Urban Transformation and Development-induced Displacement in the Informal Economy

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Abstract

This study examines the disconnection between effective communication and policy implementation in the lives of development-induced displaced persons in the informal economy in metropolitan Lagos. Development induced displacement has been seen as one of the largest categories of internal displacement affecting the urban poor. It occurs where coercion is employed and choices constrained. Evidence suggests that a large number of the people in the informal economy are affected and their experience has been extremely negative in cultural, economic, and health terms. The outcomes usually included lost of properties, displacement, unemployment, debt-bondage, hunger and cultural disintegration. The study was anchored on the cultural estrangement theory. The study was based on 10 sessions of Focus Group Discussions (FGDs) conducted with the affected people in Ijora-Badia, Mile 2 and Orile and 20 in-depth interview sessions with some of the displaced persons and officials of relevant agencies in the metropolis. The finding reveals lack of effective communication between the government officials and the displaced people, high-handedness on the part of government officials, lack of social support for the displaced people, high incidence of crime rate, high unemployment rate, dislocation of the informal economy, physical death, insecurity of life and property and psychological torture. The study therefore, recommends that the government should devise means for adequate compensation to avert a possible threat to ameliorate the suffering of informal economy operators. There is the need for government to enlighten and disseminate information about government policies to people operating in the informal sector in Lagos State.

Keywords: informal economy, development, displacement, urban renewal, estrangement, cultural disintegration

1. Introduction

Each year, an estimated 15 million people all over the world are forcefully displaced by development projects, that are meant to improve the lives of the people in terms of water supply, urban infrastructure, transportation, energy, agriculture expansion and population redistribution schemes (Carnea and Mathur, 2008; Terminiski, 2015). While such projects bring enormous benefits to the society, they also impose costs, which are often borne by its poorest and most marginalized members of the society (Robinson, 2003; Carnea, 2008). Primarily, women, older people and children are mostly affected due to their inherent social weaknesses (Mehta, 2009; Terminiski, 2011). Evidence abound that the weak and the poor are more vulnerable due to their inability to react, manage and pull through the negative impacts (Prencel and Vancaly, 2014). The problem of development-induced displacement emerges as perhaps the world's largest statistical category of internal displacement (Bartolome, De Wet, Mander and Nagraj, 2000).

Development-induced displacement occurs when people are forced to leave their homes due to development projects that are associated with the construction of dams, industries, roads, markets, highways, airports and other infrastructural development (Aboda, Mugagga, Byakagaba and Nabanoga, 2019). By definition, displacement is forced and involuntary movement. It involves some form of involuntary relocation (Hyndman, 2000). When it occurs within a state or nation and people are affected, they are called internally displaced persons. When it happens across an internationally recognized border, and people are also affected, they are called refugees. Evidence suggests that a significant number of indigenous/people in the informal economy are replaced by big projects, which makes their experience extremely harmful in cultural, economic, and health terms. The outcomes usually included lost of properties, unemployment, debt-bondage, hunger and cultural disintegration. For both indigenous and non-indigenous communities, studies have shown that displacement has disproportionately affected women and children to a large extent (Bartolome *et al,* 2000; Mehta, 2009; Terminiski, 2011).

In developing countries, more significant problems are observed in the implementation of economic development. The enormous scale of development-induced displacement and resettlement are seen in the world's most densely populated countries like China and India as well as other countries such as Indonesia, Kenya, Ethiopia, Sudan and Bangladesh (Aboda, Mugagga, Byakagaba and Nabanoga, 2019). According to the Chinese National Research Center for Resettlement, over 45 million people have been displaced in China following development projects carried out between 1950 and 2000, 52 per cent of this number affects urban development projects (Stanley, 2003). A study conducted some few years back showed that 70 million people were displaced in China by development projects between 1950 and 2008 (Maldonado, 2012). Also, the Chinese government in 1989 admitted that over 7 million development-induced IDPs lived in extreme poverty (Petterson, 2002).

The problem confronting most developing countries is addressing urban growth and development (Olorunfemi & Raheem, 2008). Many developing countries, including Nigeria, are faced with urbanization issues ranging from decreasing income, spiraling external debts,

over-dependence on a single product, corruption and political instability, which has made provision of infrastructure elusive to the growing population (UNCHS, 1996; Olorunfemi & Raheem, 2008). Nigeria has witnessed tremendous urban population in its major cities. These urban growths have equally come with its attendant problems requiring tactical solutions. Nigerian cities, according to Mabogunje (2002), are typified by substandard and inadequate housing, slums and lack of infrastructure, transportation problems, low productivity, poverty, crime and juvenile delinquency. Millions of Nigerians live in sick and inhumane environment plagued by poverty, flood, erosion and grossly inadequate social amenities. The result is manifested in the growing overcrowding in homes and increasing pressure on infrastructural facilities and a rapidly deteriorating environment.

Lagos, the former capital of Nigeria, has one of the fastest growth rates between 5 and 8 per annum. It has transformed into one of the 15 largest agglomerations in the third world (Olorunfemi & Raheem, 2008). The population growth of Lagos stemmed from "push factors" characteristics of the rural areas, such as unemployment, low standards of housing and infrastructure, lack of educational facilities, or conflict in rural areas, natural and human-made disasters, ethnic or religious persecution, which have continued to endeared people to the urban centres for their daily livelihood and sustenance. Also, there is the intense pressure in rural areas to comply with rigid social norms especially regarding marriage, the obligation to support extended families, i.e. less economic independence, and stronger social stigma associated with particular family or medical conditions, among others. On the other hand, this process has been driven by a multitude of "pull factors", such as more economic opportunities and attractive jobs in the cities, more accessible to public services and better quality of services, opportunities for social mobility and overall higher chances of breaking away from poverty. Also, the large population in the urban centres and major cities that have encouraged the growth in the informal economy with little capital and available patronage from urban dwellers has equally contributed to the population growth.

Over the years, most of these infrastructures that have attracted most people to the cities like Lagos have gone through a series of decay in the last two decades. Infrastructural decay, such as poor road network, lack of potable water supply, inadequate drainages and canals, poor housing and weak waste management systems have increased the environmental threat within the urban populace (Gbadegesin & Aluko, 2010). Recently, urban regeneration was carried out in some parts of the country like Lagos State, Rivers State and the Federal Capital Territory (Dimuna & Omatsone, 2010). In Lagos, some areas designated as slums include Agege, Ajegunle, Amukoko, Badia, Bariga, Ilaje, Itire, Iwaya and Makoko by Lagos Metropolitan Development and Governance Project. With the collaboration of the World Bank, these designated areas have been given a new lease of lives by the government with modern infrastructure put in place. This transformation often leads to a growing number of urban resettlements and eviction, which has attracted a lot of criticism by the way it, was executed or handled by government officials. The relocations affected those in the informal economy, whose livelihood depended on daily income.

It is important to note that many studies have been carried out on development-induced displacement in the past. Such studies include Falade (1999) whose study focused on the

challenges of a sustainable Nigeria, Abumere (2002) whose research centred on urban governance and the challenges of urban poverty, Odeyemi (2002) who did a study on gender and urbanization and Olanrewaju (2003) who focused on sustainability and urban poverty. Opukri and Ibaba (2008) based their study on oil induced environment degradation and internal population displacement and Oruonye (2012)'s study focused on the socio-economic impact of urban development-induced resettlement scheme in Nigerian cities, among others. Most of these studies have looked at a displacement from the angle of development without looking at the consequences or effects this transformation will have on the growth of the informal economy in particular and the citizenry in general. Although efforts are made by the government to improve urban renewal in some cities due to the increasing environmental threat, it is however identified that a higher ratio of such urban populace will be exposed to greater risk. Assessing the various literature show the implications and the possible effects of urban renewal on the informal economy, especially the urban poor; most of the research had given in-depth knowledge of violence, demonstrations, a decline in the growth of small and medium enterprises, reactions, vandalism, poverty and a host of others. These entire responses can be seen and assessed. However, there are several perceived anger and frustrations that are hidden in the growth of the informal economy that may lead to estrangement on the part of informal economy operators. It is based on the perceived shortcomings that this study examines urban transformation and development-induced displacement in the informal economy in Lagos metropolis.

2. Theoretical Orientation: Cultural Estrangement Theory

Cultural estrangement is a construct of alienation, which sociological and philosophical inquiry focuses on and featured prominently in the work of Fromm, (1941) and Schacht, (1970). Middleton (1963) sees isolation as separation from modern cultural standards and a rejection of accessible culture. Nettler (1957) defined an alienated person as "*one who has been estranged from, made unfriendly toward his society and the culture it carries*" and he assessed this type of alienation using questions that focused on the mass media, popular education and conventional religion. Consistent with these perspectives, previous studies have assessed cultural estrangement by asking people to report their subjective sense of separation from dominant values or beliefs using self-report items that did not specify the particular values or beliefs. This multiplicity is captured in Schwartz's (1992, 1996) popular cross-cultural model, which suggests that values represent three universal requirements of human existence, namely, the needs of individuals as biological being in need of social interactions and survival within the group. Arising from these requirements, Schwartz (1992) distinguished ten types of values, which express different motivations such as power, achievement, hedonism, stimulation, self-direction, universalism, benevolence, tradition, conformity and safety. For example, individuals who lay emphasis on power values, also tend to place importance on achievement and security but less importance on compassion and self-direction values. Drawing attention to sociological discourse, Keniston (1965) reserved the term alienation for "an explicit rejection, 'freely' chosen by the individual, of what he perceives as the dominant values or norms of his society". Besides, Merton (1957) suggested

that people who do not share "the common frame of values" constitute the real aliens in society.

The value the society attached to urban transformation is dominant values or norms, which supersede that of the individual in the society. The individual feels alienated, when they cannot meet up with societal values. In the case of urban transformation, displaced persons feel alienated, when they are moved from their places of abode or livelihood and are not adequately relocated or compensated, thereby leading to anger and frustration. This anger is displayed through violent demonstration, vandalism and destruction of government properties. In the same vein, this has led to high rates of crime, kidnapping, terrorism, unemployment, prostitution and other vices in society.

3. Methods of Data Collections

The study was carried out in Lagos State, the commercial capital of Nigeria. Its natural harbour and the population have positioned the state since independence as the most industrial city in Nigeria. It has a projected population of over 18.8 million (at a project growth rate of 2.6 per cent) (George 2010). The rate of population growth is about 600,000 per annum, with a population density of about 4,193 persons per sq. Km. In the built-up areas of Metropolitan Lagos; the average density is over 20,000 persons per square Km. The implication is that, whereas country population growth is 4/5% and overall 2%, Lagos population is growing ten times faster than New York and Los Angeles with grave implication for urban sustainability. The three study areas (Ijora-Badia, Mile 2 and Orile) were purposively selected based on the ongoing urban transformation exercise of road expansion, railway construction, beautification and drainage construction, which has led to the displacement of people especially artisans, traders and transporters in these areas.

The research design employs qualitative methods in the collection, organization and analysis of data. It uses In-depth Interviews (IDIs) and Focus Group Discussions (FGDs) to elicit information from the respondents. The questions emanated from the objectives of the study. As such respondents were asked to talk about urban renewal, effective communication with affected stakeholders and the effects of the relocation and demolitions on their businesses. This method allows us to gain insights through the subjective narratives of the respondents, that is, gives us understanding from the participants' perspectives. The specific focus of the study was on all categories of development-induced displaced persons in informal economy in the three selected areas in Lagos State.

The study employs the use of purposive sampling technique in selecting the respondents. The participants were recruited through their associations, and leaders in each of the study areas. The purpose of the research was explained to their leaders, and the participants' consents were sought before the commencement of the interviews. In-depth interview was used to collect information from six traders, four artisans, four transporters, four association leaders and two government officials directly in charge of the renewal exercise. For the FGDs, ten sessions were held with the affected persons in the three study areas of Ijora-Badia, Mile 2

and Orile based on sex, occupation and length of doing business in Lagos. Each group consists of eight participants. This was due to the peculiar nature of Lagos and the anger and bitterness of the displaced persons towards the manner, the exercise was carried out. The research data gathering took about 6 months (September-March) to be completed.

The content analysis method was used to analyze with the ZY index. Themes from the interviews and focus group discussion were identified from the range of objectives and theoretical frameworks validated through the deductive method. Information derived from both in-depth interviews and focus group discussions were transcribed, and content analyzed under different aspects of the discussion. This analysis aims to look for trends and patterns that reappear within either a single focus group or among the focus groups or the in-depth interviews. On ethical consideration, consent forms were administered to the participants, who could read and were asked to sign the consent forms, while those who could not write had the consent form interpreted for them in local languages and were asked to thumbprint on the consent forms. Their decision to participate and withdraw from time to time was also guaranteed.

4. Results

4.1 Socioeconomic Characteristics of Respondents

From Table 1, 20 per cent of the interviewees did not have formal education, 31 per cent had secondary school, 19 per cent possessed post-secondary school ranging from NCE, diploma and university education and another 30 per cent had primary school certificates. It was also surprising that 10 per cent of the respondents have post-graduate training. The majority of the respondents were above 30 years, while 29 per cent were under 30 years. The indication is that the majority of these displaced people are adults, who have dependents to cater to and also in their reproductive age. The ethnic distribution reflects the fact that all the main ethnic groups are affected by the displacement, majority of the respondents that participated in the interview were Yoruba. The main reason may not be unconnected with the fact that the study was carried out around the Yoruba speaking axis. Marital status of the respondents indicates that majority of the respondents are married and have responsibilities to cater to their dependents. The length of residency in Lagos shows that the majority of the respondents had been living in Lagos for more than 15 years (57 per cent) and 43 per cent of the respondents have been in Lagos for less than 10 years.

Table 1. Socio-economic Characteristics of the Respondents

Variables				
Educational qualification	No formal (20%)	Primary School leaving certificate (30%)	Secondary School leaving Certificate (31%)	Post-Secondary School Certificate (19%)	Post-graduate Training (10%)
Age	Under 30 years (30%)	Above 30 years (70%)		
Ethnicity	Hausa (17%)	Igbo (25%)	Yoruba (50%)	Others (8%)
Marital Status	Single (27%)	Married (55%)	Separated (7%)	Widowed (11%)
Duration in Lagos	Less than 10 years (43%)	More than 15 years (57%)		

Field Survey, 2015

4.2 Urban Renewal

Governance is a complex operation with pitfalls and ironies all the way. No regime can please all parts of the society, but to displease all sections is a dangerous gamble. Sustainable development is the development that meets the needs of the present without compromising the ability of future generations to meet their own needs. The primary objective of sustainable development is to reduce the absolute poverty of the world's poor through providing lasting and secure livelihoods that minimize resource depletion, environmental degradation, cultural disruption and social instability. Osuide (2004) described urban renewal as a planned attempt to transform the urban environment through structured large-scale control of existing urban areas to enhance both the present and future operations of the urban populace. Zielenbach & Levin (2000) described the urban renewal as the physical redevelopment of sheltered areas, an improvement of local infrastructure, the elimination of undesirable individuals or private organizations and the creation of additional jobs through the growth of Small and Medium Enterprise (SMEs). However, urban renewal projects have faced enormous challenges in most urban centres in Nigeria. Majority of the respondents (75%) adduced to the fact that urban settlers lack the willingness to accept urban redevelopment projects in Nigeria as a result of poor communication amongst stakeholders and concerned Nigerians. Considering the public perspective, the general concern is how to adapt to the government urban transformation plans without imposing further poverty, particularly among those living in

urban slums. Much as the people support the developmental efforts of government on urban transformation, majority of the respondents (87%) sufficiently commended the initiative but stressed that government did not inform them ahead of its demolition exercise. A middle-aged male trader responded thus:

It is a unique project; it is a form of discomfort to a large number of people. This should not be so. If the government is to be involved in any plan for the masses, the masses should be educated and informed about it. Enough time should be given for implementing the project. That is, before asking people to vacate, because it is the masses that voted for the government. They are to govern us. To make lives better for us. Not to impoverish us. But this is not the case.

Another woman trader in her early 50s expressed thus:

It has its disadvantages (our markets were destroyed) we know very soon, its advantages will surpass its weaknesses, and everyone will benefit and enjoy it all.

40 -year-old Vulcanizer at Ijora-Badia explained thus:

It is an excellent development, and it is for developmental purpose. Though there are some reservations, the problem is that they are beautifying the environment, but they lack human feelings. You understand that those people, whose shops were demolished, were not compensated. For instance, if someone wants to destroy something, he must have made provisions for the people it will affect, but this is not the case. These exercise lack human feelings. Once the government has made up its mind to implement a policy, they do not care about who is affected and how it affects them.

Another respondent, in his opinion believed that the beautification exercise is linked to security issue of the state. He expressed his view:

I feel the beautification programme has something to do with the security challenge in Lagos because you find street urchins, cultists hiding weapons under these bridges. Though there are some good people, who sleep under the bridge due to their homelessness but majority of them are hooligans. We now have clear views of long distance from the bridge. We can even see Ijora from there. It has a lot to do with the security.

The advantages of the various urban transformation programmes have been seen in the light of beautifying, renovating, reconstructing and expanding the existing structures, not more in transforming the lives and creating a better environment for the urban poor or the displaced persons in the informal economy. As expressed by the majority of the respondents, urban renewal or transformation is carried out from time to time to improve the existing infrastructures but the manner in which these programmes have been executed lack human feelings. Some of the respondents (45%) believed that the disadvantages of urban renewal outweigh the advantages. The demolition exercise has made a lot of people to be jobless, homeless, sick and caused the death of some people, whose livelihood have been significantly affected. Similarly, it has brought severe hardship on some families, resulting in

their relocation to their respective villages to start a new life. This misconception holds largely to the peoples' perception of the whole exercise and based on their mistrust in government programmes and policies. Contrary to the view expressed by the displaced informal economy operators, the idea of urban renewal has always been for developmental purposes, which cut across all segments of the society including small, medium and large businesses. As explained by one of the officials of the government:

Lagos has one of the highest levels of urbanization and has continuously experienced environmental degradation, infrastructural and urban decay, flooding, environmental pollution and poor waste management systems. That is why the government has through its various agencies come up with programmes and policies to ameliorate some of these problems. It is not true that the government has not demonstrated its love and feelings towards the displaced people either in formal or informal economy that these demolition and expansion projects have affected. This issue has been addressed, and it is still receiving government attention.

4.3 Effective Communication

Communication is an essential ingredient in human interaction. However, it has been observed that most time communication is not effectively handled and properly disseminated. The majority of the respondents affirmed that they were informed about the demolition through their respective union leaders and representatives but stressed that the time frame given for the demolition exercise and the time it was scheduled to be executed was very short. One of the respondents emphatically stated thus:

It was announced on the radio, but the time frame between the announcement and demolition was too short. We were not given a reminder notice before the demotion commence.

A woman whose house was affected by the demolition exercise stressed that the government has made it clear to them about the demolition exercise a long time ago but it was the time that was not made known to them and under whose administration the exercise would commence.

There was a notice but it was on air, and it has been long, and they made people realized they are still coming, but no one knew whose administration would commence the project and when it came no one knew it was going to happen so fast.

The majority of the respondents emphasized that the manner in which the demolition exercise was carried out was too sudden. They explained that they were informed that the demolition was only going to affect few shops, spaces and workshops that were closer to the main road in the radius of 10 meters. However, when the exercise eventually began, most of the traders, artisans, transporters that had been assured that the demolition exercise was not going to affect them had most of their stalls, workshops and shops demolished overnight. Some of the respondents alleged that some government officials collected money from them to avert the demolition of their shops, space and workshops.

A middle-aged man (stall Owner):

Before the demolition exercise, council officials came to assure us in Orile that our stalls will not be affected. We were asked to contribute N5, 000 each so that our stalls will not be affected.

Debunking the allegation of bribery and corruption, some of the government officials interviewed denied ever receiving any money from the traders, artisans and transporters either to avert demolition or relocation to other areas. A government official expressed that:

It is not true that any official of government from the local or state government collected money from the displaced people either, before, during or after the demolition. They are just saying this to defame our character. If truly they pay to any government official, they should have made a formal report and the official would have been sanctioned. I think they are saying this just to get public sympathy.

It is evident that the displaced people were informed about the demolition exercise and the plan of government in transforming the state to a mega city. What can be deduced from the responses of the affected persons is the short notice given to them to evacuate before civil work commenced. What is evidently clear from the assertion of the displaced people was that there was a notice, which never stipulated when government was going to swing into action. There seems to be a disconnection between the affected people and government officials, who should have issued a reminder notice before demolition exercises commenced in the affected areas. It is also evident that cases of money exchanging hands have been reported in situation like this in the past. It is likely that some unscrupulous elements must have taken advantage of the situation to exploit the innocent people.

4.4 Effects of the Demolition on the Displaced Informal Economy Operators

The study found that the consequences of the demolition exercise on the displaced persons can be summed into psychological, physical and social. Most of the respondents affirmed that majority of the affected individuals have either experienced one form of trauma or the other since the displacement exercise. One of the respondents interviewed (union leader) explained thus:

The incidence of the demolition affected the psychological health of a lot of people. Some people had mental illness. Some of our members had stroke among other heart-related diseases. For some others, that could not withstand the pressure they resorted to alms begging, and some young girls had to engage in commercial sex as a result of being jobless and homeless, due to the demolition of some parts in Ijora-Badia.

The reaction of people to situation like this varies. While some people could quickly adjust and respond to changes that have taken place, others could not adjust positively and move on with life. It is normal for people to be affected negatively. When situations like this occur, the coping mechanisms of individuals are put to test. While some people collapsed, even before the demolition exercise, others had to relocate back to their villages to start life afresh. In the process, some of the affected persons died, and others had to sell their goods at give away prices to aid the relocation drive. Furthermore, it was argued that a lot of people affected by the demolition exercise run into debt and some became psychiatric patients. Majority of the

respondents claimed that government only discussed the issue of compensation with those that have certificate of occupancy (C of O) on such properties. Others without C of O were asked to relocate to Mowo in Badagry. According to a government official interviewed, he stressed thus:

In all demolitions, the government has always put in place a compensation plan. Although the process is not always widespread, it tries to grant relief to the victims. The victims are compensated not in actual economic value of their properties, and they are given a kind of relief, which they can start a new life with. The government after the demolition sent out a team of consultants, who collected the data of all affected individuals, so that they can have the data of all victims, who were involved. For those who are deceased, their relatives will come forth. Community representatives will identify the descendants and the right people verified and paid.

In spite of government efforts in addressing the decay that has culminated over the past two decades, Lagos has continued to attract the largest number of people from the rural areas and other states on daily basis. This has brought about both economic and social cost to the state and the citizens. The economic cost is associated with crime and violence in urban areas. These include costs related to medical treatment, foregone earnings, loss of productivity due to injuries, loss of competitiveness, losses through thefts and muggings, the cost of private security, and costs to the judicial system. On the other hand, the social cost has to do with significant non-monetary costs in terms of increased morbidity and mortality, erosion of social capital and higher levels of fear, in trust and anxiety, increase in crime rates and other vices

The effect of this relocation exercise was summed up by an aggrieved respondent thus:

This is where we earn our daily income to feed our family or do they want us to steal? This is how the issue of Boko Haram started when government started making lives difficult for the masses.

One thing is clear; a lot of people, who had their houses, shops, stalls, workshops, garages and businesses demolished are still aggrieved and would want to show their displeasure towards government, and this can pose a serious threat to the security of lives and properties in the state. These people can result to violent crime just to register their grievances on the society that has abandoned and neglected them. As expressed by one of the participants in one of the FGDs conducted in Ijora:

We the masses have been the one used as scapegoats for most of the development in this state. During the displacement of the people of Maroko, it was the urban poor that were mostly affected. Again, during the road expansion at Orile, Mile 2, Jibowu to Iddo, Ajah and Lagos Island expansion, it was the same masses that voted for them during elections that were sent to an early grave as a result of the so-called urban renewal or development. Is it a crime to be poor in this country? We were formally at Orile before we moved to Ijora and now they have come again to displace us. Help us beg government to have pity on us. This is where we earn our daily income to feed our family, or do they want us to

steal? When the masses are pushed to the wall, they will have no choice than revolt and become violent.

5. Conclusion

There is no gainsaying the fact that government through its various programmes and policies is trying to transform the lives of its citizenry in the last 20 years of the return to democratic rule in the country. While it has engaged in some populist projects hailed by the people, some have been seen as elitists programs directly targeted at the rich and other non-populist programmes aimed at impoverishing the urban poor. However, critics of government programmes and policies are quick to point out the inhuman face by government officials, security agents and political thugs, who continue to violate and trample on fundamental rights of its citizens. Evidence of high-handedness on the part of the government officials and high level of corruption had been recorded in some quarters, issues of lack of effective communication and compensation cases are left unresolved. It is hoped that government will show compassion towards these displaced people if they have not done so and give them a new lease of life to ameliorate the plight of the people. The study, therefore, recommends that the government should devise means for adequate compensation to avert a possible threat to lives and properties. Also, government should engage more in participatory democracy with people at the grassroots and other relevant stakeholders by engaging in more meaningful dialogue across the state to inform, educate and enlighten the populace about programmes and policies aimed at transforming the lives of people in the SMEs. Government should assist these informal economy operators with loans to improve on their trades and businesses

Acknowledgement

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