

EFFECT OF SLUM ON PROPERTY VALUE

Author: Nilesh Dnyandeo Thakre

¹ Civil Engineer, G H Raisoni University Amravati, Maharashtra, India

ABSTRACT

Urban degradation is caused principally by urbanization process, however, most of the environmental problems in metropolis suburbs result largely from its unplanned land uses, swampy nature of built areas and weak development control. Other critical problems that bother minds also include lack of open space, poor management of flood channels and substandard housing. This paper discuss the possible intervention strategies in the regeneration effort of slum area. The research method which is both narrative and statistically descriptive in nature enables the author engage in a detailed literature study of the chronological development of metropolis with view to determining how the city came about the current level of degenerating infrastructural facilities. The study found that the principle of cooperative leadership by government at all levels is fundamental to making important difference in qualitative development controls of the study area. It however concluded that the duo role of the public and traditional power structure of the community leaders must be involved in the conception and implementation of Delta State environmental planning programmes.

Keyword : - Effects of Slum, Property Value, Environmental Problem, Development Control.

1. Introduction

What is Slum?

The definition of a slum is a house or a neighborhood that is in poor condition and that is generally considered unsafe and not nice to live or be in..

Types of slum

There are two types of slums:

Notified slums and non-notified slums.

Notified slum dwellers can usually afford to invest in education and skill training, while residents in non-notified slums are mostly unconnected to basic services and formal livelihood opportunities

Over the last century there has been tremendous growth in the urban population. This growth, however, has not been uniform. Growth in urban areas in less developed regions of the world has been especially rapid, increasing at an average rate of 2% annually compared with 0.5% in more developed regions. This trend is expected to continue with most of the less developed countries faced with the challenge of absorbing the majority of the future population growth. Increased urbanization is a major concern for less developed countries since they often lack the infrastructure and basic services (e.g., water, sanitation and healthcare) necessary to absorb the increasing number of people. Unable to adequately meet the demands of the growing population, slums have emerged and continue to proliferate in many less developed countries. Currently, about 1 billion people live in slums, with most slum dwellers located in less developed countries, which accounts for about 30% of their urban population. The number of slum dwellers is projected to increase to 2 billion by 2030 and to 3 billion by 2050 if current trends persist (UN-Habitat, 2010). The presence of slums has regional and global implications, impacting areas such as education, health and child mortality, and political and social exclusion, among many other things (UN.Habitat, 2003). Slums exist in almost every country in the world. However, in the process of urbanization and city development,

researchers have focused merely on the crumbled infrastructure, crimes, and other social problems associated with slums. Studies have covered the adverse effects of these factors on property value, although this unmatched study is the first to examine the negative impact of slum proximity on the valuation of properties in the surrounding areas and on the rental value of houses located in Islamabad. The survey method is applied to obtain feedback from inhabitants, and the study incorporated the hedonic price model to assess rental values within a range of one kilometer from selected slum areas. The findings revealed that slum neighborhoods negatively impact sustainable house rental values, as compared with the rental values of houses located far away. Rents became higher as the distance from the slums increased. The results showed that having slums in the vicinity caused a decline of almost 10% in rent. However, the rental value of a similar house unit, located 500 meters away, was found to be almost 10% higher. In the semi-log model, house rental values increased by approximately 12.40% at a distance of one kilometer from slums, and vice versa. This study will use residents' feedback to help government officials and policymakers to resolve slum issues, which is essential for maintaining sustainable development and adequate city planning. This study sample's findings are not generalizable to all slums, as the results are specific to this region.

2. Aims and Objectives:

The aim of the study is to examine the effects of slum on rental property values. To achieve this aim, the following objectives were raised, they are:

- a. To identify the causes and effects of slum on rental property values in the study area.
- b. To establish the negative and positive effects of slum on rental property values in the study area.
- c. To establish whether slum environment makes investment in real estate and property market transactions, a viable venture.
- d. To then recommend the best and possible strategy towards eradicating the slum of area and hence create a suitable environment that will enhance the property value in the areas.

3. Background:

Most housing decay and deterioration comes in various forms and their existence is more evident in densely populated parts of the city. Some of the characteristics of slum include inadequate and deficient facilities, obsolete buildings, filthy environment, etc. Much concern was shown about the problems of the slum areas particularly on the level of decay exhibited by such areas and the plight of the low income households which dwell in them, this put lives and health of the residents in danger..

Slums are home to the poorest of urban population. The houses inhabited by slum dwellers are mostly decrepit, overcrowded, in neighborhoods that are prone to flooding and beset with poor sanitation and shortage of potable water. Urbanization refers to specific changes in the structure and distribution of urban population as well as in size and character of a settlement. Slums are easily formed in areas experiencing rapid urbanisation without commensurate increase in the provision and maintenance of housing and infrastructure. Slums have been conceptualized as a group of buildings or an area characterized by overcrowding, deterioration, insanitary conditions, or absence of basic and essential facilities like potable water, drainage system, schools, health facilities, recreational grounds, post office, among others. Slums generate spontaneously and are in some cases, a direct result of the prevalence of poverty experienced by the inhabitants of cities. Slums, which are regarded as an element of urban decay, also result from congestion in overcrowded cities where poor immigrants seek to settle for just any available accommodation irrespective of quality..

The concept of residential property value is a term that is associated with real estate investment. The main motive for these types of investment is for creating financial optimum returns on both and land property. There exist

numerous factors limiting this types of investment among which is the growth of numerous slums around our planned cities. Slums area are characterized by separate discrete structures and are mainly occupies by the lowest income group in the major urban centers, which are growing in population and size in a haphazard manner over the years. The over grown and over sized cities are continuously faced with enormous problems of housing, water supply, health and education as a result of planning authorize failing to take the necessary steps to control developments according to plans..

4. Need:

The effect of inflation on the value of properties cannot be over emphasized. Land has become so highly sought after that with constant increase in population and its fixed availability there is a continuous increase in its price with time and location, which is a product of development. Whenever there is an increase in the prices of commodities in a country, there is a direct and indirect effect on property value. When the cost of building new homes increases, the cost of renting older ones will definitely increase. This will also affect the number of new homes that are erected, thus causing a reduction in supply and more competition to rent or buy both older and newer homes. And because of the several dynamics of the real estate, it often increases beyond the rate of inflation. This is one more reason to invest in real estate; it often absorbs inflation effectively and takes its value beyond its reach.

Housing has remained independent phenomenon that affects every facets of mankind. It constitute significance index for man`s wealth. It has become increasingly glaring that most urban population, live in dehumanizing housing environment, while those that have access to average housing do so at abnormal cost. Fast-expanding urban population is ill-housed. In major centers housing demand is growing at about 20% per year. Demand outstrips supply even in high-income housing market. The country has limited lots under formal title and even quality housing can often not be mortgaged, so that the formal housing market serves only the minority. I have always been curious why homebuyers and real estate developers in Mumbai are reluctant to name the one stakeholder in the real-estate chain that singlehandedly escalated prices. You might think I am referring to the government? No. It is actually slums that are the culprit for killing the real estate market in Mumbai.

5. Impacts on Economy:

The economic conditions of the slum dwellers are very low. Generally, slum dwellers are engaged in low level of economic activities like rag keeping, cleaning of houses, labourer, auto driver, thela puller, rickshaw pullers etc. Slum dwellers are basically illiterate and they do not read and write. Due to lack of the literacy they are unable to do good job. Thus the economic conditions of the slum dwellers are not good and they earn less amount of money. Due to less income slum dwellers are unable to purchase the basic needs of daily lives. Socio-economic status of slum dwellers can be characterized as mainly low income group with inadequate education. Slums have many economic impacts on cities and these are both negative and positive. An example of a negative impact that slums are in most countries is that slums aren't included in the property tax brackets. In Mumbai for instance, unauthorized units make up at least 60% of Mumbai's total structures while government mandates that 85% properties are supposed to pay tax. As most slums having poor housing and units often built from paper, plastic, mud, and metals, they don't provide secure structures that are endangering to people's lives. In countries were weather conditions aren't favorable and earthquakes among other disasters are prone to happen, a lot of people lose their homes and lives, or may be injured. In such situations, the local governments have to spend a large sum of money to provide medical attention. Infectious diseases also spread much faster due to the shared use of small spaces by large numbers of people. Clean water and sanitation are also very scarce and these too are contributing factors. The extra attention given to medical care during an outbreak can also have a negative effect on the economy of cities with large slums. Although the negative impacts of slums are much more evident, there are some positive impacts of slums too. Slum-dwellers make up a large number of the service sector in urban areas. A lot of natural produce and local production of goods and services are provided in the slums, and these in turn affect the economy. Most factories seek labor from slum dwellers as the labor is usually cheaper and the more locals are employed, the better their living condition can be.

6. Impacts on Environment:

Pollution, which is also a common factor, is slums' another negative impact. Air pollution and land pollution have negative impacts on health and in cities whose economy largely depends on agriculture; land pollution can have a negative impact on the economy. As access to health facilities and education cannot be easily accessible to every slum dweller; a large number of children do not get any education and in the long run, are likely to be less productive to the urban economy. Most slums aren't secure and every year more than half of the young girls are sexually abused. These cases often result in pregnancy and a rise in population. A lot of developing countries have started the process of slum upgrading. Slum upgrading is a process through which informal areas are gradually improved and formalized by extending land and services in slums to improve the standard of living. Slum upgrading provides locals with the economic and social community services available to dwellers in the urban settlement. The rapid urbanization in conjugation with industrialization has resulted in the growth of slums. As we have discussed in previous post that how the shortage of land for housing, the high prices of land beyond the reach of urban poor and a large influx of rural migrants to the cities fuelling the development of slums. These slums give rise to many problems in the urban areas. The major problems of slums in India are as follows:-

Shortage of space: About 77.6% of the urban dwellers in Mumbai reside in one room and lakhs of them sleeps on the footpath. About 62% of the households of the metropolis reside in these slums. This give rise to the problem of shortage of space. **Prone to natural and man-made hazards:** As in slums, houses are crammed in a little space, they are often prone to dangerous hazards like floods, water logging, fire etc. Extent of hazard is increased because of high population density. The slum areas of Delhi especially Yamuna-Pushta are affected by flood-water of Yamuna every year. The Kutcha house of slums frequently catches fire in summer. **Poor living conditions:** Slums are not planned hence they lack basic amenities. Slums have invariably extreme unhygienic conditions. There are no toilets and people defecate in open. Slums have practically no drainage. Most of the slums are located near drains which contain filthy stagnant water..

Health hazards: The poor living condition in slums affects the health of people mentally and physically. Water contamination cause disease like blood dysentery, diarrhoea, malaria, typhoid, jaundice etc. Children with bloated bellies or famished skeletons, many suffering from polio, are common sight. People are not aware of health problems. **Social problems:** Socially, slums remain isolated from rest of the urban society and exhibit pathological social symptoms like drug abuse, alcoholism, crime, vandalism and other deviant behavior. The lack of integration of slum inhabitants into urban life reflects both, the lack ability and culture barriers.

Housing

In developing countries, about a third of urban inhabitants live in impoverished slums and squatter settlements (UN-Habitat, 2012). Slums are urban areas that are heavily populated and have sub-standard housing with very poor living conditions, creating several problems.

Slum areas typically suffer from:

- poor housing with small, overcrowded houses built very close together using inadequate materials and with uncertain electricity supply
- restricted access to water supplies
- little or no sanitation/latrine facilities and no solid waste disposal, which leads to a polluted and degraded local environment
- inadequate health care facilities which, coupled with the poor living conditions, increases sickness and death rates

Water supply and sanitation

It is especially difficult to provide water and sanitation services to deprived areas and the poorest people. Many people in these areas live without access to safe drinking water and proper sanitation. Even where adequate water supplies are available, sanitation and wastewater disposal are often inadequate or missing. Pit latrines and septic tanks are the usual methods for human waste disposal but they have limited capacity and are not always adequate to cope with the quantity of waste produced by many people living close together. Overflowing latrines and septic tanks contaminate surface water and create a serious health risk.

Wastes and pollution

Urbanisation affects land, water, air and wildlife because of the number of people, the amount of buildings and construction, and the increased demands on resources. It has impacts on the physical environment in several ways.

Health

Urbanisation can have both positive and negative effects on health. The main benefits are associated with easier access to hospitals, clinics and health services in general. If you live close to these services you can reach a doctor in minutes rather than hours or days, so this improves emergency care and general health. There are also benefits from easier access to sources of information such as radio and television which may be used to communicate information about health to the general public. For example, women living in towns and cities are more likely to be informed about family planning, which results in reduction in family size and less frequent childbirth, with consequent benefits to general health.

7. Basic Theory

Concept of residential slum

The ways in which people perceive the natural environment of their cities, develop and use it will reflect much about their equality of life (Hange 1984). Also, Marcey and Charles V. B. 1985 in the book titled "Housing management was of the opinion that before a house could be regarded as habitable for human beings, it must be in good repair conditions, adequate stability, free from leakages, good internal arrangement, natural lightening satisfactory good drainage and sanitary conditions of the environment". This means that any building or living environment shaft not of these standards passes as unfit for human, habitation, and can best be described as slum.

Definition of slums

The definition of what constitutes a slum, like that which constitutes an urban area more generally, differs by country (United Nations, 2014), state (Ministry of Housing and Urban Poverty Alleviation, 2008) and even city. Recent research has also indicated that slums may be more heterogeneous than is often assumed, many poor people like pavement dwellers do not live in slums and are therefore not "counted" by the standard definitions.

The UN operationally defines a slum as "one or a group of individuals living under the same roof in an urban area, lacking in one or more of the following five amenities":

- 1) Durable housing (a permanent structure providing protection from extreme climatic conditions);
- 2) Sufficient living area (no more than three people sharing a room);
- 3) Access to improved water (water that is sufficient, affordable, and can be obtained without extreme effort);
- 4) Access to improved sanitation facilities (a private toilet, or a public one shared with a reasonable number of people); and

5) Secure tenure (de facto or de jure secure tenure status and protection against forced eviction) (UN-HABITAT, 2006/7).

While this definition of what constitutes a slum was used by the UN to evaluate whether target 7.D had been met, it is quite different than those which are used by individual countries for their own policy and planning purposes. Uganda, for example, in a document outlining a slum upgrading strategy and action plan from 2008, defines slums as having one or more of the following attributes:

- 1) Attracting a high density of low income earners and/or unemployed persons with low levels of literacy,
- 2) An area with high rates/levels of noise, crime, drug abuse, immorality (pornography and prostitution) an alcoholism and high HIV/AIDS prevalence, or
- 3) An area where houses are in environmentally fragile lands, e.g. wetlands (Ministry of Lands, 2008). Applying the UN's slum definition to cities results in 93% of the urban population living in slums.

In India, notification, or legal designation, as a slum settlement is central to the recognition of slums by the government and over time is intended to afford residents rights to the provision of potable water and sanitation. But many communities exhibiting distinctly slum-like characteristics are never notified. The UN definition incorporates legality, however, and would presumably identify all deprived areas, and not just those recognized as slums by the government, likely leading to disagreement over the distribution and absolute number of slum residents in India.

These differences, as well as the absolute nature of MDG target 7.D, can lead to divergent priorities between the international community and local governments, complicating the assertion that target 7.D has been met and that this development agenda item should be put aside. The tension between multilateral and country-level definitions of what constitutes a slum precipitates the central research question of this paper: does it matter how slums are defined? In other words, do different definitions simply tap into the same underlying construct of concentrated urban deprivation and identify the same areas as slum dwelling? This paper will investigate slum dwelling in one context in particular – that of India – for the following reasons:

1. The definition and identification of slums is of current policy and programmatic importance to the Government of India, which is increasingly concerned with growing poverty, inequality and poor health among its 400 million urban residents. The Indian government has developed policy initiatives such as the Rajiv Awas Yojana, which envisages a “slum free India” (Ministry of Urban Housing and Poverty Alleviation, 2010) and may benefit from further guidance regarding documentation and measurement of the distribution and extent of its urban poor population.
2. Urbanization in India, like any widespread phenomenon in a country of over a billion people, is a massive planning and policy challenge. After economic liberalization in the early 1990s, India's urban population grew by almost 32% in a decade) The McKinsey Global Institute estimates that by 2030 about 590 million Indians will live in cities, which is almost twice the US population today, the UN projects that by 2030 the country will be majority urban. The study of urban phenomena in India is therefore large in both absolute size and importance.
3. Relatedly, India's cities have been called the engine of the country's growth and development. But poor living conditions like those found in slums likely have consequences for productivity and human capital development. Slum residents have been found to pour immense time and resources into obtaining water and waiting to use public toilets, for example, which has severe economic and even mental health consequences. Lack of infrastructure and security in slums may reduce residents' involvement in the labor force and their participation in society, both of which may exact a toll on the country's development trajectory.
4. The National Family and Health Survey (NFHS), India's Demographic and Health Survey, from 2005–2006, includes information from both the Census and the survey enumerators regarding whether the household is located in a slum area, allowing for the comparison of slum definitions and their association with indicators of wellbeing. Population-based sampling frames drawn from Census for nationally representative surveys like the Demographic and Health Surveys (DHS) are almost never stratified by slum status and the inclusion of these data in the most recent NFHS makes the comparison of multiple definitions of slum dwelling in the Indian context possible.

There are a number of empirical studies that have worked with the two definitions of slum dwelling included in the NFHS. Swaminathan and Mukherji find that the association between slum dwelling and under- and overweight among adults in eight urban areas in India yielded different results both in terms of significance and magnitude depending on the definition used. Dev and Balk combine the two definitions, identifying households as residing in slums when they met either of two criteria. Most other researchers have simply chosen to focus on the or the NFHS definitions exclusively, however, with little justification. But the slum definitions embedded in the NFHS are not the only manner in which to empirically characterize slum dwelling. Gunther and Hartgen use survey respondents' reported characteristics of their household and its surroundings to characterize families as living in a slum or not in Sub-Saharan Africa, and Fink and colleagues employ a similar methodology across 73 countries to compare the health of rural, urban and slum residents. This paper unifies these different definitional approaches by comparing four definitions of slum dwelling – two already embedded in the NFHS questionnaire, and two constructed from respondent's reports about their surroundings – to characterize intra-urban inequality and its implications in urban India.

Causes of Blight and Factors Leading to Slum Formation

According to Udo (1978), he traced slum in Asaba to coal mining. He showed how the coal camp was developed to house miners, consequently, displaced farmers in the rural area started migrating from the rural area to the coal city and its environs like Asaba, Asata, Ogui Urban etc. hence the genesis of slum in Enugu in general.

Although the age and quality of the initial buildings are relevant to the slum formation, they are not the only factors. Two areas of housing built at the same time and of the same quality may show significant difference in their rate of deterioration. The following are the main factors that have governed slum formation identified by Martin (1977).

- a. Diseconomies external to the house but internal to the area.
- b. Encroachment of non-housing uses.
- c. Diseconomies generated by used external to the area
- d. Intensity of use
- e. Controls on rents and security of tenant
- f. Low income
- g. The problem of depreciating/deteriorating public services in city centers.
- h. Planning blight

These were explained by Martin (1977) in their most obvious ways that the quality of the neighborhood, in terms of used infrastructures, uses, governing ordinance and planning efforts focused to managing the estate environments employ a lot of things for the properties of the estate. Rapid urbanization and industrialization from the 1960s through 1989 resulted in two housing related problems. The first was the shortage of low-income housing units, and the second was the increasing price of affordable housing. The affordable housing shortage coupled with the rising cost of available units made it increasingly difficult for low-income households to maintain an acceptable standard of living, thereby pushing them to live in slums where they caused devastations to the environment. The issue turned into an environmental threat to the government because of the pollution generated by the "slum" dwellers.

8. Government Strategy:

Pradhan Mantri Awas Yojana is a scheme by the Indian Government that takes limelight to make it better for homeless people in India. The main proposal of this scheme is to construct 20 million homes for those people belonging to the Low-Income Families, Middle Income Groups and Economically Weaker Sections by 2022. Here is all you need to know about the PMYA scheme:

Objective of PMAY scheme

The visionary Pradhan Mantri housing Yojana scheme focus on four categories includes:

1. Building and/or enhancing the houses led by legatees.

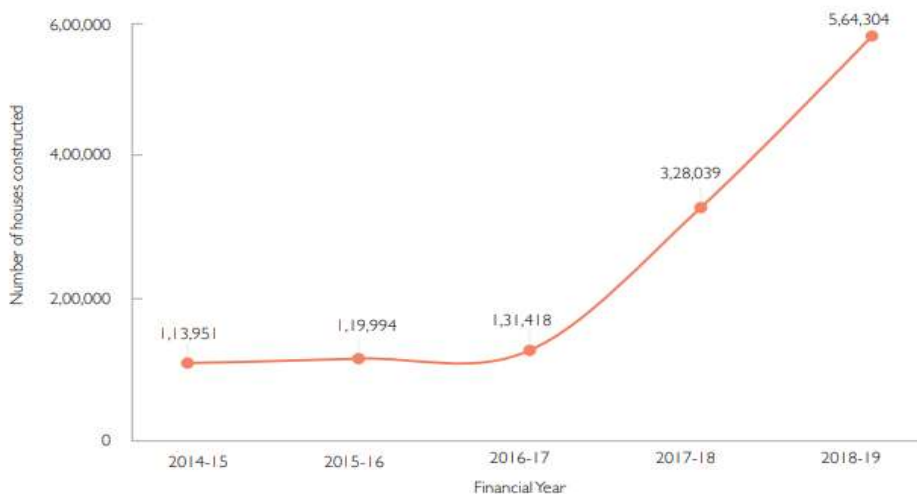
2. Promotion of 'Affordable Housing' for weaker section through credit linked subsidy.
3. Rehabilitation of existing slum dwellers with private participation using land as resource.
4. Affordable housing in association with private and government funding.

Features of PMAY scheme

- The Indian government will provide an interest subsidy of 6.5% on housing loan availed by the beneficiaries for a period of 15 years from the commencement of their loan tenure.
- This scheme can well be termed as a Pro-women scheme due to its preference over to the female applicants in the family.
- During the allocation of houses under the scheme of PMAY, the preference in allocating the ground floors will be given to the senior citizens and to the differently-abled.
- All the houses built under PMYA scheme would be carried out through technology and will have eco-friendly.

At the launch of the Pradhan Mantri Awas Yojana (Urban) [PMAY (U)] in June 2015, Prime Minister Narendra Modi said that a house is not just four walls and a physical structure but is also a means for social transformation as it provides aspirations for a better life. He added that by 2022, when the nation celebrates its 75th year of Independence, the government will provide every houseless family with means to own house. Amidst these promises, the PMAY(U) was launched as a unique scheme to solve India's 'housing shortage' by offering four different housing options (verticals) for those belonging to the economically weaker section (EWS) and low-income groups (LIG). The scheme guidelines were amended in 2017 to include middle income group as well.

The PMAY (U) initially set up a target of constructing 2 crore houses by 2022, which was later reduced to 1 crore. However, only 65 lakh houses had been sanctioned by the MoHUA by December 2018. The sanctioning of these 65 lakh houses is a recent development. Of the total houses sanctioned, construction work had started in 54% (34, 92, 656) houses till December 2018. The construction of 12.5 lakh houses had been completed. Approximately 3.5 lakh houses were completed each year between 2014 and 2017. A sharp rise was seen between 2017 and 2019, adding almost 70% more houses. The year-wise details of houses constructed are depicted in Graph 1. This includes the subsumed projects of the erstwhile housing scheme under the Jawaharlal Nehru National Urban Renewal Mission implemented by UPA government.



Source: Unstarred Question No. 1165, Rajya Sabha, 20 December 2018

10. Disadvantages.

1. Deteriorating area with a dirty urban environment; this results to low property value in the area.
2. Overcrowding leads to faster and wider spread of diseases due to the limited space in slum housing.
3. The poor living condition in slums affects the health of people mentally and
4. Waste collection is poor, so pollution levels are high.

11. Summary of Findings and Recommendations

The followings are findings emanating from environmental and facilities surveys.

1. That the state of the physical environment of settlement has reached a level which needs an immediate intervention of either the state government or the central government.
2. That it is possible to successfully implement a sustainable environmental programme in settlement through community and stakeholder participation.
3. Government should take a proactive role and provide adequate support (technical/policy) to local authorities when implementing environmental programmes that are supported by community efforts. With continued support the community has the potential to lead its own development.
4. Planning and implementation of any Programme in the settlement should involve the community (bottom-up approach) right from inception and through all the project phases. A bottom-up approach fosters a smoother flow of information about a development programme in any community and leaves little room for misinformation.
5. There is need to review governance institutional framework in the country in order to incorporate community structures into the national institutional framework.
6. To maximize development benefits, there is a need to optimize, integrate and coordinate activities of the local government council, agencies and partners within the community.
7. Political will from government level to community level is fundamental in the planning, execution and success of any development programme.
8. Capacity building programmes and community physical infrastructure construction that is planned for the settlement may require adequate time to implement and should take into consideration inherent existing constraints in an implementing institution.
9. The concept of recognizing contributions by various actors enhances participatory development.
10. Entry into development programmes intended for informal settlements of this nature should always enjoy the local authority and such programme processes should be absorbed within the working structure of the local authority to foster sustainability.

12. Conclusion:

The active and vibrant metropolitan is a sprawling settlement located partly on poorly drained swamps, with a high water table, poor soils and inadequate drainage. These environmental features coupled with an unprecedented rate of urbanization, have made Lagos' slums a peculiar one and therefore impose an

ineffective applicability of western assumptions in its urban regeneration. In the context of slum community clearance as highlight in this paper, western approach to regeneration will not totally work bearing in mind the differences in cultural values and resources availability. As such this study has recommended strongly the strategy of cooperative leadership both at governmental and community level. For a good urban renewal to emerge in settlement, the following steps must be reconsidered: first relocation of residents to a more befitting area should be made mandatory and legal for the affected people. Structures clearance must commence after details quality assessment of those structures have been carried out. The rehabilitation of settlement would be aimed at the simultaneous adaptation of the physical fabric, social structure, economic base and environmental condition of the area. This simultaneous adaptation through the generation and implementation of comprehensive and integrated strategy that deals with the resolution of problems in a positive manner. The entire scheme will ensure that the planned strategy and the resulting programmes of implementation are developed in accord with the aims of sustainable development. In summary therefore it is a recommended that the public and traditional power structure of the community leaders be involved in the conception and implementation of the marked plan area.

13. References:

- Ackerman, B. (1971); Regulating Slum Housing Markets On Behalf of The Poor. Journal of Scholarship Series Paper, Vol. 12, (9) 217-219.
- Agbola, T. & Jinadu, A. M. (1997). Forced Eviction and Force Relocation in Nigeria: the Experience of those Evicted from Maroko in 1990. Environment and Urbanization Vol.
- Alabi, J., Okunola A., Dabara I., and Odewande A. (2012). Principles of Property Development and Management. Lagos: Aseda Publishing Inc.
- Alagbe, O. A. (2005). Combating the challenges of rise in urban slums in cities in Developing World: A case study of Lagos State. Conference Proceeding on the built environment: innovation policy and sustainable development, held at CLR building, Covenant University, Ota between 23-25 June 2005.
- Anazodo B. C. (2008). Slum Clearance and Urban Renewal in Aguowa Enugu State. An Unpublished Journal, M.Sc. Dissertation Abia State University.
- Bello, N. A (2006). The Economics of Land and Housing. Lagos: The Academic Publications, Vol. 12, (7) 118-125.
- Berges, S. (1978). Complete Guide to Buying and Selling Apartment Buildings. London: Wiley Publishers.
- Charles, F., and Marcus, T. (2008). Real Estate Principles. Chicago: Dearborn Real Financial Publishing Inc.
- Chavis, B. (2009). Buy it, Rent it, Profit. California: Touch Stone Publishers.
- Chouinard, V. (1973). Suburb, Slum and Urban Village. Toronto: UBC
- Dias, B. (1997). Slum Dwellers in Surat City and Demographic Profile.
- Gibson, S. (2004). The Cost of Urban Property Crime. The Economic Journal, Vol. 114, (12) 441-463.
- Haig, R. M. (1926). Towards an Understanding of a Metropolis II. The Quarterly Journal of Economics, Vol. 40, (3) 402-434 Harvey, D. (1954). Social Justice and the City. Arnold, London: McMillan
- Harvey, R.O., & Clark, A. V. (1965). The Nature and Economic Sprawl.

- International Journal of Public Sector Management, 6(3), 47-64.
- Israel, G. D. (2009). Determining sample size, PEOD6 Doc, one of the series of the Agricultural Education and Communication Department, Florida Journal Co-operative Extension Service, Vol. 12, (7) 36-39. Journal of Social works, Vol. 5, (4), 211-217. Land Economics Journal, vol.41, (34) Pp. 19.
- Marcy J. P., & Charles, V. B. (1987). Housing Management. Ireland: Kenny Books and Art Gallery Ltd.
- Martin, S. G. (1977). Forming New Communities, Expanding Boundaries. San Francisco: Straw Berry Hill Press.
- Odonjo, J. (1979). Urban Livelihoods, Institution and Inclusive Governance in Nairobi, Kenya: Links Press House.
- Ojikutuk, R. (1997). Environmental Problems in Nigeria. Business Times, June 16, Pp. 28.
- Onibokun, A. (1972). Forces shaping the physical environment of cities in Developing countries. The Ibadan case in land economics, Vol. 49, (43), Pp. 424-430
- Hancock, T., & Duhl, L. (1998). Promoting Health in Urban Context. Copenhagen: FAD Publishers.
- Smart, N. U. (1998). Issues and strategies in environmental planning and Management in Nigeria. Ibadan: Nome Publishing Company.
- Stenlieb, G. (1969). Tenement Landlord. California: Rutgers University
- Stroke, C. J. (1962). A Theory of Slum, Land Economics. Massachusset: Blackwell Publishers.
- Sufaira, C. (2015). Socio Economic Conditions of Urban Slum Dwellers. I.O.S.R. Journal, Vol. 10, (7) 56-60.
- Tantu, M. (1998). Rental Value Assessment. Berlin: Conjecture Corporation.
- Turner, J. (1966); Rapid Urban Growth, Squatting and Information Development. Pittsburg Conference, AIP Journal.
- Ubani, M. (2012); Living in Asaba, Enugu's Slum of Tears. Leadership UN-Habitat. (2003). Slums of the World, The Face of Urban Poverty in the New Millennium. Nairobi: UN-Habitat Journal, Vol. 6 (3) 365-380.
- Weiss, M. (1980). The Origin and Legacy of Urban Renewal in Urban and Regional Planning. New York: Pergamon Press Inc.