

Assessing the Impact of Informal Settlements on Residential Property Rental Values in Ibadan Metropolis

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Abstract : *This study examined the impact of informal settlements on residential rental values in Ibadan Metropolis, Oyo State, Nigeria; a city experiencing rapid urban growth and extensive informal housing. Using a descriptive and inferential quantitative research design, data were gathered from 360 residents across five urban Local Government Areas (Ibadan North, North East, North West, South East, and South West) and 34 estate surveyors. A validated, reliable questionnaire (Cronbach Alpha = 0.83) captured data on socio-economic conditions, rental trends, and settlement features. Descriptive results showed that poor quality of life, inadequate sanitation, lack of access to social infrastructure, poor drainage, overcrowding, and exposure to environmental hazards significantly lower rental values. Mean scores for these factors ranged from 2.0434 to 4.8536, with Ibadan East (mean = 4.8536) and Ibadan North (mean = 4.3523) most affected, while Ibadan West and South East recorded relatively lower impacts (Ibadan West mean = 2.8536). ANOVA confirmed a statistically significant difference (Mean Difference = -19.000; $p < 0.05$) between the factors driving informal settlements and their effects on rental values. The study concludes that poor living conditions and infrastructural deficits in informal settlements substantially depress property values. It recommends that local authorities implement targeted infrastructure upgrades, especially sanitation, drainage, clean water, waste management, and healthcare, to improve living conditions and attract investment. Strengthened urban governance and inclusive, community-driven upgrading strategies are vital to sustainably enhance rental values, improve neighborhood quality, and promote orderly urban development in Ibadan.*

Keywords: Informal Settlements, Residential Rental Values, Urban Governance, Housing Market, Infrastructure.

Introduction

The residential rental sector is a key component in meeting the housing demands of rapidly urbanising cities, and the real estate industry is a major engine of economic development. Urbanisation, poverty, and a lack of legitimate housing supply have caused informal settlements to grow in many emerging nations, including Nigeria. Often called slums, squatter settlements, or shantytowns, these communities are distinguished by subpar housing, precarious land tenure, and restricted access to basic utilities including power, clean water, sanitary facilities, and appropriate waste disposal. Cities in Sub-Saharan Africa, such as Nairobi, Johannesburg, and Ibadan, are exemplary instances of this difficulty.

Rapid urban expansion and rural-urban migration have contributed to the notable population increase of Ibadan, the largest city in Nigeria by landmass (Oladele & Oladimeji, 2011). Informal settlements have proliferated throughout the city as a result of this boom, which has greatly exceeded the capacity of formal housing markets and urban infrastructure. Residents of these regions are exposed to subpar living conditions, environmental risks, and social vulnerabilities because they frequently lack planned layouts, sufficient infrastructure, and basic services.

Notwithstanding these drawbacks, rental homes in informal settlements continue to be essential for giving low-income city inhabitants a place to live (Baqai & Ward, 2020). Numerous factors influence rental values in these locations, such as the availability of infrastructure, perceived tenure security, accessibility to informal markets, and proximity to employment centres.

Although homes close to major employment centres or central business districts typically fetch higher rentals, poor services and environmental hazards can lower rental values. The swift expansion of informal settlements prompts urgent enquiries on their wider influence on the urban housing market, namely on the rental values of residential properties (Bouwmeester & Hartmann, 2021). Informal settlements have the potential to impact neighbouring neighbourhoods by influencing opinions about general liveability, infrastructural quality, security, and environmental health. Developing successful housing policies and urban planning initiatives in Ibadan, where informal settlements have become a well-established aspect of the urban landscape, requires a comprehension of this link (Jelili et al., 2023). It is critical to evaluate how the patterns of the rental market are influenced by the informal settlements that

are so prevalent in Ibadan Metropolis. Thus, this study looks into how residential property rental prices in Ibadan, Oyo State, are affected by informal settlements. Its goal is to provide evidence-based insights that will help drive inclusive housing policy, infrastructure, and sustainable urban development.

Literature Review

Theoretical Underpinning

The Economic Commission of ECLAC conducted a study for Latin America and the Caribbean in the 1950s, which served as the foundation for development theory. Paul Prebisch was one of the best-known writers. The primary element of Prebisch's approach is that in order to establish circumstances for domestic development, the government must build more effective social service coverage (Calcagno, 2021). This idea is based on four principles: modernity, reliance, the world system, and globalisation. Dependency theory is significant for study because it blends parts of a neo-Marxist perspective with Keynesian economic theory, liberal economic theories developed in the United States and Europe as a reaction to the 1920s Depression.

According to dependency theory, a lot of the world was not connected before contemporary economic expansion, but capitalism brought about the need for profit through rural production and unfair offers (Tausch, 2010). Because of this, the Third World's social boundaries shifted, resulting in poverty and haphazard settlements. Development, according to evolutionary theory, can be either normative or positive and entails eradicating social hardship, poverty, tyranny, a lack of economic possibilities, a disregard for public space, and intolerance (Beatty, 1980). Modernisation, basic alteration, maintainable advancement, and overall improvement are examples of advancement hypotheses. The ongoing problem of establishing informal settlements stems from stagnation and improvement problems, which result in residents being accepted and established informally.

Empirical Review

The trend of lower rental values in informal settlements relative to official neighbourhoods is one aspect of these research that stands out as being comparable. According to published research, for example, the average yearly rent in Enugu's informal districts was between ₦12,000 and ₦42,000, which is substantially less than the ₦120,000 to ₦250,000 in the city's official areas⁷³. According to studies on squatter communities in Jimma Town, Ethiopia, many of the homes had poor housing standards and were uninfrastructural, which led to lower rental costs (Akirso, 2021). Similar patterns were seen in Yangon, Myanmar, where middle-class populations living in informal neighbourhoods saw reduced rental values due to a lack of availability of cheap housing and undeveloped property markets (Forbes, 2019).

A significant tendency is the socioeconomic and structural traits of the people living in informal settlements. According to a recent study, the majority of homes in Nigeria's informal settlements were immigrant, low-income, and male-dominated, and they had little access to essential services (Adeoye, 2021). According to Akirso (2021), Jimma's informal settlements are predominantly low-income due to a lack of suitable housing options and exorbitant prices in the formal market. Similarly, middle-class people predominated in Myanmar's informal housing regions, where they encountered obstacles such high living expenses, poor infrastructure, and restricted access to financing (Naing, 2021).

The fundamental factors driving the expansion of informal settlements and their effects on real estate rental values, however, differ significantly despite these parallels. Ineffective land management, speculative land acquisition, and weak governance were highlighted as Ethiopia's main causes (Koroso & Zevenbergen, 2024). However, in Nigeria, where people in informal settlements frequently rely on social ties and affordable housing options, the "symbiotic" interaction between informal settlements and formal neighbourhoods was emphasised (Anierobi et al., 2023). One of the factors that further hampered the housing market for middle-class groups was Yangon's geographic limitations, which included limited urban expansion and inadequate transport systems (Naing & Nitivattananon, 2020).

An alternate strategy that emphasises land value capture and inclusionary housing as remedies for Nairobi's informal settlements was identified by a similar study. Their strategy sought to reduce the need for outside developers by utilising the local knowledge of landowners and building owners in informal settlements to create affordable homes (Nzau & Trillo, 2020). This concept is in contrast to previous research that focusses more on market inefficiencies or government intervention. Inclusionary housing and land value capture are two ideas that emphasise community involvement in housing provision and provide a more integrated approach to informal housing.

Methodology

This study used a quantitative analytical method to inform its descriptive and inferential research design. This study looked at the socioeconomic traits of the people living in Ibadan's informal settlements as well as the trends in property rental values. 34 principal

partners of registered estate surveying and valuation firms, as well as household heads and knowledgeable adults living in these settlements, were the target group. There was use of both primary and secondary data. Structured questionnaires given to inhabitants and estate surveyors were used to gather primary data. For the purpose of obtaining historical data on rental patterns from 2014 to 2024, secondary data sources included databases of real estate firms, government documents, and previous researchers.

Taro Yamane's technique was used to determine a sample size of 400 respondents, with 360 valid responses returned. The study employed both primary and secondary data, such as structured surveys given to people and estate surveyors, government documents, previous studies, and real estate firm databases. The primary research tool was a structured questionnaire divided into five sections that covered demographic data, socioeconomic characteristics, trends in residential property rental values, factors contributing to the development of informal settlements, and the impact of informal settlements on rental values. The Cronbach Alpha coefficient was used to assess the questionnaire's reliability, and it yielded a score of 0.83. ANOVA was used to determine the significance of differences in rental values across different levels of informal settlement features.

Results and Discussion of Findings

Socio-economic Characteristics of Respondents

Table 1: Demographic Table for Respondents

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

Total	81	86	38	73	82	360	100
Education Level							
B.Sc/HND	3	2	1	4	4	14	3.9
First School Leaving Cert	25	23	13	20	21	102	28.3
WASC/GCE/NECO	35	31	19	38	43	166	46.1
NCE/OND	18	30	5	11	14	78	21.7
Total	81	86	38	73	82	360	100
Income Level							
Below N15,000	25	20	13	22	21	101	28.1
N16,000-N40,000	51	63	20	48	57	239	66.4
N41,000-N100,000	5	3	5	3	4	20	5.5
N100,000 and above						-	-
Total	81	86	38	73	82	360	100
Ownership Status							
Freehold interest	15	12	13	9	17	66	18.3
Leasehold Interest	66	74	25	64	65	294	81.7
Total	81	86	38	73	82	360	100.0

Source: Author's Field Survey, 2025

The study found that males dominated the population (61.9%) in Ibadan Metropolis, attributed to socio-economic dynamics. The majority of respondents were married (61.7%), reflecting the affordability of informal settlements. Younger respondents (44.7%) were more likely to be in informal settlements, while older age groups (12.5%) preferred more stable environments. The majority of respondents were artisans (44.8%), traders (39.2%), technicians (10.8%), and civil servants (4.2%). Most respondents held secondary education qualifications (46.1%), indicating limited formal education and low-income occupations. The majority of respondents earned between N16,000 and N40,000 monthly, with leasehold interests dominating ownership (81.7%). This highlights the transient and insecure nature of informal settlements.

Table 2: Demographic Table for Estate Surveyors and Valuers

Demographic Characteristics		Value	Percentage
Gender of Respondents	Male	21	61.9
	Female	13	38.1
	Total	34	100.0
Marital Status	Single	7	30.6
	Married	27	61.7
	Total	34	100.0
Age of Respondents	31-45 years	26	63.3
	46 years and above	8	35.7
	Total	34	100
Education Level	B.Sc	14	33.9
	HND	17	48.3
	OND	3	17.8
	Total	34	100

Professional Experience (Years)	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
	Total	34	100.0
Professional Qualification	ANIVS	22	64.7
	FNIVS	12	35.3
	Total	34	100.0

Source: Author's Field Survey, 2025

Table 2 reveals that males make up 61.9% of estate surveyors and valuers, while females make up 38.1%. The majority of respondents are married, indicating a stable career path. Most professionals are aged 31-45, reflecting the growth of the field. Most have an HND, B.Sc, or OND qualification, aligning with entry requirements. The profession is relatively youthful, with many practitioners at early stages. The majority of respondents are members of the Nigerian Institution of Estate Surveyors and Valuers.

Table 3: Impact of Informal Settlement on Residential Rental Value in Ibadan North

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

Source: Author's Field Survey, 2025

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 flood, fire etc having the mean score of 4.2841, 4.2386, 4.2273.

Table 4: Impact of Informal Settlement on Residential Rental Value in Ibadan East

Impact	No.	VH	H	UD	VL	L	Mean
Poor quality of life	86	0	1	2	50	35	4.8536
Absolute lack of control of development	86	0	2	4	47	35	4.7699
Lack of access to social infrastructure	86	0	2	4	47	35	4.6438

Poor sanitation system	86	1	1	4	48	34	4.5001
Poor drainage network	86	0	1	5	54	28	4.4876
Pressure from environmental hazard such as floor, fire etc	86	0	1	7	50	30	4.3986
Overcrowding	86	2	3	6	39	38	4.3673
Sexual conflict	86	3	1	9	37	38	4.3375
Inadequate and insecure housing and services	86	3	1	6	43	35	4.2095
Violent and unhealthy environment	86	3	1	6	46	32	4.1905
Limited access to adequate health services	86	2	4	6	4	32	4.1084

Source: Author's Field Survey, 2025

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 floor, fire etc having the mean score of 4.6438, 4.5001, 4.4876.

Table 5: Impact of Informal Settlement on Residential Rental Value in Ibadan West

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

Source: Author's Field Survey, 2025

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 floor, fire etc having the mean score of 2.6438, 2.5001, 2.4876.

Table 6: Impact of Informal Settlement on Residential Rental Value in Ibadan South East

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

Source: Author's Field Survey, 2025

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 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
Factors responsible for emergence of Informal settlement in the study area	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, 2025

From the Table 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 ($P = -19.000$).

Discussion of Findings

With mean scores ranging from 2.0434 to 4.8536, this study found that characteristics including poor sanitation, a lack of social infrastructure, and a poor quality of life are important contributors to lower residential rental values in the study area. These results are consistent with research by Ross et al. (2021) and Adeoye (2016), who found that inadequate infrastructure and subpar living

conditions were key factors contributing to low rental values in informal urban settlements. For example, Baye et al. (2023) found that high living expenses and significant infrastructure deficiencies in Ethiopia's informal settlements directly lower property rental values.

Furthermore, the analysis confirmed that institutional factors—specifically, inadequate governance structures and inefficient property administration—are the root causes of the growth of informal settlements and the decline in rental values. While Wahab (2017) noted comparable governance-related problems in Nigeria and their detrimental effects on housing markets, Baye et al. (2023) emphasised poor governance as a primary difficulty in Ethiopia's informal settlements. Additionally, as a supplementary strategy to improve institutional capacity and solve the financial constraints that local governments frequently confront, Wang et al. (2019) proposed novel methods including land value capture. These observations highlight the importance of strong institutional reforms, open land administration, and strong governance frameworks in reducing the detrimental effects of informal settlements on property values.

Conclusion and Recommendation

The study verified that the main reasons of the expansion of informal settlements and the drop in rental values are institutional problems, particularly insufficient governance frameworks and ineffective property management. Baye et al. (2023) highlighted weak governance as the main issue in Ethiopia's informal settlements, whereas Wahab (2017) pointed out similar governance-related issues in Nigeria and their negative impacts on housing markets. Furthermore, Wang et al. (2019) suggested innovative techniques such land value capture as an additional tactic to strengthen institutional capacity and address the budgetary limitations that local governments commonly face. In order to lessen the negative effects of informal settlements on property values, these insights emphasise the significance of robust governance frameworks, open land administration, and robust institutional changes.

Given the results, this study suggests that coordinated efforts be undertaken to improve fundamental services and infrastructure in Ibadan's informal settlements. In addition to directly improving residents' quality of life, improving drainage systems, sanitation, and access to dependable social amenities like clean water, waste disposal, and medical facilities will also increase these neighbourhoods' appeal to investors, which will eventually help to stabilise and raise residential rental values.

Additionally, the city's land management and urban governance systems urgently need to be strengthened. To stop the uncontrolled growth of informal settlements, local governments should put in place effective and transparent procedures for land registration, regularisation of tenure, and development control.

In addition to improving urban growth management, strengthening institutional frameworks will make the rental housing market more stable for both landlords and tenants. Last but not least, this study suggests that community-driven, participatory methodologies that actively involve locals in planning and execution be used in upgrading projects. Local governments can encourage a sense of ownership and shared responsibility by giving community members the tools they need to participate in determining needs, overseeing projects, and preserving advancements. In addition to maintaining the physical improvements, these inclusive tactics will strengthen social cohesion and confidence in local government, which will eventually raise and stabilise rental values.

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