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## SUSTAINABLE SOLUTIONS TO URBAN DECAY AND SQUATTER SETTLEMENTS IN NIGERIAN CITIES

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### ABSTRACT

Urban decay and the proliferation of squatter settlements have emerged as critical issues affecting many cities in Nigeria. Rapid urban growth, inadequate infrastructure, flawed urban planning, weak policy execution, and economic instability have led to the decline of once-vibrant neighbourhoods and the expansion of informal housing areas. These settlements are typically characterized by poor housing quality, high population density, limited access to essential services, inadequate waste management, and environmental challenges, all of which hinder sustainable urban development. This study explored the underlying drivers and spatial consequences of urban decline and informal settlements, with an emphasis on proposing architectural and planning interventions tailored to the Nigerian context. Utilizing both qualitative and quantitative research methods, including case studies and literature reviews, the study examined conditions in some Nigerian cities to understand the extent and impact of these issues. The study identified sustainable solutions, including inclusive urban regeneration, affordable housing, adaptive reuse of aging infrastructure, improved waste management systems, and the integration of green public spaces. Findings highlighted the need for community engagement, coherent policy frameworks, and cross-disciplinary collaboration. The study concluded that by reimagining the role of architecture and urban planning, urban decay and the growth of informal settlements can be reversed.

**KEYWORDS:** Housing, environment, urban decay, squatter settlements, sustainability.

## INTRODUCTION

Housing, according to (Ayodele, 2015) plays both economic and social roles simultaneously. However, with people seeking a better living environment, housing has become a major concern. The rapid pace of urbanization, combined with more people leaving rural areas for cities, has made the problem even worse. (Nwalusi et al., 2022). This has led to informal settlements in various parts of Nigeria and ultimately to urban decay.

Urban decay and the proliferation of informal or squatter settlements are long-standing challenges in Nigeria, yet their prevalence and impact have grown significantly in recent years. These issues now pose serious threats to sustainable urban development and the overall well-being of city residents. Nigeria's urban centers are rapidly expanding as people migrate from rural areas in search of better livelihoods and improved living conditions (Enwin & Ikiriko, 2024). However, this urban growth has outpaced the capacity of planning institutions to manage development and deliver essential infrastructure adequately. As a result, urban decay prevents cities from accommodating the growing urban population, leading to various environmental and social challenges for residents in developing countries (Theophilus, 2017). The gravity of this issue is particularly evident when examining riverine areas, especially Port Harcourt, where waterfronts, once potential tourist attractions and sources of income, have transformed into informal settlements, contributing to urban decay (Akujuru, 2008). The impact of informal settlements in riverine areas is further highlighted by (Ismail Adewoyin, 2025) As informal settlers discharge waste into water bodies, they pollute the water.

Hence, many inner-city areas are deteriorating, while informal settlements continue to grow on the urban periphery. Urban decay, reflected in neglected infrastructure, abandoned structures, overcrowding, pollution, and heightened crime, signals the physical and social breakdown of once-thriving environments. Inadequate regulatory frameworks, limited funding, and inconsistent policy implementation often compound this decline. Concurrently, informal settlements, built without legal tenure, planning approval, or access to basic services, have become the default housing for low-income urban dwellers. Although they provide immediate shelter, they also expose inhabitants to health hazards, insecurity, and social exclusion.

For Nigeria to achieve sustainable urban transformation, it is critical to address these issues by replacing substandard housing and curbing the spread of slums (Akabuilo & Okeke, 2018). Urban renewal has been identified as one of the major strategies for addressing urban decay and informal settlements (Koko, 2020)

This study investigates the drivers and impacts of urban decline and informal housing through case studies in selected Nigerian cities. Ultimately, the study seeks to shift the focus from merely preventing urban decline to fostering holistic regeneration and revitalizing Nigeria's urban landscape.

### Statement of The Problem

Squatter settlements and slums represent a major urban challenge globally, particularly in the developing world. These areas are often marked by deteriorating infrastructure, extreme poverty, and widespread unemployment. They tend to become centers for various social issues, including crime, substance abuse, mental health disorders, and elevated mortality rates. The harsh living conditions—characterized by poor sanitation, overcrowding, and limited access to medical services—contribute to high incidences of disease and malnutrition.



**Figure 1: Cycle of Poverty.**

Source: (Adiukwu & Fidelis Onyekachi, 2014)

Despite these adverse conditions, many people migrate to and remain in informal settlements because of the lack of affordable formal housing options and the absence of rent or municipal obligations. The United Nations Human Settlements Program (UN-Habitat) said that urban slums are expanding at a concerning pace. In the early 2000s, nearly 1 billion people lived in slum conditions, a figure expected to rise significantly, potentially reaching over 3.5 billion by 2050, within a projected global urban population of 6 billion.

## **Aim and Objectives**

This study aims to explore the root causes and spatial impacts of urban decay and informal settlements in Nigerian urban centers and to recommend sustainable solutions grounded in architectural and urban planning approaches. The key objectives are to:

1. Identify and evaluate the primary drivers of urban decay and the growth of informal settlements in selected Nigerian cities.
2. Assess the physical, environmental, and socio-economic effects of deteriorating urban areas and squatter settlements on urban development and the well-being of residents.
3. Propose sustainable design and planning strategies to effectively address urban decay and curb the expansion of informal settlements.

## **Literature Review**

(Agbor, 2021) highlighted that Nigeria is one of the fastest-growing developing nations in the world, with rapid population growth and urbanization being major contributors to urban sprawl and the rise of squatter settlements.

According to (Ahianba et al., 2008), the built environment in Nigeria is deteriorating quickly due to accelerated urban growth, increasing migration from rural areas, long-standing economic decline, the decline of urban infrastructure, and poor city maintenance. These factors are identified as the primary causes of urban decay.

Urban decay refers to the slow decline of once-thriving urban areas, often marked by industrial collapse, population loss, and economic restructuring. Abandoned buildings, high unemployment, family breakdowns, political marginalization, increased crime, and a general sense of neglect in the urban environment are typically accompanied by it. Major Nigerian cities such as Lagos, Ibadan, Port Harcourt, and Benin are facing these challenges, including urban decay, slum growth, overcrowding, insecurity, and encroachment into peri-urban areas, which is also contributing to deforestation (Akabuiro & Okeke, 2018).

The spread of urban decay in Nigerian cities has led to numerous slums characterized by overcrowding, deteriorating buildings, frequent flooding, stagnant wastewater, and poor sanitation. Additional consequences include increasing crime rates, poor infrastructure, housing shortages, environmental harm, and traffic congestion, driven largely by rapid population growth and the immense pressure on urban services (Alade et al., 2021).

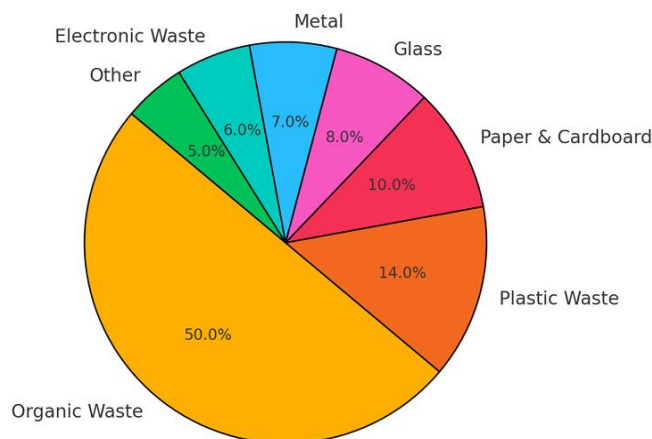
Informal or squatter settlements are typically built without formal planning approval or adherence to urban development regulations. These areas are often temporary and lack essential infrastructure, including electricity, clean water, sanitation, and drainage systems.

Social amenities such as schools, healthcare facilities, markets, and places of worship are often limited or nonexistent. Such settlements are common in developing countries, often emerging from the urgent housing needs of low-income populations. They typically arise in areas where urban planning and governance have failed to address the needs of the entire population (Adiukwu & Fidelis Onyekachi, 2014).

(Bello et al., 2022) noted that in Nigeria, squatter settlements generally fall into two types: those that occupy land illegally and those that are built illegally. These settlements may begin as either residential or commercial areas, but over time, they often become mixed-use spaces. Key issues associated with squatter settlements include environmental degradation, disorderly development, lack of infrastructure, poor health conditions, and increased criminal activity.

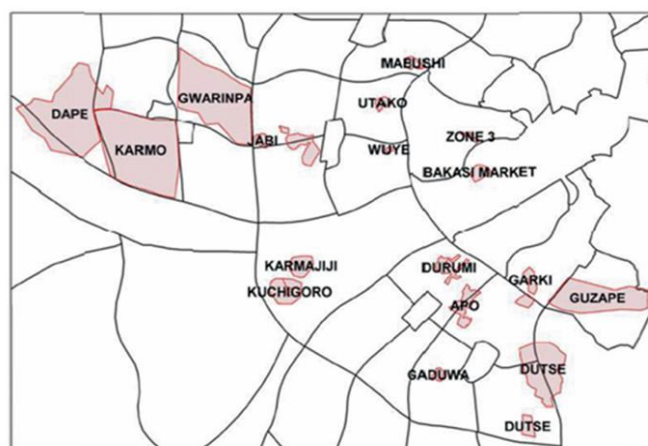
Inhabitants of squatter settlements are typically poor, without land ownership or formal permission from landowners, and are forced to occupy vacant plots, whether public or private. These settlements are usually built with basic materials and minimal skills, making them easy to construct and rebuild. Since they often develop on unused land without legal approval, they are often ignored by urban policies and planning. Cities such as Mumbai, Dhaka, Caracas, Bogotá, Mexico City, Cairo, Lagos, and Johannesburg are experiencing the rapid spread of such settlements, which are gradually overtaking large areas of urban space. Without significant intervention, it is predicted that the global number of people living in slums will rise by 2 billion over the next 30 years (Chijioke et al., 2018)

According to (Obani et al., 2025), the rapid pace of urbanization in Nigeria has resulted in major issues related to waste management, which in turn causes the gradual decay of the urban environment. Three major cities with waste management issues include Lagos, Abuja, and Port Harcourt. Lagos produces over 14,000 tons of waste each day but struggles with ineffective smart waste management systems. Abuja, the federal capital, experiences rapid urban growth while contending with inadequate waste collection and policy deficiencies. Port Harcourt, an industrial hub, faces persistent challenges in handling both domestic and hazardous waste, with high pollution risks resulting from ongoing oil-related activities.



**Figure 2: 2023 Estimates of waste composition in Nigeria.**

Source: (Obani et al., 2025)



**Figure 3: Locations of squatter settlements in Abuja.**

Source: (Bamidele et al., 2023)

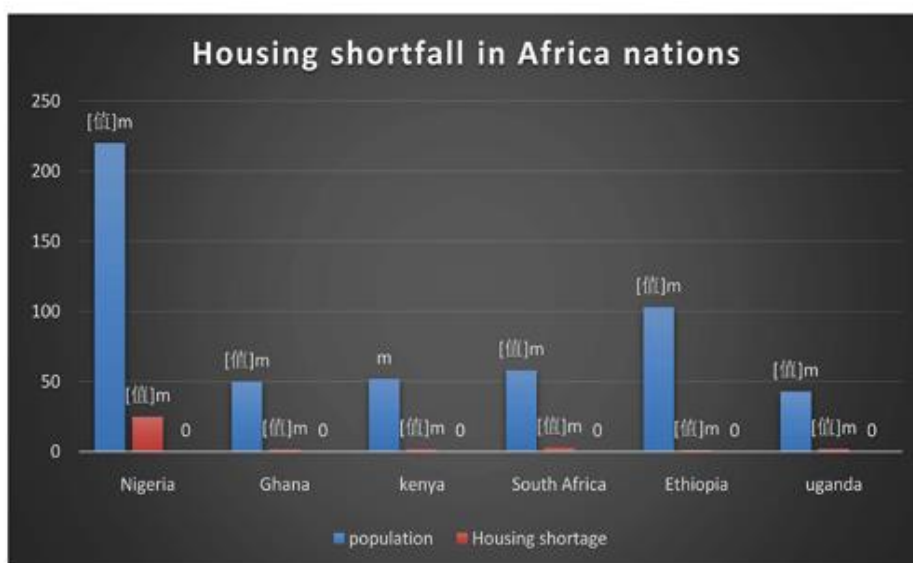
According to (Adedeji et al., 2023), only about 10% of Nigerians who wish to own a home can do so, according to expert assessments. This figure stands in stark contrast to much higher homeownership rates observed in other parts of the world, including 72% in the U.S., 78% in the U.K., 60% in China, 92% in Singapore, and 54% in South Korea.



**Figure 4: Forced Eviction and clearance of Squatter settlement in Abuja.**

Source: (Bamidele et al., 2023)

(Essien & Jesse, 2024) identified blocks, concrete decking, wood, zinc, and plastered block as some materials used in setting up squatter settlements.



**Figure 5: Housing Shortfall in African Countries.**

Source: (Adedeji et al., 2023)

The figure above illustrates the housing deficits of various African countries, highlighting how Nigeria compares to them.

The table below highlights the trend in Nigeria's housing deficit from 1991 to 2022. It identifies poverty, overcrowding, and urban migration as the major causes of housing shortfall from 2018 to 2022, which in turn leads to informal or squatter settlements.

**Table 1: Nigeria's Housing Deficit Trend from 1991 to 2022.**

| Year      | Population  | Housing Shortfall | Major Challenge                                               |
|-----------|-------------|-------------------|---------------------------------------------------------------|
| 1991-2000 | 132million  | 4 - 7 million     | Inefficiency in mortgage lending                              |
| 2007-2010 | 167 million | 8 - 10 million    | Shantytown removal and urban migration                        |
| 2012-2017 | 190 million | 16 - 17 million   | Increased poverty and overcrowding in cities                  |
| 2018-2022 | 220 million | 18 - 22 million   | Poverty, overcrowding, and urban migration have all increased |

Source: (Adedeji et al., 2023)

## MATERIALS AND METHODS

This study used both qualitative and quantitative methods to explore the factors behind urban decay and the rise of squatter settlements in the Niger Delta. Information was gathered from

academic research, government reports, and direct site assessments to understand the causes, impacts, and possible sustainable solutions.

## RESULTS AND DISCUSSION

### Case Study of Urban Decay and Squatter Settlements in Nigeria.

The figure above depicts a densely populated informal settlement characterized by deteriorating physical conditions, poor environmental quality, and inadequate infrastructure. Urban decay here is evident in both the built environment and the surrounding ecological systems, reflecting long-term neglect and unplanned urban growth.



**Figure 6: Urban Decay and Environmental Degradation in an Informal Settlement in Abuja.**

Source: (Anierobi et al., 2019)

The built environment shows clear signs of deterioration:

1. Buildings are constructed with temporary and low-quality materials such as corrugated metal sheets and timber.
2. Structures appear aged, poorly maintained, and structurally vulnerable.
3. The settlement lacks proper spatial organization, with irregular building layouts and narrow pathways, indicating the absence of formal planning.
4. This reflects a breakdown in urban infrastructure and regulatory systems.

A major feature in the image is the polluted drainage channel running through the settlement:

1. The waterway is heavily contaminated with solid waste, sewage, and debris, indicating poor waste management systems.
2. This creates health hazards, including the spread of waterborne diseases.
3. The encroachment of buildings along the drainage path worsens flooding risks and restricts natural water flow.
4. This highlights the strong link between urban decay and environmental neglect.

The figure also illustrates typical features of squatter settlements:

1. Unplanned and unauthorized land occupation, often along marginal or hazardous land such as drainage corridors.
2. High population density with limited access to basic services like clean water, sanitation, and waste disposal.
3. A reliance on informal economies and self-built housing, reflecting socio-economic constraints.
4. These conditions emerge due to rapid urbanization, poverty, and lack of affordable housing.

Urban decay in this context is not just physical but also social:

1. Residents are likely to experience low living standards, health challenges, and economic vulnerability.
2. The environment discourages investment and perpetuates a cycle of poverty and marginalization.
3. Limited government intervention suggests institutional failure in urban governance and planning.

## **Causes of Urban Decay and Squatter Settlements**

### **1. Rapid Urbanization**

The continuous migration from rural areas to cities, without a corresponding expansion in infrastructure and housing, has overwhelmed urban systems. This has led to overcrowding, the rise of informal settlements, and increased pressure on essential public services.

### **2. Inadequate Infrastructure**

Urban areas in Nigeria often grapple with poor roads, inadequate drainage, erratic power supply, and limited access to clean water. These deficiencies contribute to the decline of urban environments and discourage formal development and investment.

### **3. Flawed Urban Planning**

Many cities operate under outdated or poorly implemented planning frameworks. The lack of effective land-use controls has led to uncoordinated expansion, with informal settlements frequently emerging in unsuitable and vulnerable areas, such as floodplains.

### **4. Weak Policy Enforcement**

Even where urban development policies exist, issues such as corruption, political interference, and institutional inefficiencies hinder proper implementation. This creates room for unregulated development and the unchecked spread of informal housing.

### **5. Economic Hardship**

Widespread poverty, unemployment, and economic instability have made formal housing inaccessible to many. As a result, large segments of the population turn to informal settlements as their only affordable housing option.

### **6. Low-Quality Housing Construction**

Due to financial constraints and a lack of building regulations, many structures are constructed without professional oversight. These buildings often lack durability, contributing to the physical degradation of urban spaces.

### **7. Ineffective Waste Management**

Poor waste collection and disposal practices lead to environmental pollution, blocked drainage systems, and frequent flooding. These conditions not only degrade the urban landscape but also pose significant health risks.

### **8. Environmental Degradation**

Urban expansion has often come at the expense of natural ecosystems. The destruction of green spaces, rising pollution levels, and unsustainable land use practices contribute to environmental deterioration and reduce urban liveability.

## **Effects of Urban Decay and Squatter Settlements**

### **1. Decline in Urban Aesthetics**

Cities lose their visual appeal, with rundown buildings, poorly planned structures, littered streets, and crumbling infrastructure, making them less inviting for residents, investors, and tourists.

### **2. Public Health Concerns**

In squatter settlements, poor sanitation, overcrowding, limited access to clean water, and improper waste management create a breeding ground for diseases like cholera, malaria, typhoid, and respiratory infections, overwhelming public health systems.

### **3. Rising Crime and Insecurity**

With little to no formal policing or legal control, informal settlements become hotspots for petty crime, drug abuse, gang activities, and even violent conflicts, endangering the safety and stability of the broader urban area.

### **4. Decreased Property Values**

Urban decay leads to lower property prices, discourages investment, and causes property owners to abandon their buildings due to low returns, further accelerating the physical and economic decline of affected neighborhoods.

### **5. Loss of Economic Productivity**

Decaying cities with widespread informal settlements attract fewer businesses and industries, leading to fewer job opportunities, lower government tax revenues, and a decline in the area's overall economic vitality.

### **6. Social Inequality and Exclusion**

People living in decaying urban areas and squatter settlements are often excluded from basic services, quality education, and political participation, which deepens poverty and widens the gap between the urban elite and the urban poor.

### **7. Strain on Infrastructure and Services**

Overcrowded informal settlements put enormous pressure on already overstretched public services, such as transportation, water supply, electricity, and healthcare, leading to frequent service failures and growing dissatisfaction among residents.

### **8. Urban Sprawl**

As informal settlements expand, cities grow in an uncontrolled and inefficient way, making it harder and more costly to extend infrastructure and public services to these new areas.

## **Sustainable Solutions to Urban Decay and Squatter Settlements**

The importance of sustainable solutions cannot be overstated. They offer the best chance to resolve the complex issues of urban decay and squatter settlements by addressing environmental, social, and economic challenges in an integrated manner. Without sustainability at the core of the approach, cities risk perpetuating a cycle of decay, exclusion, and environmental degradation that threatens their long-term viability.

These solutions include:

#### **1. Inclusive Urban Regeneration and Upgrading of Informal Settlements**

Instead of opting for demolition and forced eviction of informal settlements, which often exacerbate social inequality and homelessness, sustainable urban development should focus on inclusive regeneration. This approach involves improving existing squatter communities by providing vital services like paved roads, drainage, clean water, sanitation, street lighting, and waste management, without displacing the people who live there.

Inclusive regeneration means actively involving local communities at every stage of the process, from assessing needs to designing and implementing projects. Residents have a deep understanding of the challenges they face and the opportunities within their communities. Their involvement ensures that solutions are practical, culturally appropriate, and more likely to be accepted.

Additionally, strategies such as land tenure regularization, which grants legal recognition or titles to residents, can offer security and motivate them to invest in improving their homes. These upgrades not only enhance the living conditions within these settlements but also contribute to the broader urban environment, promoting social inclusion, boosting economic activity, and creating healthier living spaces.

## 2. Development of Affordable and Resilient Housing Solutions

The ongoing shortage of affordable and decent housing in Nigerian cities has forced many people into unsafe squatter settlements. Tackling this issue requires a comprehensive, multi-faceted housing strategy. Governments need to prioritize building affordable housing units through collaborations with the private sector, NGOs, and international development organizations. These projects should focus on using affordable, durable, and locally sourced materials to keep costs down while ensuring the homes are resilient to environmental challenges like flooding, humidity, and heat waves.

Furthermore, housing designs should be flexible enough to accommodate changing family sizes and income levels, thereby promoting long-term stability. Financial innovations are also essential. Offering options like micro-mortgages, incremental housing finance, and rent-to-own schemes can help make formal housing more accessible to the urban poor, who are often shut out of traditional mortgage systems. By providing affordable and attainable housing, the pressure on informal settlements can be eased.



**Plate 1: Some of the over 500 houses built for displaced people.**

Source: (Ibrahim, 2022)

### 3. Strengthening Urban Governance, Planning, and Policy Enforcement

Effective governance lies at the heart of sustainable urban development. Without functional institutions, urban planning policies will remain on paper, with no real-world impact. Urban governance systems must be strengthened through the establishment of transparent planning authorities, capacity-building for urban managers, and enhanced public participation mechanisms that enable residents to contribute to city planning processes.

Periodic reviews of city master plans are necessary to accommodate rapid urbanization, shifts in demographic patterns, and emerging environmental challenges. Moreover, urban planning frameworks must move away from rigid, imported templates and evolve into adaptive, context-sensitive models that reflect Nigerian socio-economic and cultural realities.

To ensure compliance, strong monitoring frameworks, digital land registries, and citizen reporting platforms should be implemented, making it harder for illegal developments to thrive. Corruption, often a major barrier to effective urban management, must be tackled through accountability reforms and technology-driven governance.

### 4. Sustainable Waste Management and Environmental Restoration

Poor waste management plays a significant role in driving urban decay, especially in informal settlements. A sustainable approach to waste management must address the issue from multiple angles. One key strategy is to adopt decentralized waste management systems, where communities take charge of local waste collection, sorting, recycling, and composting. This reduces pressure on central systems and also provides local employment opportunities.

In addition, public education campaigns are crucial for promoting environmental responsibility and encouraging waste segregation at the source. It is also essential to focus on

restoring damaged environments. Cities should invest in urban reforestation, creating parks and green corridors, and rehabilitating wetlands. These efforts not only make urban spaces more attractive and livable but also help manage urban flooding and improve air quality.

#### 5. Economic Empowerment and Livelihood Support Programs

Squatter settlements and urban decay are closely linked to poverty and unemployment, so sustainable solutions need to go beyond physical improvements and address economic vulnerabilities as well. To truly make a difference, targeted economic empowerment programs should be implemented in these areas. This could include vocational training centers, support for small-scale businesses, and access to microfinance.

Offering skills training in areas like construction, tailoring, catering, technology services, and recycling would equip residents with valuable, marketable skills. Combined with small business grants and cooperative savings programs, these initiatives can help people build stable incomes. When economic opportunities are made available, residents will be better positioned to invest in maintaining their homes, pay for essential services, and contribute to the city's broader economy.

### CONCLUSION

Addressing urban decay and squatter settlements in Nigerian cities requires a shift from reactive demolition to inclusive, long-term upgrading strategies.

1. First, government and planning authorities should prioritize in-situ slum upgrading, focusing on improving existing settlements through better drainage, waste management, access roads, and sanitation systems rather than displacing residents. This approach preserves social networks while gradually improving living conditions.
2. Second, there is a need to expand affordable housing schemes through public-private partnerships, ensuring that low- and middle-income earners have access to safe and regulated housing options. These schemes should be supported by flexible financing models such as rent-to-own and incremental housing development.
3. Third, strengthening urban governance and enforcing planning laws are essential. Local authorities must implement development control measures while also simplifying land titling processes to reduce informality and encourage secure tenure.
4. Environmental sustainability should also be central. Introducing community-based waste management systems, green infrastructure, and proper drainage networks can significantly reduce pollution and flooding risks commonly seen in informal settlements.

5. Finally, community participation must be embedded in all interventions. Residents should be actively involved in decision-making, planning, and maintenance processes, as this fosters ownership and ensures that solutions are contextually appropriate and sustainable.

Urban decay and the growth of squatter settlements in Nigerian cities are not isolated problems but visible outcomes of deeper structural issues, including rapid urbanization, housing shortages, poverty, and weak institutional frameworks. The evidence suggests that conventional approaches, particularly forced evictions, often fail to address the root causes and may even worsen social vulnerability. A more sustainable path lies in integrated strategies that combine physical upgrading, economic inclusion, and environmental management. By focusing on people-centered planning, strengthening governance systems, and investing in affordable housing and infrastructure, Nigerian cities can gradually transform deteriorating urban spaces into healthier and more resilient environments. In the long run, sustainable urban development will depend not just on policies, but on the collective commitment of governments, professionals, and communities to create cities that are both inclusive and liveable.

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