A Roadmap for Inclusive and Sustainable Human Settlements: A General Xray.

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ABSTRACT

Human settlements are fragmentations of different groups of people being classified along the lines of gender, income, religion, ethnicity, the rich, the poor, etc. Policy and decision makers often make the mistake of excluding some sets of people, the marginalized, the less privileged and the vulnerable among others in planning and decision making. The paper provides a general overview on theoretical perspectives on the dimensions of social inclusion/exclusion and exploring the landscape of inclusiveness generally with reference to some isolated cases in Nigeria. The study specific are to understand the dimension of social inclusion and exclusion, identify the landscape of inclusion and exclusion, establish the key groups to be included and how to enhance social inclusion of all groups of people in the society that will encouraged sustainable human settlements generally. The study adopted a desktop analysis approach by the x-ray of pertinent literature together with reports from United Nations among others to give a general overview on inclusive human settlement. The dimensions of social inclusion and exclusion from literatures were found to be diverse. The landscape of inclusion and exclusion include poverty, employment and sustainable development of human settlement. The identified key groups to be considered in social inclusion are women, youths, older people and migrants. And five steps for promoting social inclusion were identified. The key recommendations include, addressing challenges posed by discriminations, ethnicity, etc, through fostering gender equality, support for the integration of migrants, employing best practices in stakeholder engagements and strengthening the relationship of stakeholders as key participants in the constant evolution of human settlements among others as provided in the literature.

Keywords: Inclusive, Exclusive, Sustainable settlement, Urban planning, Policy makers.

1. INTRODUCTION

Expert Group (2008a) describe an inclusive society as, a society that over-rides differences of race, gender, class, generation, and geography, and ensures inclusion, equality of opportunity as well as capability of all members of the society to determine an agreed set of social institutions that govern social interaction. The World Summit for Social Development in Copenhagen in 1995 defines an inclusive society as "a society for all", in which every individual, each with rights and responsibilities, has an active role to play (United Nations, 1995). It is expected that such a society should be an inclusive one based on respect for all human rights and fundamental freedoms, cultural and religious diversity and social justice are given its rightful place. It is a society where the special needs of vulnerable and disadvantaged groups are met with democratic participation and the rule of law. It is promoted by social policies that seek to reduce inequality and create flexible and tolerant societies that embrace all people.

According to Busatto (2007), "inclusion is community" and "no one becomes included by receiving handouts, even if these handouts are given by public bodies and with public resources". And that, "no one becomes included by being treated by a program in which they are no more than a number or a statistic". Inclusion he said, "is connection to the network of community development, it is to become more than a speck of dust, to have a forename and surname, with one's own distinctive features, skills and abilities, able to receive and give stimulus, to imitate and be imitated, to participate in a process of changing one's own life and collective life". The emphasis is on the recognition of the individual and the relationship between community and the

individual. It suggests that, inclusion is a mutually beneficial scenario for both community and individual. When people rely and interact with one another, such interactions result in interdependence that inspire a commitment to the social processes that shape a vibrant community.

We live in a world where the top 20% of the population enjoy more than 70% of total income and those in the bottom quintile get only two percent of global income (DESA, 2009b). Gains from economic growth and globalization have been unevenly shared. In most developing countries, the rich have become richer at the expense of the middle class and low-income groups. Unfettered economic growth has further increased social inequalities even though it has generated the resources to do the opposite and finance more equitable access to public and essential services. Persistent poverty, unemployment, social exclusion and higher levels of inequality are threatening care systems, social cohesion and political stability. There is a need to put this trend in check, to make everyone belong so as to claim ownership of a living environment where everybody participates in ensuring its sustainability.

In a certain sense, every individual and member of society gains from a more inclusive society that encourages and promotes individual development and supports empowerment. Inclusive participation is quintessentially a bottom-up process where action is undertaken by ordinary people. It enhances the quality, credibility and most importantly, ownership of the decisions taken. That is why the inclusive society is not only an abstract notion but also a very practical policy goal.

Most of our cities especially in the developing countries are not inclusive. An inclusive city is one that values all people and their needs equally. It is one in which all residents including the most marginalized of poor workers have a representative voice in governance, planning and budgeting processes and have access to sustainable livelihoods, legal housing and affordable basic services such as water, sanitation and electricity supply.

The low-income groups do not just face material deprivation and denial of access to basic services. They are also frequently denied access to other essential services they need because of their low social status, and this accounts for the disparity that is vividly registered in the social strata of human settlements.

Informal settlements are predominantly characterized by poverty which is visibly reflected in character and nature of housing, the lack of basic infrastructure, services and access to opportunities, and thus the vulnerability to stark illiteracy, epidemics and all forms of social, economic and political exclusion. These conditions are mostly highlighted in urban areas which continue to attract immigrants in large numbers, who migrate to the cities with hope for a better life, but subsequently find themselves in conditions they had never planned to live in. Over time, some of these settlements become easy target for gentrification as the ruling class, seeking to create a better environment, invades areas such as these to start their pet programmes. Even where the informal settlements are subject to improvements, in many cases, most of the original settlers never get back there because of their inability to afford the new prevailing costs of land and housing. The tendency is another movement to a new location, where a new informal settlement is founded again and the cycle continues.

In 2015, an estimated 863 million people lived in informal settlements without adequate shelter and associated services (UNDP, 2015). This figure has certainly increased. Improving the living conditions in informal settlements continues to be a global challenge. These informal settlements are characterized by insecure tenure, lack of access to basic services, specifically water and sanitation, substandard quality of housing and overcrowding. The global challenge in this respect is immense. This is the reason why issues on informal settlement have remained a reoccurring theme of recent in international and local conferences.

Tifwa, H.Y., Ayinde, O. & Alaci, S.A.

The international community has acknowledged the need to create more inclusive cities, and to make sure that people can reap the benefits of urbanization. In the 2030 Sustainable Development Goals Agenda as shown in Figure 1, Goal 11 particularly is about achieving inclusive, safe, smart, resilient and sustainable cities.

Figure 1: The 17 Sustainable Development Goals (*United Nations, 2006)*

A sustainable settlement is one that is economically, environmentally, and socially healthy and resilient. It meets challenges through integrated solutions rather than through fragmented approaches that meet one of the goals at the expense of the others. This requires a long-term perspective. One that is focused on both the present and future, beyond the next budget or election cycle. The goals of sustainable human settlement include; securing better quality living for all members of the community without sacrificing the quality of life of other communities, maintaining healthy ecosystems, promoting good and effective governance which rests on effective citizen engagement framework and ensuring a buoyant economy that provides for all. In such communities, the environment is conducive for safe, healthy, productive and well-integrated lives with adequate access to communal amenities and an opportunity to maximize individual potentials. Such settlements are concerned about managing human, natural and financial resources to meet current needs and at the same time ensuring that the future generations are provided for equitably. However, equity cannot be achieved in the midst of exclusion of some category of people who are supposed to be an integral part of the society.

The common denominator on the definitions and descriptions of inclusive society and sustainable human settlement as discussed is man. The neglect of man at any point in time, is what gives room for the lapses that invariably result in social exclusion and unsustainable settlements. The gap between the rich and the poor instead of getting bridged is widening. The rich continue to occupy the choice places of the cities living the poor with no choice than to settle on unplanned human settlement that is generally tag, "the informal settlement". There is the need to bridge the gap that exist between the rich and the poor through eradicating or minimizing all forms of social exclusion that leads to the segregation and fragmentation of human settlement that exist between the planned rich environment and the unplanned poor informant settlements. This paper therefore, provides some perspectives from literature as roadmap on social inclusiveness that will warrant sustainable human settlements. In order to encourage all-inclusive participation, there is need to understand the dimension of social inclusion and exclusion, the landscape of inclusion and exclusion, identify the key groups to be included and promote ways that enhances social inclusion of all groups of people in the society that will enhance sustainable human settlements generally. This is without a specific reference to any location or settlement but citing some cases in Nigeria from the review of literatures.

Data used in addressing the objectives of this research were derived essentially from secondary sources. The main reason is that a study of this nature dealing with inclusive and sustainable human settlement is dynamic in nature and a social concept that requires non-static variables which are not also easily observable over a short period. Data was therefore derived through analysis of literature pertinent to exclusive and inclusive human settlements planning. Hence the study adopted desktop data collection approach from secondary sources. The secondary data were elicited from publications relevant to the review such as technical reports, text books, manuals, journals, seminar papers, thesis, dissertations and conference papers. Credible publications from the internet and newspapers reports serve as additional sources of information for the review.

2. DIMENSIONS OF SOCIAL INCLUSION AND EXCLUSION

In order to promote social inclusion, it is important to understand the processes through which individuals or groups are excluded, as promotion of inclusion can only be possible by tackling exclusion. Silver (2007) described social exclusion as a dynamic process of progressive multidimensional rupturing of the 'social bond' at the individual and collective levels. Social bond refers to the social relations, organizations, institutions, and leagues which help to develop the sense of belonging, promoting social cohesion, integration, or solidarity. Social exclusion disconnects the individual or group from full participation in the normatively prescribed activities of a given society and denies access to information, resources, sociability, recognition, and identity, thus eroding self-respect and reducing capabilities to achieve personal goals.

Social inclusion needs to occur on various dimensions and multiple levels to secure harmony in the community. It is a process through which the dignity of each individual is recognized, needs and concerns of all people are reflected, rights of all people are not only guaranteed in legislation, but also respected and people are able to participate actively in life's activities. Figure 2 illustrates the multiple levels or dimensions involved in a social inclusion process. As shown in the figure, the process of social inclusion is represented in form of an inverted pyramid as illustrated by DESA 2009a, involving multiple levels. It begins from the individual to household, community, local, national, regional and global levels, because social inclusion is a subject that concerns all stakeholders in the society. If social inclusion is pursuit passionately at all these levels, no member of the society will be excluded in decision making in the society thereby enhancing an inclusive human settlement.
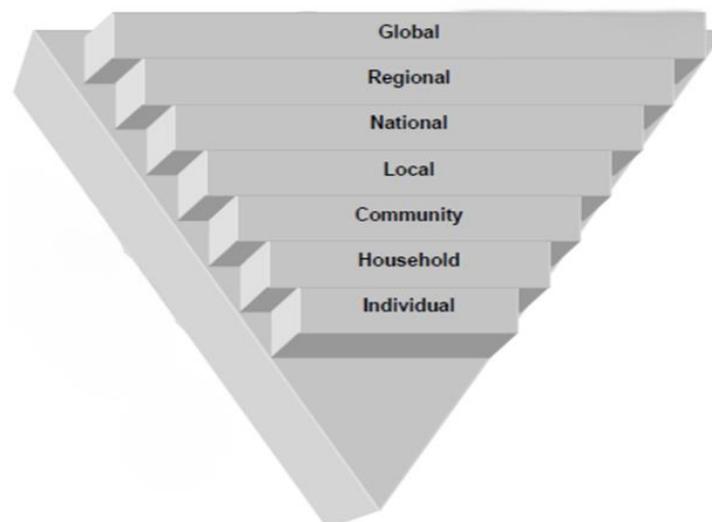

Figure 2: Levels Involved in a Social inclusion Process (DESA, 2009a)

Tifwa, H.Y., Ayinde, O. & Alaci, S.A.

Expert Group (2008) assert that social inclusion involves formal societal level engagements, which ensures that institutions in the society reflect, uphold, respect, and activate the inclusive processes within the society, it at the same time, addresses the informal individual level of engagements, and as such, perceptions and experiences of individuals, how they think and feel, are taken into consideration. Social inclusion reflects, on the one hand, an individual's experience of, and possibilities for self-actualization, and on the other hand, societal capacities to eliminate causes of exclusion and ensure equal opportunities for all.

Achieving social inclusion requires an understanding of the dimensions and elements of social inclusion and exclusion. DESA 2009a further presents what should be the dimension of social inclusion as illustrated in Figure 3. The figure illustrates the multidimensional nature of social inclusion. Social inclusion touches almost all dimensions of life, both at individual and societal levels. These dimensions can be categorized into many different ways as presented in the figure. In fact, there are various attempts to categorize the dimensions of social exclusion and inclusion. As each context or purpose of social inclusion varies significantly, it would be best if each society or community identifies the most appropriate dimension in consultation with wide range of stakeholders. Also, social inclusion can be promoted at different levels, having different objectives and different target beneficiaries. For example, a national government may be interested in identifying dimensions that have a linkage with their sectoral policies, such as education, health, employment, access to basic services, etc., while a local government may be geared towards creating innovative categories, for example, social capital, social mobility, etc.
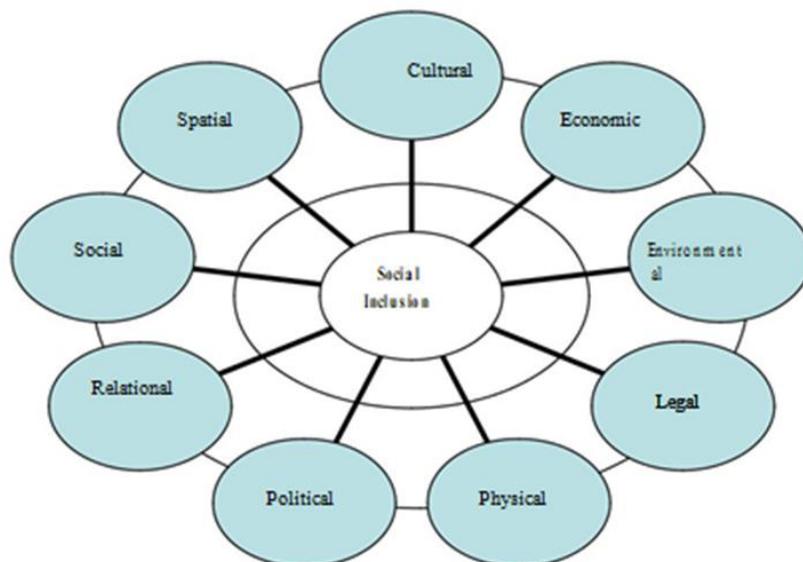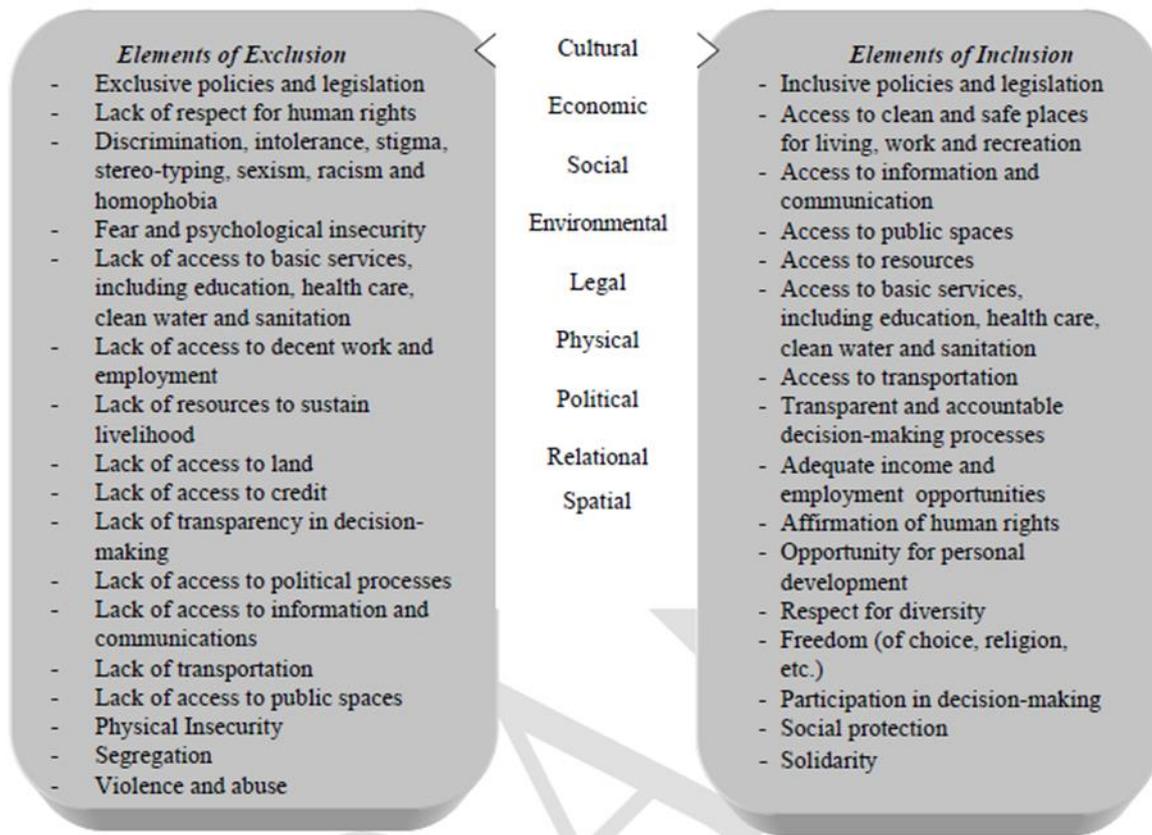

Figure 3: Dimensions of Social Inclusion (*Source: DESA, 2009a*)

Further dimension and elements of social inclusion is inspired by the Laidlaw Foundation of Social Inclusion Framework (2002) and Shookner's Dimensions of Social Exclusion and Inclusion (2002) as shown in Table 1. It contains a list of dimensions of social inclusion and exclusion and elements which relate to these dimensions. This list is one example of various attempts to categorize the dimensions and elements of social exclusion and inclusion. The elements are listed randomly and not in order of priority. For each dimension, further elements of social inclusion and exclusion may be identified.

Table 1: Dimensions and Elements of Social Exclusion and Inclusion

Elements of Exclusion		Elements of Inclusion
- Exclusive policies and legislation - Lack of respect for human rights - Discrimination, intolerance, stigma, stereo-typing, sexism, racism and homophobia - Fear and psychological insecurity - Lack of access to basic services, including education, health care, clean water and sanitation - Lack of access to decent work and employment - Lack of resources to sustain livelihood - Lack of access to land - Lack of access to credit - Lack of transparency in decision-making - Lack of access to political processes - Lack of access to information and communications - Lack of transportation - Lack of access to public spaces - Physical Insecurity - Segregation - Violence and abuse	Cultural Economic Social Environmental Legal Physical Political Relational Spatial	- Inclusive policies and legislation - Access to clean and safe places for living, work and recreation - Access to information and communication - Access to public spaces - Access to resources - Access to basic services, including education, health care, clean water and sanitation - Access to transportation - Transparent and accountable decision-making processes - Adequate income and employment opportunities - Affirmation of human rights - Opportunity for personal development - Respect for diversity - Freedom (of choice, religion, etc.) - Participation in decision-making - Social protection - Solidarity

Sources: Laidlaw Foundation of Social Inclusion Framework (2002); Shookner's Dimensions of Social Exclusion and Inclusion (2002)

It is important to note that, elements of exclusion and inclusion cannot be limited to only one dimension, but need to be dealt with from various angles. Discrimination for example, can be addressed not only through the social dimension, but also through legal, cultural, and political dimensions. Eradication of poverty for example as one key areas in which social inclusion objectives need to be mainstreamed, requires strategies and interventions in a wide range of areas, from macro-economic to employment, social protection, housing, education, health, information and communication, mobility, security and justice, leisure and culture. It is necessary, therefore, to mainstream the objectives of social inclusion into all relevant policies in multiple dimensions. In addressing the issue of social mobility, it is necessary to examine if there is a public transportation system in a particular neighborhood, to assess the degree of access for marginalized communities to social, political, cultural, and economic life. In looking into education for example, there is need to examine if there is equal access to formal and informal education for all, and if certain groups of children differing in, for example, ethnicity, gender, or religion may be excluded. Regarding the health sector, there is need to examine if specific needs of vulnerable groups are addressed, or if there are any discrepancies between mortality rates or life expectancy between excluded groups and mainstream groups. So, to tackle social inclusion in a specific area, one has to understand the dimension of exclusion in the same area. If this is not done, the effort toward eradicating exclusion will be at face value only.

3. LANDSCAPE OF INCLUSION AND EXCLUSION

In order to achieve social inclusion, there is need to identify areas or landscape where exclusion can be tackled. There are several key areas in which social inclusion objectives need to be integrated. Therborn (2007) identified three key areas including poverty, employment and sustainable development.

Poverty eradication and employment creation are considered to be key areas to achieve the goal of creating an inclusive society. Likewise, promotion of social inclusion is considered to be an important determinant of the attainment of poverty eradication and employment creation. This will enhance locally driven adaptation and support fragile settlements, particularly in the developing world. Incorporating social inclusion measures in these areas will provide substantial possibilities for promoting social inclusion. The initiatives towards key areas will contribute and promote social inclusion at the local level. The things to consider in each of these areas according him are as discussed.

3.1 Poverty

The poor and the socially excluded groups of people comprising of women, elderly, the disabled, slum dwellers and indigenous groups are usually sideline and have limited participation and influence over resource allocation and are more susceptible to the impacts of climate change and other environmental related disasters (United Nations, 2016). The poor large proportion of the poor who are socially and economically marginalized have lower socioeconomic resilience in local communities of most countries of the world. Adger (2006) asserts that, equitable participation by poor and socially excluded local communities helps minimize vulnerability and build resilience. Allowing marginalized groups to have a voice strengthens their capacity to gain control over decision making. This is achievable only by engaging communities through multi-stakeholder approaches that empowers the poor people in our communities.

Stakeholder engagement is the process by which an organization involves people particularly the poor who may be affected by the decisions it makes or can influence the implementation of its decisions. It is a deliberation between two parties regarding a matter which should be free of manipulations, interference, coercion, and intimidation, and conducted on the basis of timely, relevant, understanding and accessible information in a culturally appropriate format. It involves interactions between identified groups of people and provides stakeholders with an opportunity to raise their concerns and opinions by way of meetings, surveys, interviews or focus groups discussions and to ensure that relevant information are taken into consideration when making certain decisions on the society particularly the poor.

While urban inclusion is clearly a multi-faceted issue, traditional interventions have mostly focused on physical improvements such as slum upgrading (World Bank, 2015). In an effort to combat urban poverty and inequality more effectively, there is a holistic approach that has been developed which integrates all three dimensions of urban inclusion, these are spatial, social and economic. Designing innovative, multi-dimensional interventions to create inclusive cities has diverse requirements. These includes, adopting multi-sector solutions for a multi-dimensional issue, combining preventive and curative solutions, sequencing, prioritizing and scaling up investments, harnessing communities' potential as drivers of inclusion, strengthening capacity at local level and fostering partnerships

3.2 Employment

Full employment, self-employment or adequately remunerated work is an effective method of combating poverty and promoting social integration and inclusion. When members of a society

are gainfully employed, they automatically become stakeholders in the economic realm. Engagement and access to the labour market is therefore the first and most important step in participation in the economic processes of a society, and employment and self-employment are the most salient aspects of economic inclusion. Employment also acts as a source of identity and gives access to a social network.

Exclusion of the weakest groups from the labour market and lack of gainful employment represents another threat to social inclusion and cohesion. For the poor, labour that brings financial reward is often the only asset they can use to improve their quality of life. Therefore, unemployment can have extremely debilitating effects on the livelihoods, as well as the well-being of individuals, households and the entire community. Global unemployment was at a historical high at nearly 200 million in 2006 while in 2017 it stood at just over 201 million, with an additional rise of 207 million in 2018 with a more than 20 percent increase over the decade (ILO, 2007). These statistics is on the geometrical increase as the plight of the poor get worsen by climate change which continue to impact on the subsistence farming activities of the poor reducing yields. This is in addition to the 2021 corolla virus pandemic impacts on the poor and the increasing security and war that is being currently witnessed in almost every part of the world.

In Nigeria, corruption and nepotism are the main root of unemployment. The quality of employment has deteriorated such that half of the labour force does not make enough money to escape poverty (DESA, 2006). Women and young people are particularly affected. Where job growth has taken place, it has been concentrated in insecure, informal employment with low wages and few benefits. Typically, vulnerable and disadvantaged groups have less opportunities to participate in the formal sector, due to existing obstacles such as lower levels of education, lack of skills, vocational training, information, social network, and discrimination in hiring and in starting businesses. As a result, those who are vulnerable and disadvantaged engage in economic activities predominantly in the informal sector, often as 'working poor' employed, yet unable to lift themselves out of poverty. Even though the "informal economy" is recognized as vital to sustain livelihood for the most vulnerable groups, particularly in a developing country like ours, participation in informal economy, by definition, indicates a lack of social protection, lack of protection by labour laws, absence of rights at work, low job security, and the lack of representation and voice (Geneva, 2002).

3.3 Sustainable Development of Settlement

Poverty and social exclusion exist across regions, all over the world. When looking at the national or regional levels, disparities become clearer and the definitions around them take on a more contextual character. There are many regions which suffer from spatial disadvantage in that they are far from natural resources or public transportation or without access to capital, credit and information which could provide economic benefits and the possibility to engage in markets and the use of their labor force. Although geographic disadvantage may present great difficulties for policy makers, it must be taken into account and looked at contextually when developing policies and strategies to promote inclusion. Disparity exists between urban and rural areas leading to rural and urban migration. Sometime within the same urban setting, one area might be more develop than the other. In Abuja instance, Mpape and Gishiri are like slums not too far from choice areas like Maitama or Kubwa. This segregation encourages social exclusion. Social inclusion centers on man. It is therefore necessary to identify the category of group of people to be included in decision making in the society.

4. KEY GROUPS TO BE INCLUDED

Exclusion is a function of neglecting some stakeholders who ordinarily would have been part of decision-making process. Examining the concept of social inclusion with a specific group of

marginalized people in mind is an important approach to locating exclusion in the societal framework (DESA, 2009a). Policy-makers, social institutions, civil society and the private sector have the responsibilities to address these issues and to seek identify ways of making the marginalized visible.

Exclusion is not generally uniform across the globe. There is a substantial variation regarding which groups are subject to exclusion from one settlement to the other. However, these groups generally include women, children, youth, people living in poverty, persons with disabilities and older persons   In many countries, social cohesion is threatened by social tensions or institutional biases that exclude people on the basis of ethnicity, religious or cultural backgrounds. Migrants are also often excluded by local communities or society at large. The highlights on some of these groups are as discussed.

4.1 Women

In 2006, the late former Secretary-General of the United Nations, Kofi Annan said, it is impossible to realize our goals while discriminating against half the human race. In our society, women are place at a disadvantage relative to men in all spheres of life due to traditional gender roles and deeper structural inequalities related to power imbalances, rooted in patriarchal societies. This is particularly common in Africa culture. Many of these power-imbalances are acted out within the household.

Issues such as poverty, power imbalances, gender-based violence, conflict, restrictions in access to resources and exclusion from decision-making have subjected women to social exclusion. According to INSTRAW (2006), women have continued to bear a disproportionate burden of poverty and constitute the majority of people living in extreme poverty. Womens' continues limited access to credit, land and training in new technologies and fewer educational and employment opportunities inhibit efforts to extricate them from poverty. Women's labour is more likely than men's to be underpaid or unpaid. Women constitute over 60% of unpaid family workers, meaning that women of all ages continue to lack access to job security and social protection (United Nations, 2007a). Violence against women is a pervasive violation of women's human rights and a major impediment to achieving gender equality and social inclusion of women. According to Rachel (2007), women's access to formal peacemaking and peace building processes remains limited because they are hardly present during negotiations for peace agreements. Furthermore, women's political participation is weak globally. As of January 2007, women represented only 17% of single and lower houses of parliament and as at June 2016 only 22.8% of all national parliamentarians were women (UN Women, 2016). It is important to note that women are not homogenous specie and being a woman does not necessarily create a condition for exclusion.

4.2 Youths

The young are facing exclusion in economic, social and political participation. Unemployment and underemployment are significantly higher among youth in many countries in the world. According to United Nations (2007b), young people between the ages of 15 and 24 years, amounting to 18% which constituted 1.2 billion of the world's population in 2007 and 1.8 billion in 2017 are considered to be best educated youth generation in history. They are also better equipped to explore abundant and diverse information and knowledge worldwide through information and communication technology. However, these advantages do not necessarily bring benefits to many young people, especially those living in developing countries.

Finding decent work and productive employment for the young people is difficulty and is compounded by a host of other problems confronting them, such as insufficient training and illiteracy. Unemployment among youth causes crisis and deprives them of the opportunity to secure accommodations necessary for the establishment of families and participation in society issues and debates. Lack of jobs creates a wide range of social ills and young people are particularly susceptible to its damaging effects of the lack of skills, low self-esteem, marginalization, impoverishment and social exclusion (WGAYE, 1995). Furthermore, youths' unemployment can lead to increased vulnerability among young people to drugs and crime leading further to social exclusion. There is evidence that unemployment can expose youths to greater risks of lower future wages, repeated periods of unemployment, longer unemployment spells as adults and income poverty thereby leading to the risk of life-long social exclusion (General Assembly, 2007).

4.3 Older Persons

In developed countries in particular, older persons are a growing segment of the population. One out of every ten persons is now 60 years or above, and it is predicted that by 2050, one out of five will be 60 years or older; and by 2150, one out of three persons will be 60 years or older (DESA, 2009a). DESA 2009a further report that, the proportion of older persons is already one in four in some developed countries today. This proportion will be close to one in two in some countries in this century. Exclusion of older persons is extremely common. In some ageing societies, a negative view around ageing has developed among young people and some media use the term, "age wars", citing age-based competition over resources, particularly for health care and income security. The consequence of age prejudice is the perpetuation of a mental "age ghetto" that is detrimental to society and evidently to the youths themselves as they grow old.

Older workers while still in the workforce, face barriers in promotions and hiring. Many company discriminate against hiring people above a certain age despite the increasing lifespan and average age of the population in some circles. Employers may also encourage early retirement or lay off disproportionately older or more experienced workers. For those who are no longer working, the loss of the sense of belonging and meaningfulness associated with work and the engagement in a working population at large with a common goal can be difficult.

4.4 Migrants

One in every fifty human beings, more than 190 million persons lives outside of their countries of origin as migrants (United Nations, 2006). UNEPA (2017) noted that, in 2015, 244 million people, or 3.3% of the world's population, lived outside their country of origin. Migrants differ in terms of ethnicity, religion, beliefs, languages and traditions from those in the communities to which they move. As a result, they are often victims of discrimination, racism, xenophobia and social exclusion, having little or no participation, influence or communication with the processes in the society. The increasing proportion of international migration today is irregular and, in most cases, unauthorized, associated with abuse and exploitation. But, even when their movements are legal and authorized, non-citizens face high levels of discrimination (UNHCR, 2001). Quite often migrants are geographically marginalized, grouped together in areas of disadvantage with little or no access to the mainstream labor market and economic and social opportunities. Cheaper and more available housing outside of cities can become the area where migrant communities convene or in over-populated and disadvantaged urban areas. Access to services and transport may be hindered by location essentially excluding and marginalizing migrant communities. It is not enough to identify the key groups of the members of the society to be included in the society without a defined means or process of how they are to be included in the

societal scheme of affairs. It is therefore necessary to identify steps on how to promote social inclusion of the key groups to be included.

5. STEPS TO PROMOTING SOCIAL INCLUSION

The The process of achieving social inclusion is a journey. Therborn (2007) suggests the following actions as being the imperative and incremental five steps to promoting social inclusion as graphically represented in Fig, 4. These steps are hierarchical, with visibility as the first step, followed in a sequence by, consideration, access to social interaction, rights and resources to fully participate. It is important to note that, without the chances of attaining the lower steps the person is hindered and limited from climbing to the next step. Each of the five steps can be approached and understood in terms of both "process" and "contents". Physical The expected highlight on the things to consider in each of the five steps in promoting social inclusion from Therborn (2007) perspective are as discussed.
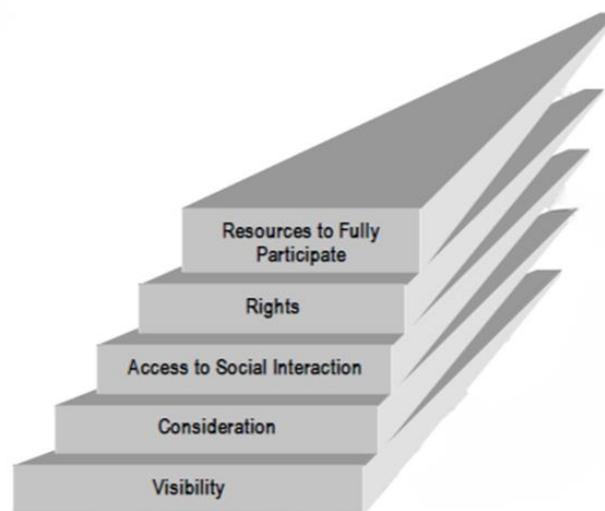
Figure 5: Steps to Promoting Social Inclusion *(Source: Therborn, 2007)*

5.1 Visibility

First and foremost, people need to be noticed, recognized, and given the opportunity to have their voices heard. The probability of being heard is remote if an individual or group is not recognized, nor accounted for and represented in the processes that make up a formal society. One of the greatest difficulties, even at a local level, is the actual census of population. People remain uncounted, unaccounted for and therefore are invisible. And until people are counted and made visible, they would not be included in the scheme of things including making plans and creating space for them in human settlements.

5.2. Consideration

The concerns and needs of individuals and groups are taken into account by policy-makers when their presence or existence has been recognized. Often policy makers do not consider the poor and other marginalized groups as important stakeholders because they do not have the opportunity to be there and therefore do not incorporate their needs and concerns. A vivid example in Nigeria is the constant situation where the government fails to promptly respond to crises such as cattle rustling, farmers-herders clash, bokoharam, insurgence, banditry, kidnapping etc in any part of the country

until conditions aggravate or when collateral damage occurs involving an "important" personality or political figure.

Tifwa, H.Y., Ayinde, O. & Alaci, S.A.

5.3. Access to Social Interactions

People must be able to engage in society's activities and maintain social networks in their daily life, including economic, social, cultural, religious, and political activities. Such engagements enable the development of social cohesion and bonding that promotes the community spirit.

Similarly, equal access to public information plays an important role in creating an inclusive society, as it will make popular participation possible with well-informed members of the society. Information that pertains to the society, such as what a community owns, generates or benefits from should be made available to all. Collective participation, through accepted representation of all classes and backgrounds in the planning, implementation and evaluation of community activities should be sought after. Information sharing and increasing the accessibility of the community's activities will eliminate doubts and suspicions which could otherwise create a sense of exclusion. The mass media can be used as an effective tool to educate and enlighten members of the society (United Nations, 2008).

5.4 Rights:

People must have rights to act and claim, rights to be different, legal rights, rights to access social services, such as housing, education, transportation and health care. They must have the right to work and the right to participate in social, cultural and political activities. There should be rights to ask for redress if one is discriminated against. These rights are individual rights which must have a way of being enforced so that the individual is not marginalized.

Equity in the distribution of wealth and resources is another critical element of inclusive societies. How the resources are allocated and utilized will significantly affect the orientation of a society, either towards a more integrated, inclusive society, or an exclusive, polarized and disintegrated one.

Socio-economic policies should therefore be geared towards managing equitable distribution and equal opportunities. Social economy enterprises, such as cooperatives offer an important source of productive self-employment as they create income-generating opportunities for poor communities, as well as vulnerable groups such as women, youth, indigenous peoples, persons with disabilities and other marginalized groups. In particular, agricultural cooperatives create employment in areas such as food production, marketing, credit, insurance and transportation. Cooperatives, especially agricultural cooperatives, enhance food security as well as job security for the members and their families, through providing competitive wages, promoting additional income through profit-sharing, distribution of dividends and other benefits and supporting community facilities such as health clinics and schools that do private sector businesses (Zeev et al., 2007). In addition, there should also be a focus on providing poor people with the necessary skills and assets that will enable them to take full advantage of any expansion in employment potential. Job creation should be situated at the center of social inclusion strategies.

5.5 Resources to Fully Participate in the Society

Those who do not have access to rights are not able to participate fully in the society. However, even if people have rights to access, they cannot participate fully without having adequate resources. Therefore, having access to resources to fully participate in all aspects of societal activities is the ultimate step for successful social inclusion. It is not only because of lack of financial resources that people are unable to participate, or stop participating, but also because of conditions, such as insufficient time or energy, spatial distance, lack of recognition, lack of respect, communication issues, physical conditions or constraints. The resources are not necessarily financial, but include all conditions enabling participation and integration.

Access to public utilities and services forms part of these conditions. There must be universal access to public infrastructure and facilities such as community centers, recreational facilities, public libraries, resource centers with internet facilities, well maintained public schools, clinics, water supply and sanitation. These are the basic services that will create inclusiveness when partly or fully put into place. As long as both the advantaged and disadvantaged have equal access to, or benefit from these public facilities and services, they will all feel less burdened by their differences in socio-economic status, thus alleviating a possible sense of exclusion or frustration (United Nations, 2008).

6. CONCLUSION AND RECOMMENDATIONS

6.1 Conclusion

Achieving inclusive and sustainable settlements is a multi-dimensional and cross-sectional concept which needs to be mainstreamed into various areas at national, regional and local levels. Its lies not only within one tier or section of society, nor does it rely on only one area of policy to influence changes. Therefore, planners and policy-makers of all governments at any level have the clear responsibility to foster unity among diverse populations and create a vision for a common future that pivots on the acceptance of differences and animation of societies with a view to harnessing the strengths that are inherent in diverse societies. A key challenge will inevitably rest with the need to ensure that all people are able to engage with society and benefit from the possibilities inherent in contemporary life. It is therefore essential that all people are included, irrespective of their social attributes, in this process 'the local matters'. Local governments have a critical role in promoting social inclusion, and programmes and policies need to be tailored to address specific local needs.

Expert Group (2006) said, there is an urgent need for policy makers to develop clear strategies and policies aimed at promoting the participation of young people as important stakeholders, actors and partners. They said such strategies include: setting youth issues as a national priority; identifying existing youth networks and youth leaders and involving them in policy making processes; exploring policy options providing opportunities for policy dialogue with youth, and building institutional capacity.

There is need to begin to make considerations for all ages, genders, groups, religions, tribes, social status, income level and the physically challenged in our society from the inception of plans for our communities in order to have sustainable settlements. We have to ensure that they all have equal voices and representations. All of these stakeholders must be engaged for inclusive and sustainable settlement to evolve (Ayinde, 2017).

6.2 Recommendations

In charting a road map for inclusive sustainable human settlements in our society, the following recommendations are made.

i. There is need to address challenges posed by discrimination, ethnicity, etc.
ii. Fostering gender equality has become imperative for development, democracy and inclusion.
iii. The people need to be empowered to foster inclusion, resilience, and diversity.
iv. Giving support to the integration of migrants will help reap the fruits of migration in economic, social, and cultured life.
v. There is need to employ best practices in stakeholder engagement that will promote   inclusion in design, implementation and review of city development plans and policies.
vi. Strengthening the relationship of stakeholders as key participants remains the constant evolution of the human settlement system.
vii. Promoting constant awareness and enlightenment programmes for the purpose of educating the various categories of stakeholders so that they can appropriately their roles.

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