

Culture of the Urban Poor in Port Harcourt Metropolis

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doi:10.56397/JRSSH.2025.07.04

Abstract

The social disparity and economic inequality created the gap between the inhabitants of both urban and rural areas. The lack of relevant skills and academic qualification(s) further created and gave birth to the word, urban poor. The drive for survival has created an urban environmental and socio-economic issues. This paper is aimed at unmasking the culture of the urban poor in Port Harcourt metropolis, investigate the activities of the urban poor in urban areas, and ascertain if their dream is achieved as they migrated. The purposive sampling technique was used. Data was collected through questionnaire administration, analyzed. And presented in a tabular form and simple percentage. The paper revealed that though most of the urban poor are unemployed, others are into businesses of all sorts and menial jobs. The study further revealed that government employees are far less than those employed by private organizations. The paper recommended, business friendly and enabling environment should be created by the government, develop and cultivate an entrepreneurial culture, in the urban area.

Keywords: urban poor, socio-economic issues, Port Harcourt Metropolis, economic inequality, urban migration

1. Introduction

The centralization of social amenities and infrastructural development in the urban areas created neglect in the rural settlements and as these actions persist over the years, it created a gap between these two settlements, and the lack of relevant skills and academic qualification(s) created the culture of the urban poor. People move from the rural area to the urban area for the purpose of having a better life.

The urban lifestyle is much more unbearable, demanding than the migrants thought. Since they are not highly skilled or have the requisite

qualifications to work in reputable establishments that will change their lives for the better, they resort to petty trading, security and other menial jobs, just to make ends meet. This paper is aimed at unmasking the culture of the urban poor.

1.1 Problem Statement

An urban area is described as a concentration of people with a distinctive way of life in terms of employment patterns and lifestyle with high degree of specialized land uses and a wide variety of social, economic and political institutions (Hartshorn, 1992). These are the

attractive points that created the movement of the rural settlers to the urban areas. In all, they are in search of a better lifestyle. The socio-economic, and political institutions co-ordinate the use of the facilities and resources in the urban areas, thus making them very complex machines, such that the rural migrants are not really equipped to fit in after migration. The consequences are upsprung of street trading, on-street trading, high-way/road hawking, "Okada" riding now Tri-cycling, prostitution, gateman jobs, pick-pockets and urban crimes. Over the years, government had not paid good attention to living conditions of the urban poor, even as the first aim of government is welfarist in nature.

According to Robert Owen, (1972), environmental conditions determine individual destinies, and to improve the lot of the individual, any reform must start with the environment, which must be up-graded and recreated to favour the individual. It is only then that thought could be given to economic considerations, whether individual or collective. This means that government should think of improving the standard of living of its citizens in the development of the environment without thinking of the economic benefits in embarking on such developments. State Governments over two decades have upgraded the urban environment without any improvement in the lifestyle of the urban poor.

1.2 Goal and Objectives of the Study

1.2.1 Goal

This paper aims at unmasking the culture of the urban poor in Port Harcourt metropolis.

1.2.2 Objectives

The objectives of the paper are to:

- ❖ Investigate the activities of the urban poor in urban area.
- ❖ Ascertain if their dream is achieved.
- ❖ Ascertain Government efforts in improving the living condition(s) of the urban poor.

1.2.3 Scope

This study looks at the culture (the way of life in the urban area) of the poor in Port Harcourt metropolis. It also looks at their activities and survival system with the aim of unmasking the culture of the urban poor.

2. Literature Review

Theoretical Framework

The optimism approach or belief system was propounded by Gabries and Thangavel, (2017). Optimism introduces one to believe or at least, hope that through the responsible use of knowledge and reason, mankind can improve existing conditions, rather than accept the status quo as the best. The optimistic approach asks, "how can things be improved or made better." More fundamentally, the optimistic approach encourages one to take control of his/her social and material destiny. This is the aspiration of the urban poor before migration, from rural settlement to the city center.

Rural-Urban Migration

Rural-urban migration is simply the exiting and entries of people from one point to the other. These actions usher in urban-growth (increase), urbanization (proportional increase of people) and the introduction of city enlargement (land mass).

Compelling Conditions for Rural-Urban Migration

The conditions which compel rural dwellers to move to the urban areas among others includes:

- ❖ Poor living conditions
- ❖ Advancement in agro production activities and applications
- ❖ Unemployment
- ❖ Lack of socio-economic amenities
- ❖ Employment
- ❖ Better life style

These conditions create an attraction, thereby pulling rural dwellers to the city. The pulling conditions are usually created by the advancement of industrial technology.

Urban Area

A city is relatively large and permanent urban settlement with advanced systems of sanitation, utilities, land use, housing and transportation. It is also characterized with residential, industrial, commercial areas and high administrative function. City and urban areas are used interchangeably in town planning or profession. According to Chimezie and Tubobereni (2011, pp. 34), a city is a human habitat that allows people to form relations with others at various levels of intimacy, while remaining entirely anonymous. City as a term may be used either for a town possessing city status or urban

locality.

Nigerian Cities and Human Qualities of Life

Cities have been viewed as engines of growth and development. Rural dwellers are pushed to the urban areas or cities because rural areas lack the essential public facilities and social amenities. Wahab's, (2001) observation on Nigerian cities namely: Port Harcourt, Lagos, Ibadan, Enugu etc. reveals that cities ordinarily should generate sufficient internal funds for urban governance and providing the required income/earnings for individuals to meet their welfare needs. Unfortunately, in these cities, the issues of degradation of the environment and human quality of life are mostly acute. Wahab cited specifically with example the areas of Sango, Agbni, Ayeye and Agodi-Gate areas of Ibadan, as areas encompassed by these conditions mentioned earlier.

Streets are characterized by slums, substandard housing and environment. Traffic congestion and transportation difficulties, increased robbery, rape and prostitution are common features of urban areas, and the opportunities for employment are very limited despite rapid growth.

Rural urban migration has overstretched social and physical facilities, in terms of adequate housing, waste disposal facilities, free flow of traffic, and access to recreational /open spaces. And all these have led to the growth and spread of slums, uncontrolled settlements and general deterioration of our environmental qualities (Mba et al, 2001; Tubobereni, 2004).

Uncontrolled urbanization has resulted in the sporadic growth of slums characterized by unsanitary environment, poverty, overcrowding, and high crime zone. Squatters have invaded every available space within the metropolis be it, schools, markets, setbacks, derelict lands, and undeveloped spaces. One of the cultures of the urban poor has taken a center stage in the metropolis, (Commercial activities): hawking, street trading, wrong loading, unloading acts, etc.) are constantly invading the right-of-way of vehicles, thereby forcing road users to form passage within the remaining less-than half of the road space which typical example is Rumuokoro Slaughter market in Port Harcourt.

Why Migration

The ultimate goal of any society is the improvement of the living standards of her

people. In Nigeria, the pattern of development is such that there is a lack of synthesis between economic development and the social well-being or general upliftment of the common people. Massive migration from rural to urban areas has tended to sharpen the social tension and exacerbate maladjustments and social imbalances in urban areas.

Among many urban dwellers is the preponderance of despair, poverty and hopelessness, as well as the growing rate of social issues such as beggary and destitution, delinquency, crime and youth unrest, while the vast and largely neglected rural areas tend to stagnate or even deteriorate, hence, intensifying misery, poverty, illiteracy and frustration (Onokerhoraye & Omuta, 1986).

Distortions in the land-use have brought chaos and near planlessness, particularly in the peripheral districts of cities. The growing housing mismatch between the "haves" and "have-nots" and the growing social problems which afflict the city are reflected in the many slums and squatter settlements around the cities today.

Our Economy, Our Traditional Occupation and Our Beliefs

The undermining of the bazaar economy has led to the displacement of traditional craftsmen. As the rural craftsmen have no other options, than to drift to the towns in search of jobs. One effect of these anomalies is one's development of a distaste for the culture of his/her origin. One of the cultures of the ruralites is the planting and production of crops for both domestic and commercial purposes, in order to meet their needs. As technology advances, these crops have to be produced in large scale and as cheaply as possible, thus leading to the gravitation of labour to the towns. The expectation that living standards are better in the cities than in the rural areas, and new generally increased the pace of migration to the urban area. Consequently, cultural and social togetherness is defeated as the population from the rural moves into the urban areas. The purpose of the drift of the rural dwellers to the city is not fulfilled, as they experience issues of lack of jobs, housing, etc. This leads to the development of the massive squatter and slum settlements which proliferate the urban areas today.

3. Methodology

3.1 Introduction

The paper discusses the research design of how data are collected and analysed (Obasi, 1999). It is an outline or a scheme that serves as a useful guide to the researcher in his efforts to generate data for his study: a blue print for data collection. This section of the paper outline discusses the sources of data, sample size sampling techniques, instruments and method of data collection and data analytical techniques.

3.2 Sources of Data

The paper is a survey research which essentially describes people's attitudes, behaviours and opinions about events and activities in the society. Primary and secondary sources of data utilized for the study. Primary data sources are

from questionnaire administration, personal interviews, and participant observation techniques, as well as secondary sources of data obtained from related reference materials and internet.

3.3 Sample Size and Sampling Techniques

Sampling means selecting a part or portion of a given population as a representative picture of the entire population, (Source National Population Commission). For this study, a purposive sampling technique was adopted to select twenty (20) communities out of the totality of the communities that made up the Port Harcourt metropolis.

Table 1. Sampled communities, questionnaire administration and retrieved

s/n	Sampled Communities	Questionnaires Administered	Retrieved
1	Eneka	8	7
2	New Road Borikri	4	4
3	Ozuoba	6	6
4	Rumuolumini	6	5
5	Mgbuoshimini	5	5
6	Borokiri	8	8
7	Elekahia	4	4
8	Main Township	10	9
9	Rukpokwu	6	5
10	Rumuola	8	7
11	Trans-Amadi	4	4
12	Amadi-Ama	6	5
13	Iriebe	6	6
14	Oroazi	4	4
15	Nkpolu	4	4
16	Ogbogoro	7	6
17	Rumuaghaolu	6	5
18	Rumualogu	6	6
19	Ozugboko	4	4
20	Igurita	8	8
Total		120	107

3.4 Instrument and Method of Data Collection

Trained field assistants were recruited from the various communities to administer questionnaires to heads of households including strangers, who live in that area. The essence is to

ensure a high level of interaction, co-operation and harmony between the interviewers and respondents. A total number of 120 questionnaires were administered to the 20 communities that were chosen in the study

sample, as shown in Table 1 above.

3.5 Data Analytical Techniques

Since this research is Descriptive, the data

collected were analysed, and presented in simple percentages and frequency table.

3.6 Study Area

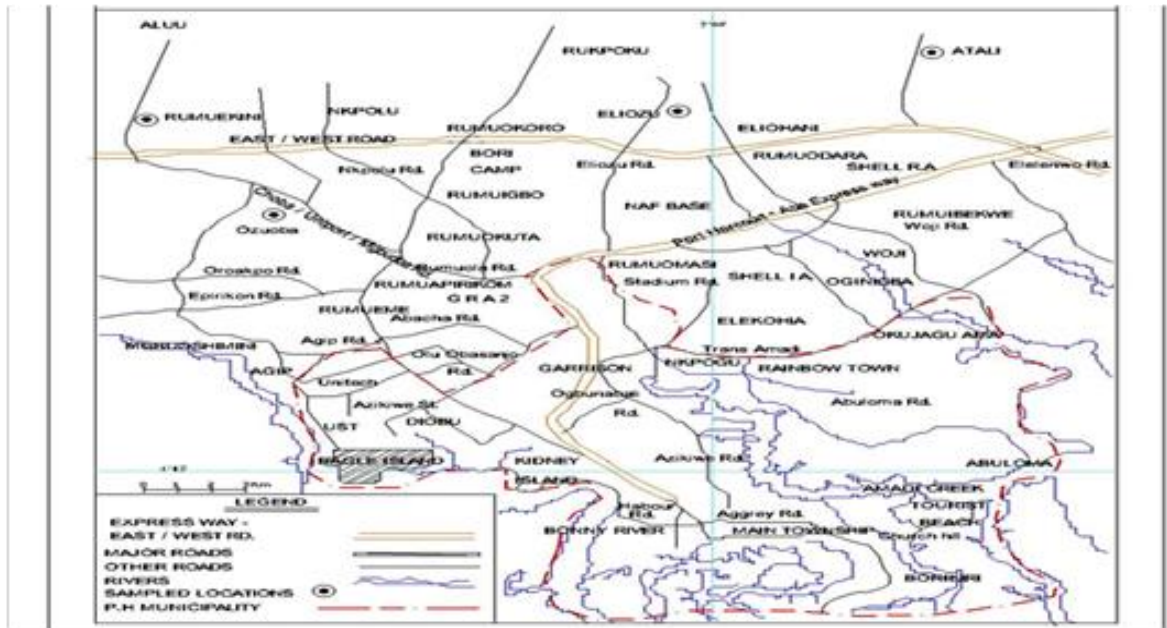


Figure 1. Map of Port Harcourt Metropolis

Source: GIS Lab., URP Department, Rivers State University.

4. Data Presentation and Analysis

4.1 Introduction

This section begins with a presentation and analysis of a cross-section of the personal data of the respondents to ascertain their nature. Other aspects of the questionnaire, such as migrants' activities, their dreams fulfilments and the ascertaining of government developmental activities in improving the life style of the urban poor, were also presented and analysed.

4.2 Presentation of Data and Analysis

Table 2. Gender of Respondents

S/N	Gender	Number of Respondents	Percentage
1.	Male	74	69.2
2.	Female	33	30.8
Total		107	100

Field Survey, 2021.

From Table 2 above, 74 respondents representing 69.2% were males, while 33 representing 30.8% were females.

The study revealed that there is a greater percentage of male migrants than that of the female folks.

Table 3. Age of Respondents

S/N	Age	Number of Respondents	Percentage
1.	18-25	28	26.2
2.	26-60	64	59.8
3.	61 and above	15	14.0
	Total	107	100

Field Survey, 2021.

From the table above, 28 respondents, representing 26.2%, were aged from 18 to 25, 64 respondents, representing 59.8%, were within the ages of 26-60 and 15 respondents representing 14.0%, from age of 61 and above. The study from Table 3 shows the age bracket on which questionnaires were administered demonstrating the active nature of the migrants.

Table 4. Educational Status of Respondents

S/N	Variables	Number of Respondents	Percentage
1.	Tertiary education	20	18.7
2.	Secondary education	42	39.3
3.	primary education	22	20.5
4.	No-formal education	23	21.5
Total		105	100

Field Survey, 2021.

Table 4 shows that tertiary education has 20 respondents which represents 18.7%, those who have obtained Secondary education, 42 respondents representing 39.3%, while primary education 22 respondents representing 20.5%, and 23 respondents representing 21.5%. The research further shows that the majority of the respondents in the study area, 39.3% obtained Secondary education which reveals the demand nature of economic consideration of these migrants in order to improve their living standards within the urban environment. The level of no-formal education which amounts to 21.5%, shows the nature of unrealistic riches they hope for, as some level of prosperity is tied to educational background.

5. Section B: Socio-Economic and Physical Data

5.1 Item 1: Investigating the Activities of the Urban Poor in Urban Areas

Table 5. How long have you been living here?

S/N	Variables	Number of Respondent	Percentage
1	Less than 5years	10	9.3
2	Over 5 years	12	11.2
3	About 20 years	19	17.8
4	Over 30 years	20	18.7
5	I was born here	46	43.0

Total	107	100
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Field Survey, 2021.

Table 5 above shows that 10 respondents representing 9.3% have lived less than 5 years within the communities, 12 respondents representing 11.2% have lived over 5 years, also 19 respondents represent 17.8% have lived for about 20 years while 20 respondents representing 18.7% have lived for 30 years and 46 respondents representing 43.0% were born in the communities.

Table 6. What is your Occupation?

S/N	Variables	No. of Respondent	Percentage
1	Business		
	Street trading	5	4.7
	Trading	6	5.7
2	Self Employed		
	Barbering shop	6	5.7
	Hair dressing	8	7.5
	Furniture making and sales	4	3.7
3	Unemployed	29	27.1
4	Employed		
	Government	7	6.5
	Private	10	9.3
5	Student	7	6.5
6	Others		
	Electrician	4	3.7
	Carpentering	4	3.7
	Meson	5	4.7
	House pillar designer	2	1.9
	Painting	4	3.7
	Decorator	3	2.8
	Security	3	2.8
Total		107	100

Field Survey, 2021.

Table 6 above revealed the occupational activities of the urban poor in the study area. Majority of the respondents with a high percentage of 27.1% are unemployed, 9.3% are employed in private the sector, 7.5% high are self-employed, government employees mark 6.5% out of the total percentage of the respondents, while students have 6.5% average percentage, under business has 5.7% and other occupations have an average of 4.7% of the total respondents.

5.2 Item 2: Ascertain if Their Dream Is Achieved

Table 7. Are you satisfied with your current condition?

S/N	Variables	Number of Respondent	Percentage
1	Yes	20	18.7
2	No	87	81.3
	Total	107	100

Field Survey, 2021.

From the Table 7 above, 20 respondents representing 18.7% were satisfied with their current state while respondents representing 81.3% were not satisfied with their condition in the urban area.

Table 8. If NO, what are you aiming at?

S/N	Variables	Number of Respondent	Percentage
1	Enlarged Town Service Transport Business	18	16.8
2	Expansion of business	27	25.2
3	Get more skill(s)	16	15.0
4	Higher degree	19	17.8
5	Get trained in ICT	14	13.1
6	Travel outside Nigeria	13	12.1

Total	107	100
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Field Survey, 2021.

The study as shown in Table 8, is that 16.8% want loans/grants for enlarged town service transport business, 25.2% needed same loan for expansion of business, 15.0% intend to get more skills, 17.8% needed sponsorship for higher education degrees, 39.3% have secondary education only as stated in Table 4, while 13.1% needed ICT training to be self-employed and 12.1% will love to travel out of the country.

From Table 8, the study further revealed that most of the rural urban migrants are expecting government's intervention in one sphere of life or the other, in order to realize their dreams of migrating to the urban area from the rural area. As many as 25.2%, and 16.8% look forward to government or its agencies or financial institutions for loans/grants in order to expand their businesses as they want to be self-employed so as to reduce the burden of unemployment on government. Whereas, 17.8% are within school age and they look forward to acquiring more qualifications, as expressed in Table 4 as most of them ended with secondary education constituting 39.3% (as in Table 4). About 13.1% want to acquire skills while 12.1% have lost hope in the country, prefer to live outside the country. This study as stated in Table 8 proves that those who migrated from rural to the urban area have in mind to excel in life and enhance their socio-economic backgrounds.

5.3 Item 3: Ascertain Government Efforts in Improving the Living Condition(S) of the Urban Poor

Table 9. Have you gotten loan/ grants from government or its agencies before?

S/N	Variables	Number of Respondent	Percentage
1	Yes	6	5.6
2	No	101	94.4
	Total	107	100

Field Survey, 2021.

From the Table 9 above, 6 respondents representing 5.6% have received loans/grants from government, its agencies, and 101 respondents representing 94.4% have never

accessed any form of loan/grants from government or its agencies.

Again, the study revealed that high number of rural-urban migrants have no access to loans/grants from government or its agencies. The study further showed that over the decades, governments have not taken a holistic reform of the environment, only on economic considerations, as against the views of Robert Owen in 1972. It is obvious that the greater percentage of the migrants (the urban poor) were within the working and very active ages, as expressed in Table 8, showing the wiliness to be self-employed.

Table 10. In what way has government policy effected your living condition?

S/N	Variables	Number of Respondent	Percentage
1.	Provision of infrastructure	12	11.2
2.	Opening up	12	11.2

	of business environment		
3.	Increase in tax	41	38.3
4.	Unfavourable policies	20	18.7
5.	Abuse of humanity	22	20.6
Total		107	100

Field Survey, 2021.

Table 10 shows that 12 respondents representing 11.2% were affected in the construction stage of infrastructure, 12 respondents represented 11.2%, of those who have opened up their business environment, 41 respondents represented 38.3% of those effected by the increase in taxes, while the victims unfavourable policies 20 respondents represented 18.7% and 22 respondents represented 20.6% of victims of abuse of humanity while carrying out government policies.

Table 11. What do you think government should do to improve your living condition?

S/N	Variables	Number of Respondent	Percentage
1	control cost of house rent/building of low cost houses	21	19.6
2	Provision of loans/grants to boost SME's	30	28.1
3	Reduction of tax	19	17.8
4	Reduce number of tax-forces and control their activities	18	16.8
5	Open-up other areas for physical development to strive	10	9.3
6	Open-up rural roads to attract development	9	8.4
Total		107	100

Field Survey, 2021.

Table 11 shows that the control cost of house rents/building of low cost houses has 21 respondents which represented 19.6%, those who have required loans/grants to boost SMEs, were 30 respondents representing 28.1%. About 19 respondents which represented 17.8% wanted the reduction in taxes, reduced number of tax-forces and their activities controlled. About 18 respondents representing 16.8% want the opening-up of other areas for physical development to strive while 10 respondents representing 9.3% and 9 respondents representing 8.4% want rural roads opened up to attract developments.

The research in Table 11 shows that 19.6% of the urban poor expects government to control the cost of house rents/building of low cost houses to mitigate the creation of slums within the urban centres, so that they can live in a better environment. About 28.1% represented those in a business environment seeking improved funding to boost their businesses in the form of loans/grants to SNEs, reduction in taxes to attract other small businesses to strive and improve the living condition of the urban poor, and the open-up of other areas for physical development which will enable other persons to be self-employed, thereby decongesting the

urban centres.

Table 12. Others, please specify

S/N	Variables	Number of Respondent	Percentage
1	Government should fight cultism and insecurity	16	14.9
2	Government should build industries	51	47.7
3	Government should provide/promote friendly business environment	40	37.4
Total		107	100

Field Survey, 2021.

Table 12 shows that 16 respondents representing 14.9% want Government to fight cultism, insecurity while and build industries, 51 respondents representing 47.7% and 40 respondents representing 37.4% said Government should provide/promote friendly business environment. The study revealed that the percentage of 47.7 expects the Government to build more industries which, in a way, will create more businesses reduce urban disturbances, promote the living standard of the urban poor. The study further revealed that Government should provide friendly business environment policy-making to encourage both private and individual business to strive, thereby uplifting the standard of living of the urban poor constitution about 37.4 of the respondents.

6. Discussion of Findings

This subsection deals with the interpretation and discussion of findings, focusing on the study objectives and the survey data presented in the proceeding section.

6.1 Item 1: Investigating the Activities of the Urban Poor in Urban Areas

The findings revealed in Table 5 shows the presence of migrants from rural to the urban areas of Port Harcourt Metropolis, in the various communities that make up the urban metropolis. A greater percentage that migrated over the years has given birth to their kinds, which represented 43.0% of the total percentage of migrants, who have lived over 30years in the metropolis. This has definitely populated the urban area and increased both economic and social demands. Again, the study further reveals in Table 6, the active nature of migrants in the urban environment. It is obvious that though the

greater percentage of the respondents were unemployed migrants, most of them were meaningfully engaged in one way or the other within the urban area. The private employees are more than government employees. The private constitute 9.3% while government employees make up 6.5% and those in various categories of schools are 6.5% also.

6.2 Item 2: Ascertain if Their Dream Is Achieved

Again, the study revealed the active nature of the urban poor, it is obvious that the greater percentage of the respondents were active and in the working class which ranged from 26 to 60. About 81.3% of respondents are not satisfied with their state of life, have very high expectations from the government, in Table 8. The study further revealed that most of the urban poor are expecting governments intervention in one sphere of life or the other, in order to establish and fulfil their dreams for migrating to the urban from the rural area. About 25.2%, and 16.8% are looking forward to government or its agencies or financial institutions for loans/grants to enable them to expand their businesses as self-employed and reduce the burden of unemployment on government. About 17.8% are within the school age and they look forward to acquiring more qualifications, as express in Table 4 as most of them ended with secondary education with 39.3% see Table 4, while 13.1 want to acquire skills and 12.1 has lost hope in the countries state that they prefer to leave the shores of this country, Nigeria. This study as stated in Table 8 has proved that those who migrated from rural to the urban area have in mind to indeed excel in life to enhance their socio-economic background.

6.3 Item 3: Ascertain Government Efforts in Improving the Living Condition(S) of the Urban Poor

The findings revealed that the urban poor are sad because they have not gotten access to loans/grants from government or its agencies (see Table 9). The study further showed that over the decades, governments have not taken a holistic reform of the environment, but had only done so on economic considerations, as against the views of Robert Owen (1972). It is obvious that greater percentage of the migrants (the urban poor) are within the working and most active ages, as expressed in Table 8 showing the wiliness to be self-employed. Also, the study found out, how government policies have affected them. The majority of the respondents in the study area, about 38.3% are lamenting over double taxation or increase in taxes, which has impoverished the migrants because they pay so much more, that there is no profit in the business. For example, in the Oil-mill market every Wednesday, about 20.6% lament the dehumanising actions by the collectors employed by government. Some argued that the government policies are never favourable to about 18.7% the urban poor the unplanned nature of infrastructural provisions has also put them to more hardship, as transport prices increase (see Table 10). However, other suggestions made by the respondents as analysed in Table 12, revealed that about 47.7% expects the Government to build more industries which in a way will create more businesses and mitigate some urban disturbances, thereby contributing to the promotion of the living standard of the urban poor. The study further revealed that Government should provide business-friendly environment during her making-policy to encourage both private and individual businesses as to strive, in order to uplift the standard of living of the urban poor as canvassed by 37.4% of the respondents.

7. Conclusions

The urban poor are mostly those who migrated from the rural to urban areas in search of better life, and have populated the urban areas and increased both economic and social demands which have created some urban and environmental issues in the metropolis. Although the study revealed in Table 6, the active nature of migrants in the urban environment, who engage in all manner of

works to make ends meet, they also seek government economic and social support to realize their dreams. However, some of the migrants constitute social and environmental nuisance in the urban area.

However, for a long time governments have not done a holistic reform of the environment, but only on the economic aspects, as against the views of Robert Owen (1972), that greater percentage of the migrants (the urban poor) are within the working and most active ages, willing to engage and be engaged. Therefore, government should consider the postulation of Robert Owen to improve the living standards of the urban poor, by so doing sustaining and improving their entrepreneurial culture in the urban area.

8. Recommendations

The following recommendations were made:

- ❖ Having developed and cultivated their entrepreneurial culture in the urban area, government should create an enabling environment for them to excel in their endeavours.
- ❖ Government or it's agencies should create a system that will enable the urban poor to access loans/grants to help to expand their businesses to become self-employed thereby reducing unemployment as well as achieve their dreams of a better life.
- ❖ Governments should take holistic reform of the environment, not only economic considerations to favour her citizens (the Urban Poor) and create an enabling environment for businesses to strive.

9. Other Recommendations

- ❖ Government should plan their projects, not to create hindrances economically to her citizens.
- ❖ The number of tax enforces in the metropolis should be reduced their excesses and nuisance controlled.
- ❖ Government should create people-oriented policies that will encourage both government and the private sector to build industries.
- ❖ Business-friendly and enabling environment should be created by government.

- ❖ Equitable taxes should be put in place the SMEs to strive.
- ❖ Government should embark on urban housing schemes in order to regulate and reduce housing cost, and address the housing needs of the urban poor.

Government should engage security agencies to tackle the issues of cultism and insecurity within the urban environment, as their activities negatively affect the business environment of the SMEs.

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