



# Urban Planning and Housing Development Strategies in Emerging Economies

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## Abstract

Cities in many emerging economies are growing faster than local governments can provide housing, roads, basic services and properly planned land. This has made formal housing expensive for many households. It has also increased informal settlements, long journeys to work, land disputes and exposure to flooding, extreme heat and other climate dangers. This article examines planning and housing strategies that can address these problems together. It treats housing as part of the wider urban system rather than simply as the construction of buildings. A structured review of existing studies was carried out. It covered 31 main peer-reviewed studies published between 2020 and 2025, with support from three recent conceptual studies. The studies came from Africa, Asia and Latin America. They focused on housing affordability, land management, zoning, informal settlement improvement, development around public transport, planning information, community participation and climate protection. The evidence was grouped by strategy and compared to identify common findings, practical lessons and barriers to implementation. The results show that no single action can solve urban housing problems. Effective approaches combine access to suitable land, flexible planning rules, affordable finance for people with irregular incomes, rental and gradual building options, improvement of existing settlements, housing near public transport, community involvement, reliable location data and climate-sensitive infrastructure. The review also shows that poorly coordinated policies may create further problems. New transport systems may increase land prices, strict zoning may exclude low-income families, relocation may destroy livelihoods, and subsidies may fail when income, land and transport costs are ignored. The article therefore presents an Urban–Housing Integration Model with six planning areas and a flexible delivery cycle. It concludes that housing policy must consider location, finance, social needs and the environment together. The goal is to make safe, serviced and connected housing affordable to different income groups while improving the ability of local governments to carry out plans.

**Keywords:** Urban planning; affordable housing; emerging economies; informal settlements; transit-oriented development; land governance; climate resilience.

## 1.0 Introduction

Cities in emerging economies are growing at a speed that often exceeds the capacity of formal planning systems. Population growth, rural–urban migration, rising land prices and changing household structures place pressure on housing markets at the same time. In many cities, the formal supply of serviced plots and completed homes reaches only a small part of the population. Households that cannot meet formal mortgage, land-title or building-standard requirements respond through self-building, informal renting, shared housing and settlement on cheaper peripheral land. These responses are not simply failures of planning. They are also practical ways in which households find shelter when the formal system is too costly or too slow. Evidence from Ghana, Nigeria, Chile and other Global South settings shows that informal neighbourhoods can support jobs, social networks and access to established urban opportunities even when services and tenure are weak (Agyabeng et al., 2022; Celhay & Gil, 2020; Akinwande et al., 2024).

This creates a basic planning challenge. A city may increase the number of housing units and still deepen hardship if the new homes are far from jobs, public transport, schools and markets. Likewise, a technically sound master plan may fail if it reserves too much land for uses that low-income households cannot afford or if approval processes make legal development too expensive. Work on Santiago de Chile shows how peripheral housing and fragmented growth can reinforce socio-spatial separation, while research on zoning in the Global South warns that rigid land-use controls may

unintentionally strengthen informality and exclude customary or low-income land users (Silva & Vergara-Perucich, 2021; Geyer, 2024). The issue is therefore broader than housing quantity. Location, tenure, mobility, infrastructure, land regulation and household income must be considered together.

Housing affordability also needs a wider meaning. A household that pays a low rent but spends heavily on daily transport may not be living in an affordable location. A subsidised home may still be unaffordable if the household must pay high utility costs, service charges or loan instalments. Nigerian studies have shown that affordability differs across income groups and that housing cost, property acquisition cost and finance conditions affect households in different ways (Jiburum et al., 2021; Ezennia & Hoskara, 2021). Work on housing finance in Africa and Asia similarly shows that low-income households are often excluded from conventional lending because their earnings are irregular, poorly documented or judged as risky (Jones & Stead, 2020). This means that planners must connect land-use decisions with finance and tenure options rather than treating them as separate professional fields.

A second challenge concerns existing informal settlements. Large-scale clearance and relocation can remove people from hazardous locations, but it can also break social networks, raise transport costs and destroy small businesses. Recent studies therefore give more attention to in-situ upgrading, community participation and gradual improvement. The Villa 20 experience in Buenos Aires shows that participatory upgrading can strengthen governance and long-term resilience when physical works are linked to social processes (Almansi et al., 2020). Research from Johannesburg, Kabul and New Taipei City also points to the value of combining infrastructure improvement, housing options and resident involvement, while recognising that no upgrading model is suitable for every site (Wang, 2024; Sarwari et al., 2022; Hsiao, 2020).

Transport and environmental risk add another layer. Transit-oriented development can improve access and support compact growth, but studies in Chinese cities show that rail investment and mixed-use development may increase nearby property values (Li & Huang, 2020; Jiang et al., 2020). Without affordability protection, the benefits of better accessibility can be captured mainly by landowners and higher-income households. At the same time, informal and low-income settlements are often located in flood-prone or environmentally fragile areas. Nature-based solutions, drainage improvements and green infrastructure can reduce these risks, but recent Global South studies stress that such interventions work better when they are designed with communities and supported by local institutions (Wolff et al., 2022; Diep et al., 2022; Castaldo et al., 2025). Against this background, the purpose of this article is to identify urban planning and housing development strategies that can work together in emerging economies.

## 1.1 Objectives of the study

The study has four objectives:

1. to review recent concepts and evidence on urban growth and housing delivery;
2. to examine planning, finance, upgrading, transport and resilience strategies;
3. to identify recurring implementation barriers; and
4. to propose an integrated model that city governments can use as a practical diagnostic framework.

The article does not argue that one model should be copied across countries. Instead, it identifies common principles and shows where local adaptation is necessary.

## 2. Literature Review

### 2.1 Conceptual Review

Urban planning is the public process through which land use, transport, infrastructure, environmental protection and development rights are organised over space and time. In emerging economies, this task is complicated by rapid growth, limited municipal finance, incomplete land records, informal employment and overlapping formal and customary systems. Planning therefore has two connected roles. It must guide future expansion, and it must improve already built areas that developed outside formal standards. The second role is especially important because large parts of many cities cannot realistically be rebuilt from the beginning. A practical planning system has to work with the city that exists while shaping the city that is still growing.

Housing development includes more than the construction of completed units. Akinwande and Hui (2022) describe housing supply as a value chain that links finance, land acquisition and construction. This view is useful because failure at any one point can stop the whole process. Cheap construction is not enough when serviced land is expensive. Available land is not enough when households cannot access finance. Mortgage finance is not enough when the target population has irregular income or when the product offered is larger and more costly than households need. Recent studies of Nigeria repeatedly show this mismatch between formal housing products and the financial realities of low-income urban residents (Odoyi & Riekkinen, 2022; Ezennia, 2022; Akinwande & Hui, 2024a).

A broader idea of housing affordability follows from this chain. The common housing-cost ratio remains useful, but it should be read together with transport, utilities, security of tenure and access to daily services. Ezennia and Hoskara (2021) found that households consider a wide set of sustainability conditions when judging affordability. Jiburum et al.

(2021) also showed that the causes of unaffordability differ across income groups in Abuja. For planning practice, this means that a city should not use one standard unit type, subsidy or payment rule for all households. Rental housing, rent-to-own arrangements, serviced plots, cooperative housing, incremental construction and small units can serve different groups more effectively than a single homeownership programme.

The same principle applies to housing finance. Conventional mortgages are designed around regular salaries, formal property documents and long repayment records. Many urban households in emerging economies do not fit this profile. Jones and Stead (2020) document alternative finance models in Africa and Asia that seek to reduce entry barriers for lower-income borrowers. Akinwande et al. (2024) and Akinwande and Hui (2024b) further show that low-income households already use cooperatives, informal savings, microfinance, shared accommodation and incremental building. These practices should not be copied without safeguards, but they show where formal policy can meet real household behaviour. Public guarantees, smaller loans, progressive building standards, cooperative finance and rental support can widen access without requiring governments to finance every house directly.

Land is the bridge between housing policy and urban planning. Well-located land close to infrastructure is scarce and often rises in value when public investment improves accessibility. This creates both an opportunity and a risk. Land-value capture can return part of publicly created value to infrastructure and affordable housing, yet it requires transparent institutions and careful attention to who bears the cost (Nobre, 2023; Nascimento Neto et al., 2024). Zoning also needs flexibility. Minimum plot sizes, low density limits, parking requirements and single-use zoning can make legal housing too expensive for poorer households. Geyer (2024) argues that the social effects of zoning in the Global South cannot be understood only through formal planning logic because informality and customary land systems operate alongside official rules.

Compact growth and transit-oriented development offer a different way to organise urban expansion. The basic idea is to place more people and mixed activities within convenient reach of high-capacity public transport, walking and cycling. Research from Wuhan and Shanghai indicates that transit accessibility, mixed land use and good station-area design can raise residential value (Li & Huang, 2020; Jiang et al., 2020). However, Abdi and Lamíquiz-Daudén (2022) found that developing countries face policy, institutional, implementation and actor-related barriers to TOD. Compactness therefore needs more than higher density. It requires affordable housing near transit, public space, basic services and protection against displacement. Wang et al. (2022) similarly show that compact-city policy works best when planning intentions are matched by actual development outcomes.

Informal settlement upgrading is another core strategy. In-situ improvement usually aims to add infrastructure, drainage, roads or paths, public space, tenure protection and housing improvement while keeping residents in or near their current neighbourhood. Tjia and Coetzee (2022) show that reliable physical, socio-economic and boundary information is critical for such work. Participation is equally important. Hsiao (2020) demonstrates how cooperative and participatory planning can help address housing needs in a squatter-settlement context, while Almansi et al. (2020) show that resident involvement can improve governance and strengthen resilience. Wang (2024) adds an important warning: even apparently successful infrastructure upgrading can create tensions if residents and government hold different long-term expectations for the settlement. Evidence from Kabul also shows that affordable housing works better when growth management and housing provision are planned together rather than as separate projects (Hidayat & Kajita, 2021).

Climate resilience is becoming inseparable from housing strategy. Flooding, heat and poor drainage affect low-income settlements heavily because exposure is often high and household capacity to recover is limited. Nature-based solutions can include wetlands, trees, community gardens, permeable surfaces, river restoration and other systems that use ecological processes alongside conventional infrastructure. Wolff et al. (2023) found that such approaches in Southeast Asian and Pacific informal settlements were used for sanitation, food security, climate adaptation and green space, but maintenance, space and justice remained concerns. Kuller et al. (2022) also identified data, collaboration and capacity constraints in Indonesian planning. More recent review evidence confirms that justice, participation, information access and financial sustainability are central to successful nature-based planning in the Global South (Castaldo et al., 2025).

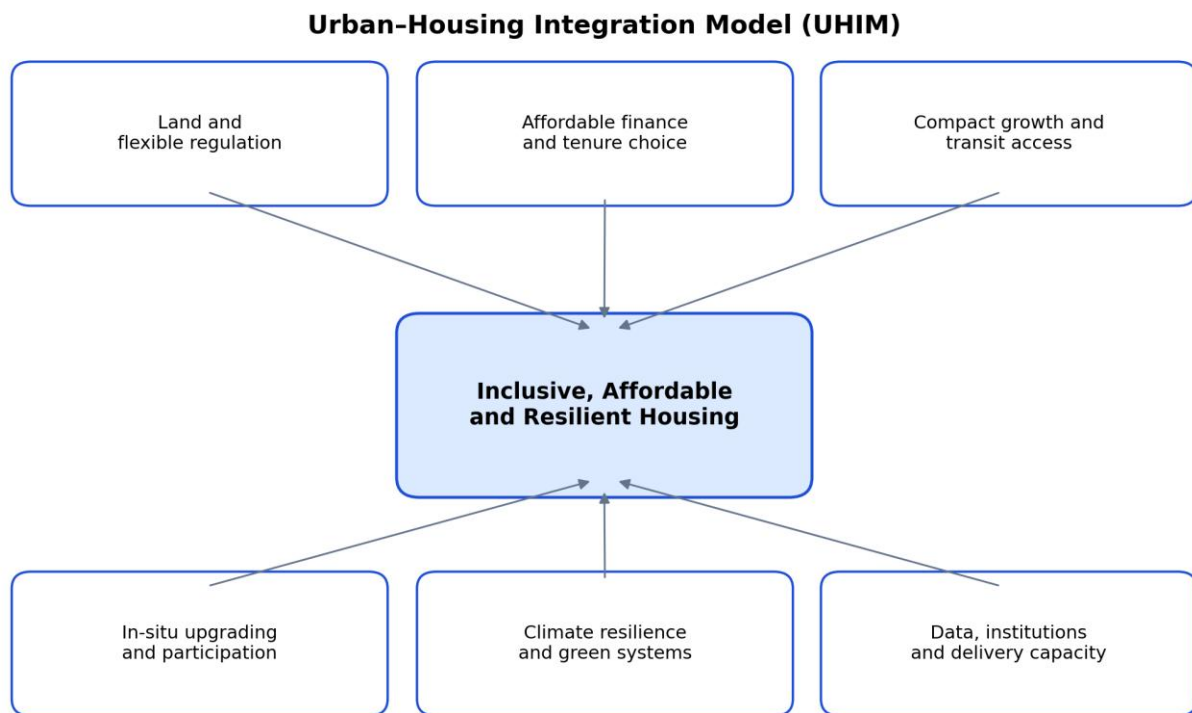
## **2.2 Theoretical Framework**

This article uses an integrated urban-systems perspective supported by the housing supply value-chain approach. The systems perspective treats land, housing, transport, infrastructure, finance, environmental risk and governance as parts of one urban system. A change in one part can alter outcomes elsewhere. For example, a new transit line can improve access but also increase land prices. A housing subsidy can increase demand but may raise prices when land supply is fixed. New zoning can improve safety standards but can also push low-income construction into informality when compliance costs are too high. The value-chain approach gives the housing side of this system a clearer structure by separating finance, land and construction while keeping their dependence visible (Akinwande & Hui, 2022).

The combined framework also draws on recent work about participation and urban justice. Informal settlement residents are not passive recipients of policy. They hold local knowledge, make investments, build networks and develop their own

housing strategies. Zapata Campos et al. (2022a) show how residents can build knowledge and political capacity through long struggles over settlement and upgrading. Their related work on compact Global South neighbourhoods also shows that affordability, street life, social networks and citizenship are important urban qualities that standard compact-city models can miss (Zapata Campos et al., 2022b). Ibrahim et al. (2024) similarly warn that urban regeneration can produce dispossession when land improvement is pursued without safeguards for vulnerable residents. These insights support a planning model in which inclusion is judged by actual access and security, not only by physical redevelopment.

The proposed Urban–Housing Integration Model (UHIM) therefore uses six dimensions: affordability and tenure; land and regulation; upgrading and participation; compact growth and transport; climate resilience; and data and delivery capacity. Each dimension can be scored from 0 to 1 using locally selected indicators. For diagnostic use, an overall Urban–Housing Integration score can be expressed as the simple mean of the six dimensions. The equal weighting is deliberate because the model is a planning screen, not a statistically validated index. Cities may apply different weights after local consultation and testing.



**Figure 1. Urban–Housing Integration Model proposed for emerging-economy cities.**

$$UHI = \frac{(A + L + U + T + R + G)}{6} \quad (1)$$

In this expression, A represents affordability and tenure choice, L land and regulation, U upgrading and participation, T transport-linked compactness, R resilience, and G governance, data and delivery capacity. A low score in any single dimension signals a weakness that may reduce the value of gains elsewhere.

### 2.3 Empirical Review

**Table 2.1. Selected empirical and review studies on urban planning and housing strategies**

| Author(s)/Year        | Context                 | Method                           | Main finding                                                                                                   | Relevance                                |
|-----------------------|-------------------------|----------------------------------|----------------------------------------------------------------------------------------------------------------|------------------------------------------|
| Almansi et al. (2020) | Buenos Aires, Argentina | Case study of Villa 20 upgrading | Participation improved governance and supported more durable social and physical change.                       | Supports co-designed in-situ upgrading.  |
| Celhay & Gil (2020)   | Santiago, Chile         | Household comparison             | Some informal-settlement residents valued location and neighbourhood qualities over formal subsidised housing. | Shows why relocation may reduce welfare. |
| Jones & Stead (2020)  | Africa and Asia         | Multi-country finance cases      | Alternative lending models can reach lower-income households excluded from standard finance.                   | Supports flexible housing finance.       |

|                               |                            |                                |                                                                                                             |                                                |
|-------------------------------|----------------------------|--------------------------------|-------------------------------------------------------------------------------------------------------------|------------------------------------------------|
| Li & Huang (2020)             | Wuhan, China               | Housing-price analysis         | Mixed land use strengthened the housing-price premium near rail transit.                                    | TOD needs affordability safeguards.            |
| Jiburum et al. (2021)         | Abuja, Nigeria             | Affordability and PCA analysis | Public housing was unaffordable to low- and medium-income groups; drivers differed by income.               | Policies should be income-sensitive.           |
| Ezennia & Hoskara (2021)      | Urban Nigeria              | Household survey               | Households judged affordability through wider sustainability conditions, not price alone.                   | Supports multidimensional affordability.       |
| Agyabeng et al. (2022)        | Accra, Ghana               | Interviews and focus groups    | Informal-settlement residents contributed labour, jobs and revenue despite service challenges.              | Planning should recognise local economies.     |
| Abdi & Lamíquiz-Daudén (2022) | Developing countries       | Qualitative meta-synthesis     | TOD faces contextual, policy, implementation and actor-related barriers.                                    | Highlights institutional capacity needs.       |
| Tjia & Coetzee (2022)         | Global review              | Systematic review              | Upgrading depends on accurate physical, socio-economic and boundary information.                            | Supports integrated geospatial data.           |
| Kuller et al. (2022)          | Indonesia                  | Qualitative planning study     | Nature-based planning was constrained by weak collaboration, data and local capacity.                       | Links resilience to governance.                |
| Odoyi & Riekkinen (2022)      | Nigeria                    | Policy-document analysis       | Housing policy contains useful strategic themes, but implementation does not ensure affordability.          | Shows policy–delivery gap.                     |
| Akinwande & Hui (2022)        | Global evidence            | Systematic review              | Housing for the urban poor depends on finance, land acquisition and construction as one chain.              | Core basis for integrated delivery.            |
| Nobre (2023)                  | São Paulo, Brazil          | Policy evaluation              | Land-value capture can finance urban investment where public action raises land value.                      | Connects land gains to infrastructure.         |
| Akinwande et al. (2024)       | Lagos, Nigeria             | Interviews in large slums      | Rental, incremental, shared and informal finance strategies matched low-income needs.                       | Shows value of formalising workable practices. |
| Wang (2024)                   | Johannesburg, South Africa | In-situ upgrading case study   | Electrification improved the physical environment but long-term settlement expectations remained contested. | Upgrading needs clear tenure direction.        |
| Castaldo et al. (2025)        | Global South               | Systematic review              | Nature-based solutions face information, finance, participation and institutional barriers.                 | Supports integrated resilience planning.       |

## 2.4 Gap in Literature

Recent studies have improved understanding of affordable housing, informal settlement upgrading, transit-oriented development, land regulation and climate resilience, but the evidence is still fragmented. Akinwande and Hui (2022) treat housing supply as a chain of finance, land and construction, while Odoyi and Riekkinen (2022) show that policy themes do not automatically produce affordable homes. Tjia and Coetzee (2022) emphasise geospatial information for upgrading, whereas Abdi and Lamíquiz-Daudén (2022) identify institutional and implementation barriers to transit-oriented development. Studies by Almansi et al. (2020) and Wolff et al. (2022) also show the value of participation and resilience. However, few studies bring these strands together in one planning framework for emerging economies. There is limited comparative work on how affordability, transport access, land governance, informal settlement upgrading, climate risk and implementation capacity interact. This article addresses that gap by developing an integrated urban-housing strategy model and comparing evidence across these connected policy areas.

## 3.0 Methodology

A structured integrative review was used because the topic crosses planning, housing, transport, land management and environmental studies. The aim was not to produce a narrow meta-analysis of one intervention. Instead, the review compared recent evidence on strategies that influence housing outcomes in emerging-economy cities. Peer-reviewed

journal articles published from 2020 onward were considered when they addressed at least one of the following areas: affordable housing, housing finance, land and zoning, informal settlement upgrading, compact development, transit-oriented development, participatory planning, geospatial planning information, urban regeneration or climate-resilient urban development. The review was intentionally focused rather than exhaustive, so its findings should be read as a structured comparison of strong recent evidence rather than a complete census of all literature.

Each core study was coded for geographical setting, research method, main planning problem, housing relevance, strategy discussed, implementation barrier and reported lesson. Six strategy categories were then created from recurring evidence: affordable housing and finance; upgrading and participation; land and regulation; compact growth and TOD; climate and green systems; and data and delivery capacity. A study could contribute to more than one category. This overlap is important because the central question concerns interaction between strategies. Descriptive counts were used only to show where the reviewed evidence was concentrated; they do not measure policy effectiveness. The analysis followed three steps. First, the studies were read for direct findings about housing and planning. Second, findings were compared across regions to identify areas of agreement and disagreement. Third, the recurring lessons were translated into the UHIM and an adaptive implementation cycle. No primary household survey or experimental data were invented for this article. All numerical results reported in the results section relate to the reviewed-study coding or to values reported by the cited authors.

**Table 3.1. Review coding framework**

| Coding field         | Question used in review                  | Examples of indicators                  | Purpose                            |
|----------------------|------------------------------------------|-----------------------------------------|------------------------------------|
| Housing access       | Who can obtain the housing option?       | Price/income, rent, loan size, tenure   | Assess affordability and inclusion |
| Spatial access       | Where is housing located?                | Jobs, transit, schools, services        | Check location quality             |
| Land system          | How is land supplied and regulated?      | Serviced plots, density, zoning, tenure | Identify supply constraints        |
| Settlement response  | How are existing informal areas treated? | Upgrading, relocation, participation    | Assess social disruption           |
| Risk and environment | What physical risks affect residents?    | Flood, heat, drainage, green space      | Assess resilience                  |
| Delivery capacity    | Can institutions implement the plan?     | Data, staffing, coordination, finance   | Assess feasibility                 |

#### 4. Results

The 31 core studies were unevenly distributed across the review period. Fourteen were published in 2022, making that year the largest part of the sample, while six were from 2020, four from 2021, two from 2023, four from 2024 and one from 2025. This concentration reflects the strong recent interest in informal settlement upgrading, sustainable affordable housing and nature-based urban planning. The geographical pattern was also broad. African evidence was especially strong in Nigeria, Ghana and South Africa. Asian studies covered China, Taiwan, Afghanistan, Indonesia and multi-country examples, while Latin American evidence included Chile, Argentina and Brazil.

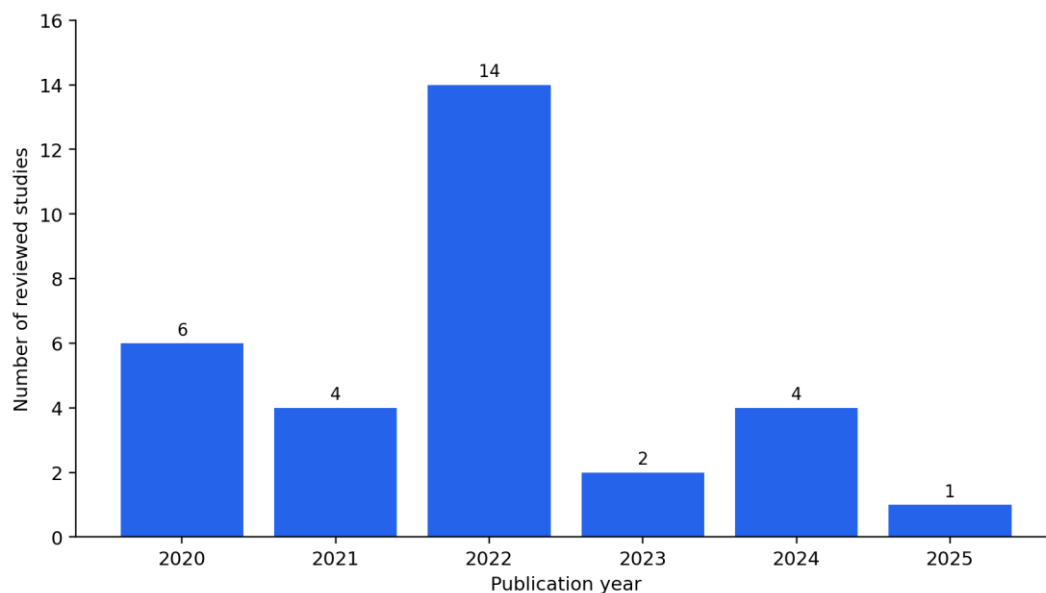
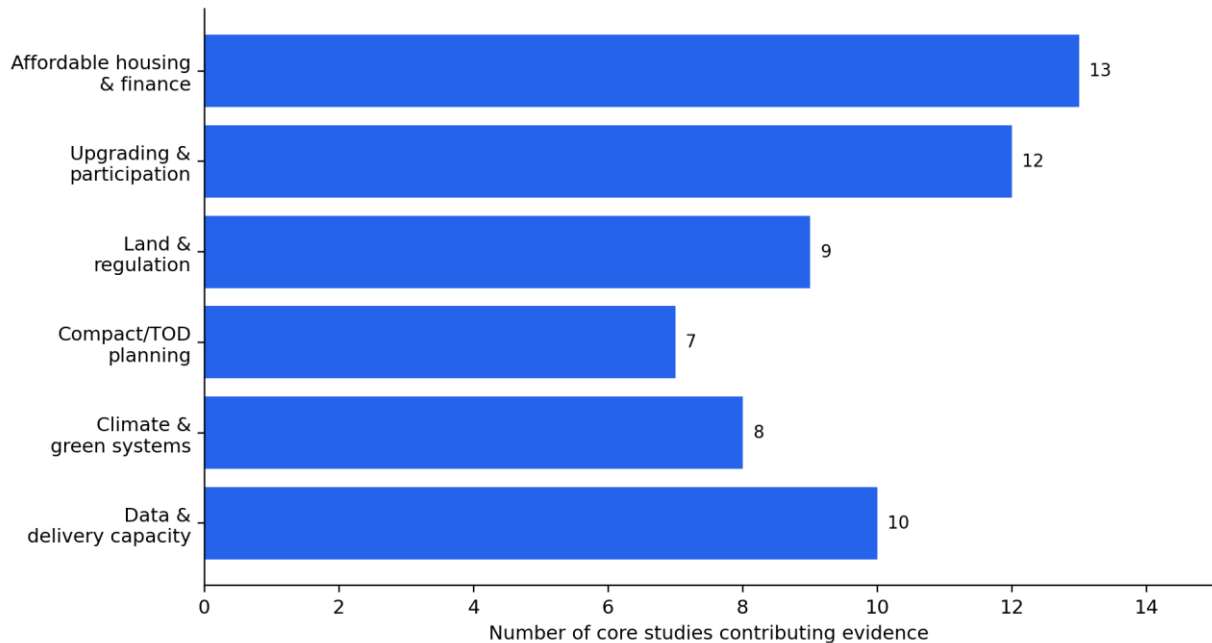


Figure 4.1. Distribution of the 31 core reviewed studies by publication year.

Affordable housing and finance appeared most frequently in the coded evidence, with 13 core studies contributing directly to that theme. Upgrading and participation followed with 12 studies. Data and delivery capacity appeared in 10 studies, while land and regulation appeared in nine. Climate and green systems were present in eight studies, and compact or transit-oriented planning appeared in seven. Because a study could be coded under more than one theme, these totals are larger than the number of studies. The overlap itself is a useful result: housing problems were rarely explained by one factor alone.



**Figure 4.2. Frequency of major strategy themes in the reviewed evidence.**

Several consistent findings emerged. First, the literature strongly rejects a unit-only view of housing delivery. Nigerian evidence shows that finance, land acquisition and construction form a connected supply chain, and that low-income households often need smaller, incremental, shared or rental options rather than a standard mortgage-backed house (Akinwande & Hui, 2022; Akinwande & Hui, 2024a; Akinwande et al., 2024). Public housing policy can contain sound themes and still fail to reach low-income groups when implementation, land access and household purchasing power remain weak (Odoyi & Rieckinen, 2022).

Second, the evidence favours upgrading and co-production where settlements can be made safe and serviced in place. Participatory upgrading in Buenos Aires improved the fit between physical intervention and community needs (Almansi et al., 2020). In Ghana, informal residents were shown to contribute labour, enterprise and revenue to the urban economy, suggesting that planning should recognise their economic role rather than treat the settlement only as a problem (Agyabeng et al., 2022). Geospatial evidence can improve the technical side of upgrading, but Tjia and Coetzee (2022) found that social networks and less visible community information are often poorly captured. This creates a risk that data-rich planning still misses the everyday systems that keep neighbourhoods functioning.

Third, accessibility creates both benefit and pressure. TOD studies in Wuhan and Shanghai link transit-oriented built environments with property value gains (Li & Huang, 2020; Jiang et al., 2020). This can help cities mobilise value for infrastructure, but it can also reduce affordability near stations. The planning challenge is therefore to connect density and transit with inclusionary housing tools, public or community land, rental options and value-capture mechanisms. Nobre (2023) shows the practical significance of land-value capture in São Paulo, while Nascimento Neto et al. (2024) caution that land-value capture is political as well as technical.

Fourth, climate measures are most useful when they are socially embedded. Studies of nature-based solutions describe benefits for flood management, sanitation, food security and environmental quality, but also show maintenance, participation and justice concerns (Wolff et al., 2022; Wolff et al., 2023; Nassary et al., 2022). Diep et al. (2022) found that projects can fail to gain local acceptance when planners do not understand community values or existing environmental practices. Castaldo et al. (2025) reach a similar conclusion at a wider scale: practical viability in Global South cities depends not only on technical design but also on information, finance, participation and institutional capacity.

**Table 4.1. Integrated strategy options, instruments and implementation risks**

| Strategy                             | Main purpose                                                  | Typical instruments                                                      | Key implementation risk                                 |
|--------------------------------------|---------------------------------------------------------------|--------------------------------------------------------------------------|---------------------------------------------------------|
| Serviced land and flexible standards | Large legal supply of modest plots and units                  | Land readjustment; smaller plots; mixed use; progressive standards       | Speculation or unsafe relaxation of essential standards |
| Affordable finance and tenure choice | Match housing products to irregular and diverse incomes       | Rental, cooperative finance, micro-loans, guarantees, rent-to-own        | Over-indebtedness; poorly regulated lenders             |
| In-situ upgrading                    | Improve existing settlements without unnecessary displacement | Drainage, paths, water, sanitation, tenure protection, home improvement  | Lock-in of households on unmanageable high-risk sites   |
| Transit-linked compact growth        | Reduce commuting cost and improve access to jobs/services     | TOD zoning, affordable units near stations, walking/cycling links        | Land-value increases and displacement                   |
| Land-value capture                   | Recycle part of publicly created land value                   | Betterment charges, development rights, negotiated contributions         | Complex valuation; weak transparency                    |
| Climate-resilient neighbourhoods     | Reduce flood, heat and infrastructure risk                    | Green drainage, wetlands, trees, permeable surfaces, resilient utilities | Maintenance burden; green gentrification                |
| Participatory and data-led delivery  | Improve fit, legitimacy and implementation                    | Community mapping, GIS, household data, co-design, feedback systems      | Consultation fatigue or data that miss social networks  |

## 5. Discussion

The review indicates that the most useful housing strategy for emerging economies is not a single programme but a coordinated package. This is important because urban policy often separates responsibilities. Planning departments regulate land use, housing agencies build units, transport authorities plan corridors, finance ministries design subsidies and environmental agencies manage flood risk. Households experience all these systems at once. A family chooses a home based on rent or loan cost, travel time, school access, neighbourhood safety, tenure security, utility cost and the possibility of earning an income. When institutions plan these issues separately, a policy may appear successful inside one department while producing hardship elsewhere.

Housing finance illustrates this problem clearly. Low-income households are often described as unable to afford formal housing, yet the reviewed literature shows that many already make regular housing payments through rent, savings groups, cooperative contributions and incremental construction. The gap is partly one of product design. Jones and Stead (2020) show that alternative finance can reach borrowers excluded by conventional systems. Akinwande and Hui (2024b) also report expert support for deliberate policies that include the urban poor across the housing supply chain. This suggests a shift from asking whether poor households can fit existing mortgage products to asking which mix of tenure, loan size, building sequence and subsidy can fit their real cash flow.

The implication is that governments should support a housing ladder rather than one final housing product. At the lowest entry point, secure and serviced rental housing may be more useful than ownership. Other households may prefer a serviced plot with permission for progressive construction. Cooperatives can pool finance and reduce individual risk, while public guarantees can help lenders serve workers with irregular income. Akinwande et al. (2024) show that the urban poor in Lagos already use informal strategies that can inform formal policy. These strategies should be institutionalised carefully, with consumer protection and basic safety standards, rather than romanticised as a substitute for government responsibility.

Land policy needs a similar adjustment. Strict development standards can protect health and safety, but they also raise the cost of legal urbanisation. In many fast-growing cities, households respond by developing outside the rules. Geyer (2024) explains how zoning in Global South contexts can reinforce unequal access to urban land. Silva and Vergara-Perucich (2021) show that sprawl is driven by several connected forces, meaning that a simple urban boundary or density rule cannot solve it alone. A more workable approach is graduated regulation: protect non-negotiable safety and environmental standards, but allow smaller plots, mixed use, incremental building and context-sensitive density where these are safe. This reduces the price of compliance and creates a larger legal supply of modest housing.

Land-value capture can support this approach when public investment raises nearby values. Rather than allowing all uplift to become private windfall, cities can use part of it for station-area infrastructure, public space or affordable housing. Nobre (2023) provides evidence from São Paulo that such tools can finance urban interventions. Yet Nascimento Neto et al. (2024) rightly stress that land-value capture reflects political choices about who gains and who

pays. For emerging economies with weak land records or limited administrative capacity, simple and transparent instruments may work better than complex mechanisms that are difficult to value or enforce.

The review also supports a stronger shift from clearance to in-situ upgrading where risk conditions allow. Celhay and Gil (2020) show that residents may prefer informal settlements because of neighbourhood quality, location and future expectations, even when a formal subsidised unit is available elsewhere. This finding helps explain why relocation programmes sometimes fail. Housing is tied to place. Jobs, customers, family support, childcare and transport routes are part of the household's economic system. Removing a family from a settlement can therefore reduce one housing risk and create several livelihood risks. Upgrading keeps these relationships intact while improving services and tenure step by step.

However, in-situ upgrading is not a universal answer. Some sites face extreme flood, landslide, contamination or infrastructure constraints. Wang (2024) shows that upgrading can also create uncertainty when residents and government have different expectations about long-term settlement status. The practical rule should be risk-based and participatory. Where hazards can be reduced at reasonable cost, upgrading is usually preferable. Where risk cannot be managed, relocation should be as close as possible, preserve livelihoods, include fair compensation and involve affected households in site choice. The purpose is not to defend informality for its own sake but to avoid solving a physical problem by creating a social and economic one.

Participation is central because local knowledge fills gaps in formal data. Tjia and Coetzee (2022) show that upgrading projects often collect detailed information on structures, roads, services and household characteristics, but social ties receive less attention. Those ties can determine how residents share water, watch children, run home businesses or respond during floods. Hsiao (2020) and Almansi et al. (2020) show that participatory processes can improve both design and legitimacy. Participation should therefore begin before major design decisions are fixed. Consultation after a plan has already been decided may improve communication, but it does not amount to co-production.

Transport-oriented planning also requires an affordability safeguard. Li and Huang (2020) and Jiang et al. (2020) both show that proximity to rail and stronger TOD features can be reflected in housing values. From an urban-efficiency perspective, this is positive because accessibility is being valued. From an equity perspective, it can become a displacement mechanism. Abdi and Lamíquiz-Daudén (2022) identify institutional and implementation barriers that make TOD difficult in developing countries even before affordability is considered. The practical lesson is to reserve some well-located land or development rights for affordable housing early, before land prices fully respond to major transit investment.

Compact development is also more than building at higher density. Zapata Campos et al. (2022b) show that compact Global South neighbourhoods depend on qualities such as street life, affordability, solidarity and local economic activity. Wang et al. (2022) similarly demonstrate the need to assess actual outcomes rather than rely on plan statements. A compact strategy should therefore measure access to daily needs, public space, housing cost, school capacity, drainage and pedestrian safety. Density without these conditions can simply produce overcrowding.

Climate resilience completes the integration argument. Low-income settlements often face the largest environmental risks while having the least capacity to recover. Nature-based solutions can help, especially where they reduce flooding and heat while providing public space or food benefits. Yet the reviewed evidence warns against treating green infrastructure as a technical package that can be dropped into any neighbourhood. Wolff et al. (2022) emphasise participatory implementation; Diep et al. (2022) show the importance of environmental justice and community values; and Kuller et al. (2022) identify planning-capacity and data gaps. Nassary et al. (2022) further stress that institutional and socio-ecological conditions affect how urban green measures work. Climate planning must therefore be joined to housing and settlement policy, not handled only as an environmental add-on.

The combined evidence leads to a practical principle: use the least disruptive intervention that can deliver safe, connected and affordable living conditions. For new growth, this means serviced land, mixed use, transport access and a range of housing types. For established low-income areas, it means upgrading first where feasible. For high-risk sites, it means carefully planned relocation with livelihood protection. Across all three situations, data should be updated, residents should have a meaningful role, and financing should match the real income patterns of households.

## 6. Proposed Planning and Housing Strategy Framework

The UHIM can be applied as a city-level planning checklist. The first dimension, affordability and tenure, asks whether households can obtain rental, incremental, cooperative or ownership options at costs that match income. The second, land and regulation, tests whether enough serviced land is available and whether planning rules make modest legal housing possible. The third, upgrading and participation, examines the treatment of existing informal settlements and the quality of resident involvement. The fourth, compact growth and transport, measures access to jobs and services rather than density alone. The fifth, climate resilience, considers flood, heat, drainage and green infrastructure. The sixth, data and

delivery capacity, asks whether institutions possess the information, staff, coordination and finance needed to implement plans.

For monitoring, two simple ratios can support the model. The conventional housing burden ratio is  $HBR = \text{annual housing cost} / \text{annual household income} \times 100$ . A wider accessibility-adjusted burden can be written as  $AAB = (\text{annual housing cost} + \text{essential commuting cost}) / \text{annual household income} \times 100$ . The second measure prevents peripheral housing from appearing affordable simply because the unit price is low. It should not replace local affordability standards; it is a prompt to include transport in the calculation.

$$HBR = (\text{Annual housing cost} / \text{Annual household income}) \times 100$$

$$AAB = ((\text{Annual housing cost} + \text{Essential commuting cost}) / \text{Annual household income}) \times 100 \quad (2)$$

The overall diagnostic score may be written as  $UHI = (A + L + U + T + R + G) / 6$ ,

where A is affordability and tenure,

L is land and regulation,

U is upgrading and participation,

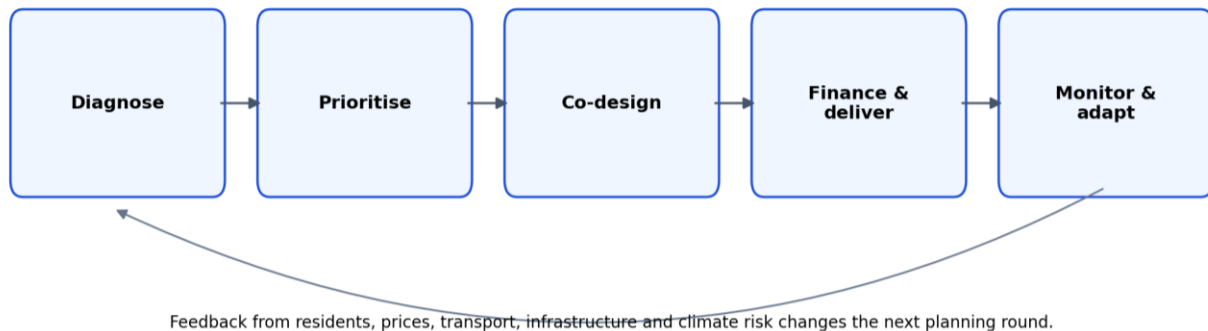
T is transport-linked compactness,

R is resilience, and

G is governance, data and delivery capacity.

Each component can be normalised from 0 to 1 using locally chosen indicators. The score is not presented as a universal benchmark. Its value is that it prevents a city from rating a housing programme highly when one or two critical parts of the urban system are being ignored. Implementation should follow an adaptive cycle rather than a one-off master-plan sequence. Cities first diagnose the housing and spatial problem with administrative, geospatial and community data. They then prioritise areas and groups, co-design realistic interventions, arrange finance and delivery, and monitor what happens to prices, travel, services, risk and resident satisfaction. New evidence then feeds into the next round. This approach is especially suitable where conditions change quickly and where planning agencies cannot predict every stage of urban growth in advance.

#### Adaptive delivery cycle for emerging-economy cities



**Figure 2. Adaptive delivery cycle for integrated urban and housing strategies.**

## 7. Conclusion

Urban planning and housing development in emerging economies cannot be improved by building more units alone. The reviewed evidence shows that housing outcomes depend on the interaction of land, finance, construction, transport, infrastructure, environmental risk and public institutions. Policies that ignore these links often move the problem rather than solve it. Peripheral housing can reduce unit prices but raise transport costs. Strict zoning can improve formal standards but reduce legal supply. Transit investment can improve accessibility but increase land prices. Relocation can remove physical risk but weaken livelihoods and social support.

The strongest recent evidence supports a more integrated approach. Cities need a wider range of tenure and finance options, more flexible pathways for legal low-cost development, in-situ upgrading where conditions permit, affordable housing near transit, transparent use of land-value gains, participatory planning, reliable spatial information and climate-

sensitive infrastructure. These strategies are not substitutes for one another. They work best as parts of a coordinated package that is adjusted to local income patterns, land institutions and environmental conditions.

The Urban–Housing Integration Model proposed in this article provides a simple way to organise that package. Its six dimensions encourage planners to test whether a policy is affordable, well located, socially inclusive, environmentally safer and institutionally deliverable at the same time. Future research should test the model with city-level data, compare outcomes across different emerging economies and develop locally calibrated indicators. The practical message is straightforward: housing policy succeeds when people can live in a secure place that they can afford, reach daily opportunities without excessive cost, and remain protected as the city changes.

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