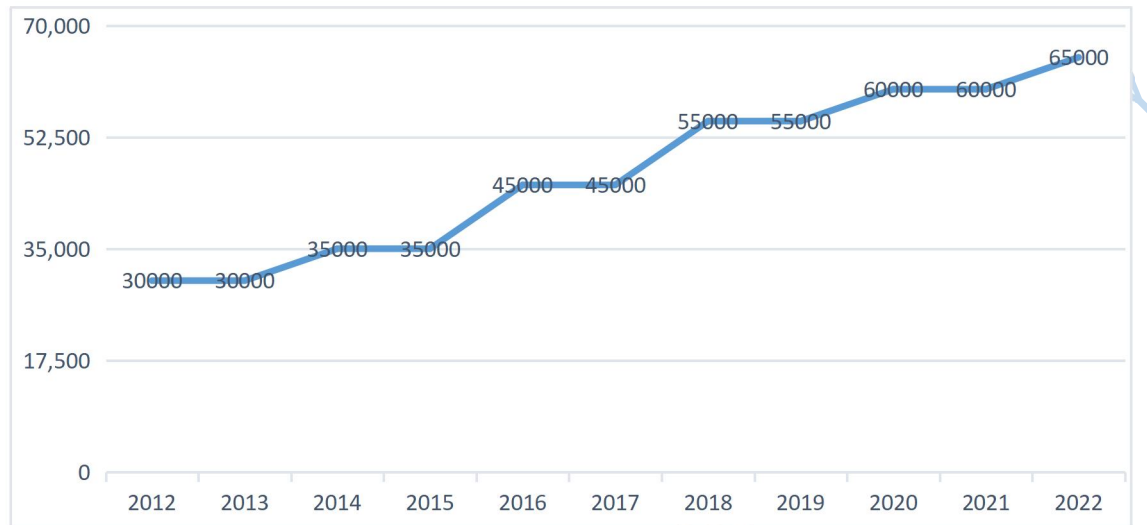


**Source: Author's Field Survey, 2024**

Figure 4.14, shows that rent of a 3-bedroom increased tremendously over the years in Ibadan metropolis it shows that in 2018, the average rent value was #150,000 but in 2021, it increased to #200,000, it now #250,000.

## Computation from Residential Rental Values in Ibadan South East Local Government Area

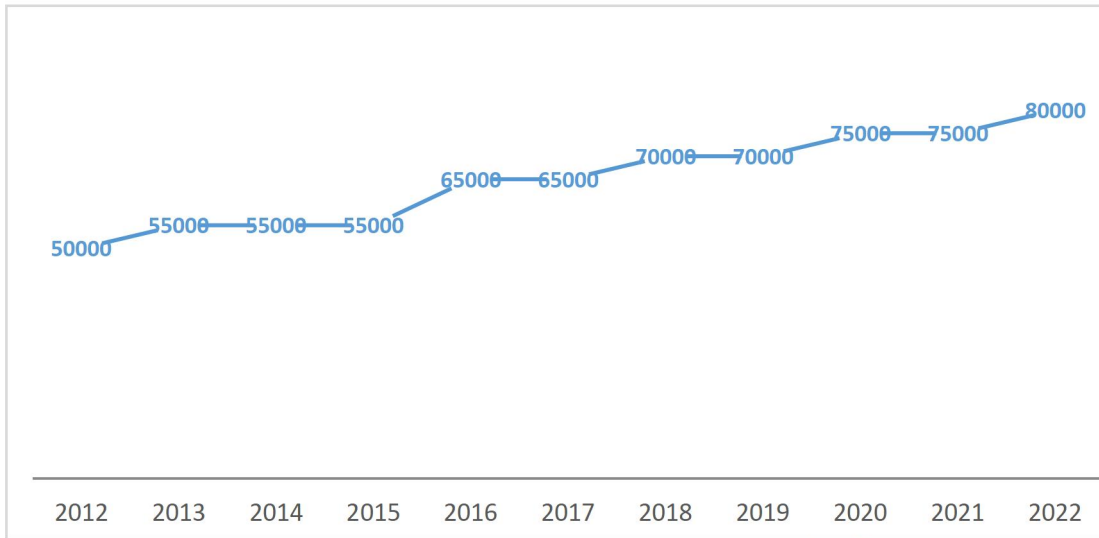
**Figure 4.15: A Room Tenement Apartment**



**Source: Author's Field Survey, 2024**

Figure 4.15. shows that rent of a room tenement increased tremendously over the years in Ibadan metropolis it shows that in 2018, the average rent value was #55,000 but in 2021, it increased to #60,000, it now #65,000.

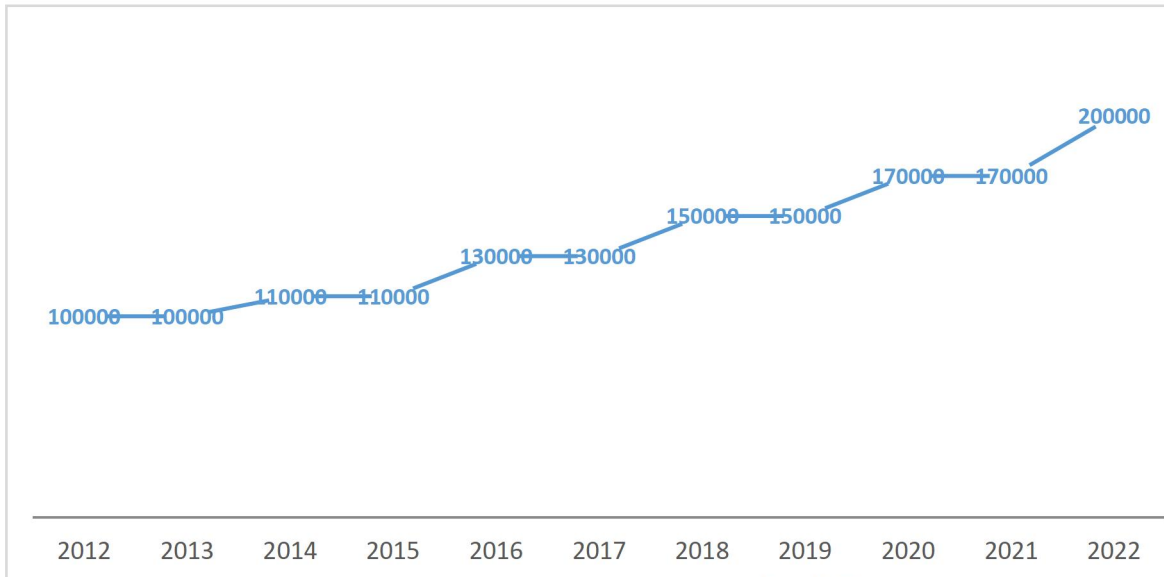
**Figure 4.16: A Room and Parlour Tenement Apartment**



**Source: Author's Field Survey, 2024**

Figure 4.16, shows that rent of a room and parlour tenement increased tremendously over the years in Ibadan metropolis it shows that in 2018, the average rent value was #70,000 but in 2021, it increased to #75,000, it now #80,000.

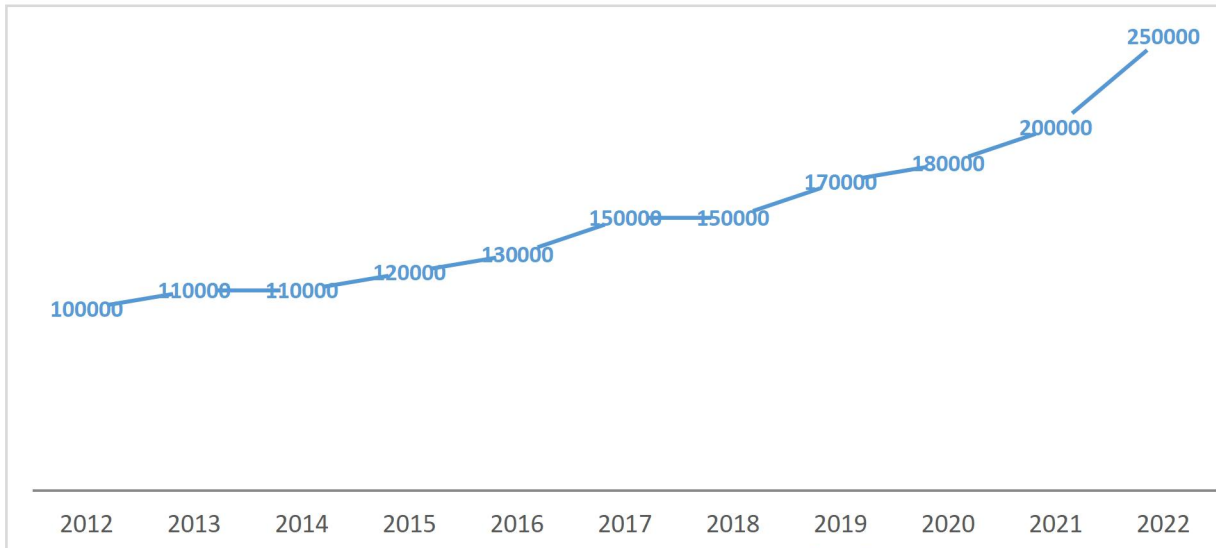
**Figure 4.17: 2-Bedroom Flat**



**Source: Author's Field Survey, 2024**

Figure 4.17 shows that rent of a 2-bedroom flat increased tremendously over the years in Ibadan metropolis it shows that in 2018, the average rent value was #150,000 but in 2021, it increased to #170,000, it now #200,000.

**Figure 4.18: 3-Bedroom Flat**

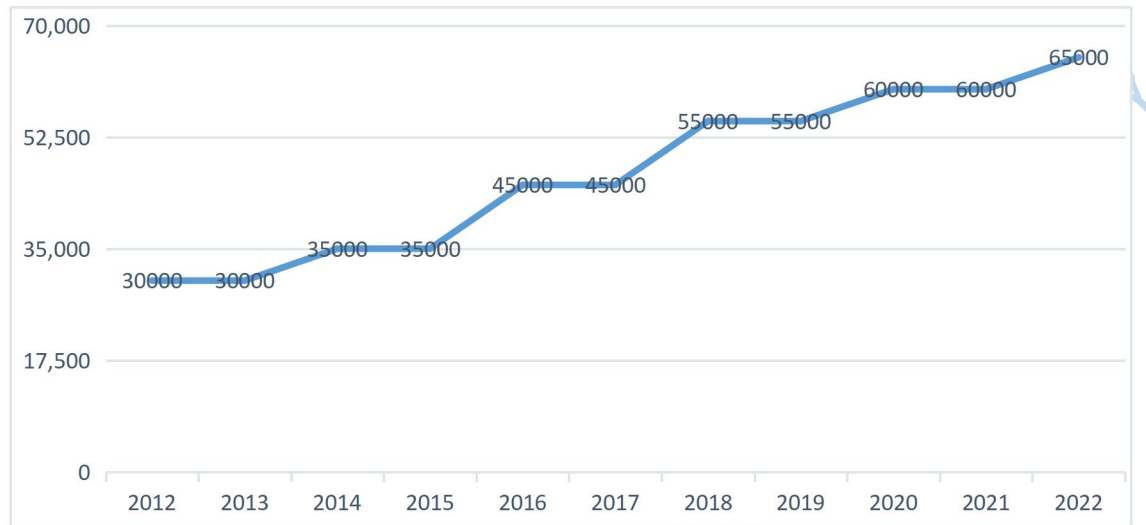


**Source: Author's Field Survey, 2024**

Figure 4.18, shows that rent of a 3-bedroom increased tremendously over the years in Ibadan metropolis it shows that in 2018, the average rent value was 150,000 but in 2021, it increased to 200,000, it now 250,000.

**Computation from Residential Rental Values in Ibadan South West Local Government Area**

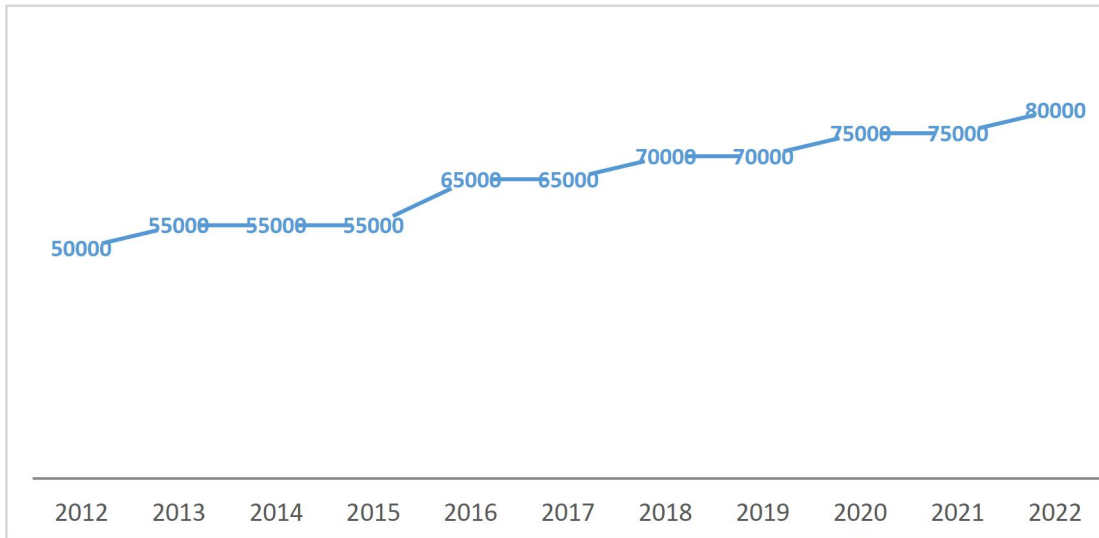
**Figure 4.19: A Room Tenement Apartment**



**Source: Author's Field Survey, 2024**

Figure 4.19, shows that rent of a room tenement increased tremendously over the years in Ibadan metropolis it shows that in 2018, the average rent value was #55,000 but in 2021, it increased to #60,000, it now #65,000.

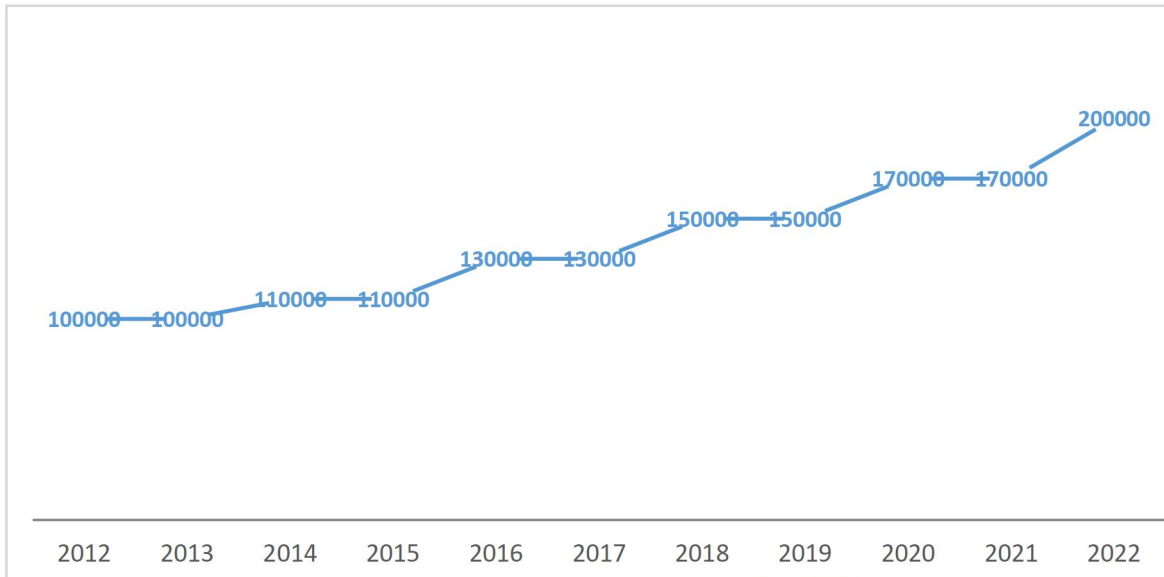
**Figure 4.20: A Room and Parlour Apartment**



**Source: Author's Field Survey, 2024**

Figure 4.20, shows that rent of a room and parlour tenement increased tremendously over the years in Ibadan metropolis it shows that in 2018, the average rent value was #70,000 but in 2021, it increased to #75,000, it now #80,000.

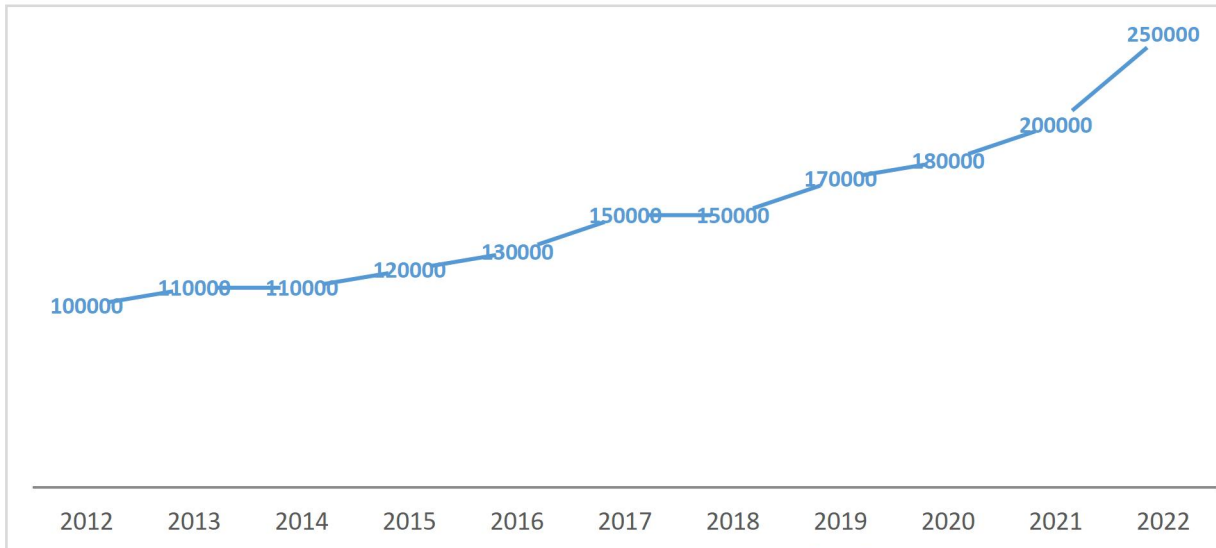
**Figure 4.21: 2-Bedroom Flat**



**Source: Author's Field Survey, 2024**

Figure 4.21, shows that rent of a 2-bedroom flat increased tremendously over the years in Ibadan metropolis it shows that in 2018, the average rent value was #150,000 but in 2021, it increased to #170,000, while in the year 2022 it increases to #200,000.

**Figure 4.22: 3-Bedroom Flat**



**Source: Author's Field Survey, 2024**

Figure 4.22, shows that rent of a 3-bedroom increased tremendously over the years in Ibadan metropolis it shows that in 2018, the average rent value was #150,000 but in 2021, it increased to #200,000 and in year 2022 it increases to #250,000.

**Appendix II: Questionnaire**

**Department of Estate Management,**

**Faculty of Environmental Design and Management,**

**Lead City University, Ibadan.**

**Questionnaire for the Residents.**

Dear Sir/Madam,

**Questionnaire on the Impact of Informal Settlement on Residential Rental Value in Ibadan  
Metropolis, Nigeria.**

The question below is drawn with a view to carrying out an independent research on the above stated topic in Partial Fulfillment for the requirement for the Award of Master of Science Degree in Estate Management. Your area happens to fall within the Ibadan Metropolis considered for this study. You are therefore implored to provide answers to the questions honestly and as best as you can. Your response will be treated with absolute confidence and use only for academic purpose. Any inconveniences this might cause you are regretted.

Thank you.

Yours faithfully,

**Emmanuel Babatunde AROWOLO**

**SECTION A**

**Instruction:** Please tick (✓) and fill the blank spaces where applicable

(1) Gender:(a)Male [ ] (b) Female [ ]

(2) Age: (a) Below 18 [ ] (b) 19-30 [ ] (c) 31-45 [ ] (d) 46 and above [ ]

(3) Marital Status: (a) Married [ ] (b) Single [ ] (c) Divorced [ ] (d) Widow [ ]

(4) Occupational of Respondent: (a) Technician [ ] (b) Trading [ ] (c) Artisan [ ] (d) Civil Servant [ ]

(5) Education Level(a)First School Leaving Certificate [ ](b)WASC/GCE/NECO[ ] (c)NCE/OND/ND[ ] (d)HND/B.Sc [ ] (e)M.Sc/Ph.D[ ]

(6) Monthly Level of Income (a) Below ₦15,000[ ] (b)₦16,000 – ₦40,000[ ] (c) ₦41,000 – ₦100,000[ ] (d) ₦101,000 – Above[ ]

(7) Ownership Status (a) Freehold Interest [ ] (b) Leasehold interest [ ]

(8) Address of Respondent: .....

(9) Local Government Area: .....

(10) Political ward:.....

(11) Locality:.....

(12) How long have you been staying in this property?

(a) 0-1 year [ ] (b) 2-5 years [ ] (c) 6-10 years [ ] (d) 11-15 years [ ] (e) 16 years above [ ]

(13) What is your occupancy ratio? (a) 1-4 [ ] (b) 5-8 [ ] (c) 9 above [ ] .

(14) What type of accommodation do you occupy in this area? (a) A Room and Parlour[ ]

(b) A Room Self -Contained [ ] (c) 2 Bedroom flat [ ] (d) 3 Bedroom flat [ ]

(e) 4 Bedroom flat [ ] (f) Bungalow [ ].

(15) What is your level of awareness about Informal Settlement in the study area?

(a) Extremely aware [ ] (b) moderately aware [ ] (c) Somewhat aware [ ] (d) Slightly-

Aware [ ] (e) Not aware [ ].

**Instruction:** Please tick (✓); if any of the following characteristics contribute to Informal Settlement in Residential area.

(16) What do you consider as the physical characteristics of your residential environment?

**Scale:** (5) Strongly Agree (4) Agree (3) Neither Agree Nor Disagree (2) Disagree (1) Strongly Disagree

S/N	Physical Characteristics	5	4	3	2	1
	Haphazard Housing Construction					
	Improper Co-ordination of Bodily Improvement i.e. excessive stage of Inaccessibility inside the Area					
	Lack of necessary Social and Welfare Infrastructure such as Water, Electricity, Health and Education Services					
	Unsanitary Conditions					
	It provides a Repulsive outlook of the City					
	Others Please Specify					

## SECTION B

**Instruction:** Please tick (√) where appropriate.

(17) How does Informal Settlement Impact Residential Property Rental Values in Ibadan Metropolis?

S/N	Impact of Informal Settlement of Residential Value	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree
	Low Rental Value.					
	Increased in Void Properties.					
	Unavailability of Suitable Tenants.					
	Increase in Crime Rate					
	Unavailability of Basic Infrastructures and Social Services.					
	Others Please Specify					

(18) Kindly indicate the Residential Rental Values of the following types of Properties in Ibadan Metropolis for the period provided in the Table below.

Types of Building	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
A Room Self-Contained											
A Room and Parlour Apartment											
2 Bedroom Flat											
3 Bedroom Flat											
4 Bedroom Flat											
Bungalow											

(19) How would you rate the level of Rental Values in Informal Settlements of Ibadan Metropolis?

(a) High [ ] (b) Moderate [ ] (c) low [ ] (d) Very low [ ]

(20) What are the factors influencing Residential Rental Values in an Informal Settlement within Ibadan Metropolis?

**Instruction:** Please tick (√) where appropriate.

(1) Not Influenced (2) Slightly Influenced (3) Somewhat Influenced (4) Very Influenced (5) Extremely Influenced.

S/ N	Factor	Not Influenced	Slightly Influenced	Somewhat Influenced	Very Influenced	Extremely Influenced
1	Population Density					
2	Infrastructure Development					
3	Housing Quality					
4	Administrative Division					
5	Structural Factors					
6	Locational Factors					
7	Neighbourhood					
8	Economic Development					

## SECTION C

(21) What do you consider as factors responsible for emergence of Informal Settlement in the study area?

**Instruction:** Please tick (✓) appropriately in order it's as responsible for the emergence of Informal Settlement in your area. **Scale:** (5) Strongly Agree (4) Agree (3) Neither Agree Nor Disagree (2) Disagree (1) Strongly Disagree

S/N	Factors Responsible for Informal Settlement	5	4	3	2	1
	Poverty					
	Rapid Urbanization and Influx of People into Ibadan Metropolis					
	Ineffective Housing Policies					
	Informal Land Market					
	Discrimination and Marginalization					
	Inefficient Public Administration and Environmental Management					
	High Cost of Building Materials					
	War and Natural Disaster leading to Displacement Movement of People into more Safer Place					
	Rapid Industrialization					
	Lack of Good Financing Schemes for Housing Project					
	Others Please Specify					

**Instruction:** Please tick (✓) on how any of these variables apply to your area.

(22) How would you agree the effect of Informal Settlement on Residential Rental Values in the study area? **Scale:** (5) Extremely (4) Moderately (3) Somewhat (2) Slightly (1) Not at all

S/N	Impact	5	4	3	2	1
	Poor Quality of Life					
	Absolute lack of Control of Development					
	Lack of Access to Social Infrastructure					
	Poor Sanitation System					
	Poor Drainage Network					
	Pressure from Environmental Hazard such as Flood, Fire Etc					
	Overcrowding					
	Sexual Conflict					
	Inadequate and Insecure Housing and Services					
	Violent and Unhealthy Environment					
	Limited Access to Adequate Health Services					

### **Appendix III**

**Department of Estate Management,**

**Faculty of Environmental Design and Management,**

**Lead City University, Ibadan.**

#### **Questionnaire for the Estate Surveyors and Valuers Practicing in Ibadan**

Dear Sir/Madam,

#### **Questionnaire on the Impact of Informal Settlement on Residential Rental Value in Ibadan**

##### **Metropolis Nigeria**

The question below is drawn with a view to carrying out an independent research on the above stated topic in partial fulfillment for the requirement for the Award of Master of Science Degree in Estate Management. Your professional experience is required to effectively capture the objectives of the study. You are therefore implored to provide answers to the questions honestly and as best as you can. Your response will be treated with absolute confidence and use only for academic purpose. Any inconveniences this might cause you are regretted.

Thank you.

Yours faithfully,

**Emmanuel Babatunde AROWOLO**

**SECTION A:**

**Instruction:** Please tick (✓) and fill the blank spaces where applicable

**Socio-economic Characteristics of the Respondents.**

(1)Name:.....

(2)Estate firm address:.....

(3)Your years of Professional experience? (a)1-5 years [ ] (b) 6-10 years [ ] (c) 11-15 years [ ]

(d) 16-20 years [ ] (e) 21 years above [ ].

(4) Professional qualification of practice (a) ANIVS [ ] (b) FNIVS [ ]

(5)Kindly indicate the Residential Rental Values of the following types of Properties in Ibadan

Metropolis for the period provided in the Table below.

Types of building	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
A Room Self-Contained											
A Room and Parlour Apartment											
2 Bedroom Flat											
3 Bedroom Flat											
4 Bedroom Flat											
Bungalow											

(6) How would you rate the level of Rental Values in Informal Settlements of Ibadan Metropolis?

(a) High [ ] (b) Moderate [ ] (c) low [ ] (d) Very low [ ]

(7) What are the factors influencing Residential Rental Values in an Informal Settlement within Ibadan Metropolis?

**Instruction:** Please tick (√) where appropriate. (1) Not Influenced (2) Slightly Influenced (3) Somewhat Influenced (4) Very Influenced (5) Extremely Influenced.

S/ N	Factor	Not Influenced	Slightly Influenced	Somewhat Influenced	Very Influenced	Extremely Influenced
1	Population Density					
2	Infrastructure Development					
3	Housing Quality					
4	Administrative Division					
5	Structural Factors					
6	Locational Factors					
7	Neighbourhood					
8	Economic Development					

**SECTION B:**

**Instruction:** Please tick (√) where appropriate

(8)How does Informal Settlement Impact Residential Property Values in Ibadan Metropolis?

<b>S/N</b>	<b>Impact of Informal Settlement of Residential Value</b>	<b>Strongly Agree</b>	<b>Agree</b>	<b>Neither Agree Nor Disagree</b>	<b>Disagree</b>	<b>Strongly Disagree</b>
	Low Rental Value.					
	Increased in Void Properties.					
	Unavailability of Suitable Tenants.					
	Increase in Crime Rate					
	Unavailability of Basic Infrastructures and Social Services.					
	Others Please Specify					

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## Bio-data

### A. Personal Data:

- 1.Name:** Emmanuel Babatunde AROWOLO
- 2.Date Of Birth:** 3rd January, 1977
- 3.Nationality/State of Origin:** Nigerian/Oyo State
- 4.Marital Status:** Married
- 5. Phone Number:** 08036226780
- 6.E-Mail Address:** [arowolobabs@gmail.com](mailto:arowolobabs@gmail.com)
- 7.Place of Birth:** Ibadan
- 8.Name and Address of Next of Kin:** Mrs. Blessing I. Arowolo, Road B House 10, Ogo-Oluwa Community, Alakuta-AwotanApete Ibadan.

### B. Qualifications and Experience with Dates:

#### 1. School/Institutions Attended with Dates:

- i. Lead City University, Ibadan. Oyo State 2022 -2024
- ii. Joseph Ayo Babalola University, Ikeji-Arakeji, Osun State. 2018-2021
- iii. University of Ibadan, Ibadan, Oyo State. 2009-2012
- iv. African Network Computer Institute, Bassa, Plateaus State. 2005

- v. Osun State College of Technology, Esa-Oke. 2002-2004
- vi. Osun State College of Technology, Esa-Oke. 1998-2000
- vii. AjibodeGrammar School, Ibadan, Oyo State. 1990-1995
- viii. The Polytechnic Staff School, Ibadan. 1983-1989

## 2. Academic Qualification With Date

- i. M.Sc (Estate Management) 2024
- ii. B.Sc (Estate Management) Second Class Upper Division 2021
- iii. M.Sc (Housing Development and Management) 2012
- iv. Diploma in Computer Studies 2005
- v. H.N.D (Estate Management) Upper Credit 2004
- vi. N.D (Estate Management) Lower Credit 2000
- vii. Senior School Certificate Examination (SSCE) Nov/Dec 1998
- viii. Secondary School Leaving Testimonial 1995
- ix. Primary School Leaving Testimonial 1989

### **C. Work Experience with Date**

#### **i. The Polytechnic, Ibadan**

2019- till date

**Lecturer:**Department of Estate Management and Valuation,

The Polytechnic, Ibadan.

#### **ii. Tunde Arowolo & Co**

Estate Surveyors and Valuers

2009 till date

**Post Held:** Chief Executive Officer (CEO)/ Principal Consultant

#### **iii. Funmi Kehinde & Co.**

2005-2009

Estate Surveyors, Real Estate Consultants, Ibadan.

**Post Held:** Estate Surveyor/ Branch Manager

#### **iv. Local Government Education Authority,**

2004-2005

Bassa Local Government, Plateau State

**Post Held:** Evaluation Officer/NYSC Corper Liaison Officer (CLO)

#### D. Membership of Professional Bodies/Learned Societies/Status/Date of Awards

- i. Institute of Professional Managers and Administrators of Nigeria (IPMA)

**Fellow Member** 2022

- ii. Nigerian Institution of Estate Surveyors and Valuers (NIESV)

**Associate Member** 2024

- iii. Corporate Institute of Strategic Research, Abuja, Nigeria (CISR)

**Fellow Member** 2022

- iv. Chartered Institute of Human Resources Management, Nigeria (CIHRM)

**Fellow Member** 2022

- v. Institute of Policy Management Development, Nigeria (IPMD)

**Fellow Member** 2022

- vi. Institute of Leadership Manpower and Management Development.(ILMMD)

**Fellow Member** 2022

- vii. Institute of Corporate Administration, Nigeria (ICA)

**Fellow Member** 2022

- viii. Chartered Institute of Administration, Nigeria (CIA)

**Fellow Member** 2022

**E. Professional Work Experience:**

Property Development and Management/ Construction work Supervision

**F. Administrative Experience**

ND Full Time Course coordinator 2021- till date

Exams Convener 2022- till date

Departmental Scribe 2020- till date

**G. Publications:**

**Research/Project/Invention/Innovation/Design**

**Dissertations/Thesis:**

- Maintenance of Public Residential Accommodation in Lagos State  
(A Case Study of Ogba Low-Medium Housing Estate),  
HND (Estate Management) Final Dissertation. January 2004
- An Examination of the Housing Environment of the  
Urban Poor in Ibadan.MSc (Housing) Final Dissertation. January, 2012
- Effect of Flooding on Residential Property Value in Apete ,Ibadan  
BSc (Estate Management) Final Dissertation. July, 2021
- Impact of Informal Settlement on Residential Property Rental Values

in Ibadan Metropolis. MSc (Estate Management)

Final Dissertation.

November, 2024

### **Books or Monographs**

- **Arowolo B.E**, Moradeyo, O.S, Ogundiran, A.A & Shittu, I.B (2020) “An Assessment of Performance Measure in Sustainable Corporate Real Estate Management” In the Constructed Environment of Nigeria: A Book of Readings in Honour of Arc. Festus Fawohunre ISBN: 978-978-567-5-6 (Print) pp. 421-440.

### **Conference Presentation**

- Odunfa V.O, **Arowolo, B.E.**, & Fayomi I.Z. (2019). *An Analysis of Residential Tenant Selection Criteria in an Emerging Rental Market. A Case of Ibadan Metropolis.* A Paper Delivered at the 3<sup>rd</sup> International Conference of Fiscalism and Entrepreneurship Development: a Drive towards Sustainable Economy. Organized by Faculty of Financial Management Studies. The Polytechnic, Ibadan.
- Odunfa V.O, Fateye T.B, Adeyemo O.I, & **Arowolo B.E** (2022). *Contemporary Skill Acquisition for Sustainable Professionalism in the Modern Workplace: A Case of Estate Surveying and Valuation Profession.* A paper presented at the ATUPA International conference, under the theme, Repositioning TVET Education Ecosystem in Light of Covid-19 through heritage based education, held at Victoria falls, Zimbabwe, from 29<sup>th</sup> August-2<sup>nd</sup> September.
- **Arowolo B.E**, Ogundiran A.A, Moradeyo O.S & Elegbede O.T (2022). *Influence of Flooding on Rental and Capital Value of Residential Property in Apete, Ibadan.* Paper Presented at 7<sup>th</sup> National Conference on Urban Governance, Infrastructure Development and Management of Nigerian Built Environment. Faculty of Environmental Studies, The Polytechnic, Ibadan, held at Assembly Hall on 30<sup>th</sup>-31<sup>st</sup> August.
- **Arowolo B.E** (2022). *Profiting and Credible Tools for Content Leadership in Real Estate Perspective.* Paper Presented during the Induction and Investiture of New Members of the Corporate Institute of Strategic Research (CISR) on the Theme: Content Leadership Creativity and Applications, held at NECA Building, Alausa Ikeja, Lagos on 16<sup>th</sup> July.
- Taiwo O.S, Ogundiran A.A, Odunfa V.O, Elegbede O.T & **Arowolo B.E** (2022). *Impact of Location of the University of Ibadan on Property Value within Ajibode and its Environ between 2012 to 2022.* Paper Presented at 7<sup>th</sup> National Conference on Urban Governance, Infrastructure Development and Management of Nigerian Built Environment. Faculty of

Environmental Studies, The Polytechnic, Ibadan, held at Assembly Hall on 30<sup>th</sup>-31<sup>st</sup> August.

- **Arowolo B.E** (2022). *Realizing Strategic Solution Driven Content: Knowledge Leadership Perspective*. Paper Presented at the Annual Leadership Workshop Organized by the Corporate Institute of Strategic Research (CISR). Theme: Content Evolution: The Administrative Value, held at NECA Building, Alausa, Ikeja, Lagos on 26<sup>th</sup> November.

## Journal

- Ogundiran A.A, **Arowolo B.E**, Moradeyo O.S, & Shittu I.B (2023). *Assessment of Performance of States on Housing Policy and Delivery in Nigeria*. **An International Journal of Academic Management Science Research (IJAMSR)** Vol.7, Issue 9. September, pages 57-66.
- Ogundiran A.A, **Arowolo B.E**, Moradeyo O.S, & Oladeni I.A (2024). *Effect of Government Policy on Housing Delivery Project in Nigeria: A Case Study of Oyo State Low-Income Housing Programme*. **An International Journal of Academic Management Science Research (IJAMSR)** Vol.8, Issue 8. August, pages 127-135.
- **Arowolo B.E**, Ogundiran A.A, & Taiwo S.O (2024). *Effect of Corruption on Housing Delivery Projects in Oyo State, Nigeria*. **An International Journal of Academic Management Science Research (IJAMSR)** Vol.8, Issue 9. September, pages 58-64.

## Seminar Presentation

- **Arowolo B.E.** (2010). *The Challenges of Electricity Installation, Utilization and Management in Rural Housing*. Postgraduate Seminar Presentation, Department of Urban and Regional Planning, University of Ibadan.
- **Arowolo, B.E** (2010). *The Practice of Imototo in Traditional Housing*. Postgraduate Seminar Presentation, Department of Urban and Regional Planning, University of Ibadan.
- **Arowolo, B.E** (2010). *A Review of Housing Policies and Programmes in Nigeria*. Postgraduate Seminar Presentation, Department of Urban and Regional Planning University of Ibadan.

## H. Activities outside the work Place

- i. **Pastor's Warden:** St. Peter's Anglican church, Apete Ibadan                      2012

- ii. **People's warden/Treasurer:** St. Peter's Anglican church, Apete  
Ibadan. 2013 till date
- iii. **Environmental Chairman/Treasurer:** Ogo-Oluwa Community  
Landlord Association, Alakuta- Apete Area, Ibadan 2019 till-date
- iv. **Member:** Ijokodo Archdeaconry Board, Ibadan Anglican Diocese 2017 till date
- v. **P.C.C. Secretary:** St. Peter's Anglican Church, Apete, Ibadan. 2007- 2011

#### **I. Referees**

**Ven. Dr. S.M. Mepaiyeda**

Senior Lecturer,

Department of Religion Studies,

Faculty of Arts,

University of Ibadan, Ibadan.

**08033965740**

**ESV.Jide Oguntokun**

Lecturer,

Department of Estate Management,  
Lead City University, Ibadan.

**07033161416**

**ESV. Funmi Kehinde**

Principal Partner,

Funmi Kehinde & Co. Estate Surveyors,

Real Estate Consultants, Ibadan.

**08023247747**

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**Signature**

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**Date**

**The University Compliance Certification**

This is to certify that, this Thesis was written by Emmanuel Babatunde AROWOLO with Matriculation number LCU/PG/003206 in the Department of Estate Management, Faculty of Environmental Design & Management, Lead City University, Ibadan Oyo State in full compliance with the approved University format and style.

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**Signature**

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**Date**

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