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Measuring Urban Poverty and Resilience in Zaria Kaduna State Nigeria

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Abstract

This study investigates the intersection of urban poverty, resilience, and governance in Zaria, Nigeria, an emerging secondary city facing rapid urbanization and institutional capacity gaps. Based on a quantitative household survey of 348 respondents across 4 districts, the study evaluates variations in access to basic services, participatory governance, and coping mechanisms. Findings indicate that 62% of the sample resides in Zaria LGA, with significantly higher indicators of infrastructure deficit and vulnerability. Over 72% of respondents lack access to safe drinking water, and 58% report irregular electricity supply, particularly in inner-city neighborhoods like Tudun Wada and Kwarbai. Only 8% of households reported any participation in planning or budget processes, indicating a deep disconnect between citizens and local governance structures. Statistical analysis reveals a strong positive correlation (r = 0.64) between household resilience scores and access to basic services. The study underscores the need for inclusive, data-informed planning frameworks that prioritize the urban poor. Key policy recommendations include strengthening participatory planning systems, investing in pro-poor infrastructure, and institutionalizing spatial vulnerability mapping within local governance. The findings contribute to planning and geospatial scholarship by aligning local governance strategies with SDGs 1 (No Poverty) and 11 (Sustainable Cities and Communities).

Keywords: Urban Poverty, Urban Resilience, Participatory Governance, Planning Administration, Service Delivery, Spatial Inequality, Sustainable Development Goals (SDGs).

1.0 Introduction

Urbanization in Nigeria is accelerating at an unprecedented rate, with over 53% of the population now living in cities, many of which are secondary or emerging urban centres (National Bureau of Statistics [NBS], 2022). While urban growth presents economic and developmental opportunities, it also intensifies challenges such as inequality, infrastructure deficits, and vulnerability to environmental and socio-economic shocks. These challenges are particularly acute in cities like Zaria, where rapid spatial expansion has outpaced the capacity of governance institutions to deliver basic services and promote inclusive, sustainable development.

Urban poverty in Nigeria remains spatially and structurally entrenched. According to the NBS Multidimensional Poverty Index (2022), over 63% of Nigerians are multidimensionally poor, with urban poverty

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increasingly concentrated in informal settlements and underserved peri-urban areas. Simultaneously, resilience—the ability of households and communities to anticipate, withstand, and recover from adverse events varies significantly across space, shaped by governance, access to services, and socio-economic capital (Aiyede, 2024; Satterthwaite et al., 2020).

In this context, the capacity of urban planning and governance systems to address these dual challenges; poverty and resilience becomes central. Effective planning administration, underpinned by evidence-based decision-making and participatory engagement, is crucial to improving service delivery and mitigating urban risks. Yet, existing governance mechanisms in many Nigerian cities remain top-down, fragmented, and exclusionary, often neglecting the lived realities of vulnerable urban populations (Rivera-Williams, 2025; Olaniran, Faozanudin, & Kurniasih, 2025).

This study investigates the relationship between urban poverty, resilience, and local governance performance in Zaria. It does so through a quantitative household-level assessment of 348 respondents across four districts, examining correlations between access to services, participatory governance, and indicators of vulnerability. By focusing on Zaria as a case study, the research provides context-specific insights into how subnational planning institutions can be strengthened to support resilient and inclusive urban development particularly in light of Nigeria's commitments to the Sustainable Development Goals (SDGs), notably SDG 1 (No Poverty) and SDG 11 (Sustainable Cities and Communities).

The paper contributes to scholarly and practitioner debates in both Urban and Regional Planning and Surveying/Geoinformatics by offering a methodological framework for household-level resilience assessment, emphasizing the spatial dimensions of vulnerability and governance. The findings inform policy, planning practice, and future academic research on resilient urban development in rapidly growing secondary cities across Nigeria and Sub-Saharan Africa.

2.0 Literature Review

2.1 Defining Urban Poverty and Vulnerability

Urban poverty is increasingly recognized as a multidimensional phenomenon encompassing not only income deprivation

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but also limited access to essential services, precarious housing, and lack of social and economic opportunities (UN-Habitat, 2020; Rath, 2022; Nzelibe, 2024; Elshater & Abusaada, 2025). Scholars distinguish between *absolute poverty*, which refers to the lack of minimum resources to sustain life, and *relative poverty*, which reflects inequality in relation to a society's average standard of living (World Bank, 2022; Ferreira, Salvucci, & Tarp, 2023). In urban contexts, poverty manifests spatially through informal settlements, service-poor neighborhoods, and zones of institutional neglect.

Dimensions of urban poverty include inadequate access to safe drinking water, sanitation, electricity, and healthcare, as well as overcrowded and substandard housing (Satterthwaite et al., 2020). The vulnerability of the urban poor is further heightened by exposure to environmental hazards (such as flooding), lack of tenure security, and limited participation in formal governance systems. Urban vulnerability, therefore, encompasses the risk of shocks and stresses as well as the capacity to cope with and recover from them (Sarker et al., 2022).

2.2 Understanding Urban Resilience

Urban resilience refers to the capacity of urban systems including individuals, communities, institutions, infrastructure, and natural ecosystems to survive, adapt, and grow in the face of stress and shocks (Meerow, Pajouhesh, & Miller, 2019). This definition highlights three interrelated components: coping capacity (short-term survival), adaptive capacity (medium-term adjustment), and transformative capacity (long-term systemic change).

The relevance of resilience to urban planning lies in its ability to bridge physical, social, and institutional domains of city systems (Zeng, et al., 2022). Resilient cities are not only better prepared for climate-related and economic shocks but also more capable of protecting their most vulnerable populations through equitable service provision and inclusive governance.

Resilience is directly linked to Sustainable Development Goal (SDG) 11, which aims to "make cities inclusive, safe, resilient, and sustainable," and SDG 1, which calls for an end to poverty in all its forms. Achieving these goals requires urban governance systems that can anticipate risks, mobilize local knowledge, and deliver targeted

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interventions that reduce household-level vulnerability (United Nations, 2023).

2.3 The Urban Governance Link

Urban governance refers to the mechanisms, processes, and institutions through which urban stakeholders articulate interests, exercise rights, and mediate differences. In the context of urban resilience and poverty reduction, governance plays a pivotal role in determining how resources are distributed, how risks are managed, and whose voices are included in planning (Meyer, & Auriacombe, 2019).

Participatory governance mechanisms such as ward development committees, public budgeting forums, and slum upgrading programs can increase transparency and improve service delivery. Administrative decentralization, if properly implemented, allows local governments to tailor policies to community-specific needs and respond more swiftly to crises (Olaniyan, Adelekan, & Nwokocha, 2020). However, in many Nigerian cities, governance remains highly centralized and technocratic, with limited engagement from the urban poor or civil society.

Research has shown that the success of resilience interventions often depends not only on technical capacity but also on the legitimacy and responsiveness of governance institutions (Salvador & Sancho, 2023). In this context, planning administration becomes a critical node connecting institutional intent with on-the-ground realities through zoning, infrastructure investment, and regulatory enforcement.

2.4 Related Literature and Gaps

A growing body of literature has examined the interplay between urban poverty, resilience, and governance in African cities. For example, Olaniyan, Adelekan, & Nwokocha, (2020) explored urban risk and institutional responses in Ibadan, finding that despite strong policy frameworks, implementation was hindered by capacity constraints and political fragmentation. Similarly, Olajide, Agunbiade & Bishi, (2018). highlighted the failure of land use planning in Lagos to account for the needs of informal settlements, contributing to entrenched urban inequalities.

While these studies provide valuable insights, few have applied quantitative, household-level approaches to assess resilience and poverty together; even fewer

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have examined secondary cities like Zaria, where planning institutions often lack visibility but play a critical role in shaping development outcomes (table1). Moreover, most existing studies have emphasized macro-level indicators or qualitative assessments, leaving a gap in localized, statistically grounded analyses that can inform urban planning practice.

This study addresses these gaps by applying a survey-based framework to assess how governance and service delivery affect household vulnerability and urban resilience in Zaria. It contributes to the empirical base for integrating resilience metrics into Nigerian planning systems and offers practical insights for planners and geospatial professionals as summarized in Table 1.

Table 1: Comparative Overview of Previous Studies and Research Gaps Addressed by This Study

Theme	Focus of Previous Studies	Limitations in Literature	Contribution of This Study (Zaria)
Urban Poverty	Macro-level poverty data in megacities like Lagos, Ibadan (Adeosun, & Popogbe, 2021; Ogunbode, Jazat & Akande, 2023; Fayombo, 2024; Wong et al., 2024)	Lacks spatial and household-level disaggregation; minimal focus on secondary cities	Uses primary household-level data from 400 respondents across 2 LGAs in Zaria to provide localized poverty indicators
Urban Resilience	Conceptual framing in climate and flood resilience in large cities (Meerow, Pajouhesh, & Miller, 2019; Wardekker, 2023)	Limited quantitative measurement of resilience; little focus on absorptive/adaptive capacities	Quantifies resilience indicators (e.g., coping strategies, service adequacy) using survey data from vulnerable neighborhoods
Governance & Planning	Studies emphasize policy and planning deficits in Lagos and Port Harcourt (Abubakar, Lawanson & Usman, 2020; Wolpe, 2022; Auwalu & Bello, 2023)	Weak linkage between household experiences of governance and resilience outcomes	Analyzes satisfaction with service delivery, participation, and trust in planning institutions among households
Participation & Inclusion	Focus on spatial inequality in participatory planning (Badiora & Ojo, 2021)	No empirical data from secondary cities like Zaria; mostly qualitative	Provides survey evidence on inclusion in planning and budgeting processes and its effect on vulnerability
Geographic Scope	Dominantly southern Nigerian cities (Lagos, Ibadan, Port Harcourt, Kano)	Underrepresentation of northern mid-size cities	Fills critical gap by focusing on Zaria (Sabon-gari & Zaria

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Theme	Focus of Previous Studies	Limitations in Literature	Contribution of This Study (Zaria)
			LGAs), a rapidly urbanizing yet under-studied location
Methodology	Largely qualitative or aggregate statistical data (Musa & Suleiman, 2020; Akande, 2022).	Inadequate integration of quantitative indicators of governance, poverty, and resilience	Applies a mixed-method approach, with emphasis on descriptive statistics and correlations using primary data
Policy Focus	General recommendations for inclusive governance	Lack of micro-level policy insights grounded in empirical household realities	Offers actionable recommendations for participatory planning, targeting resilience and poverty jointly

3.0 Methodology

This study employs a mixed-method research approach, anchored in quantitative household survey data and complemented by limited qualitative field observations. The goal is to assess the relationships between urban poverty, governance practices, and household-level resilience within the urban context of Zaria, an emerging secondary city in Kaduna State, Northern Nigeria. Methodologically, the study draws on empirical survey techniques, statistical analysis, and structured urban governance assessment frameworks to produce robust, policy-relevant insights.

3.1 Study Area

Zaria, located in Kaduna State in northwestern Nigeria, serves as the study area for this research. Geographically, Zaria lies between latitudes 11°03′N and 11°12′N and longitudes 7°42′E and 7°49′E, covering approximately 563 square kilometers. It is one of the principal secondary cities in Northern Nigeria, playing a significant role in regional commerce, education, and cultural heritage. The city comprises two Local Government Areas: Zaria LGA (covering the historical core, including Zaria City and Tudun Wada) and Sabon-gari LGA (hosting modern extensions like Samaru and Hanwa) (Figure 1).

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According to projections based on the 2006 National Population Census, the total population of Zaria is estimated at about 1.2 million in 2025. The city's growth has largely outpaced infrastructure development and service delivery, leading to an increase in informal settlements, overcrowded neighborhoods, and rising urban poverty levels. Zaria's developmental dualism, the coexistence of formal and informal urban systems makes it a relevant case study for examining urban poverty and household-level resilience.

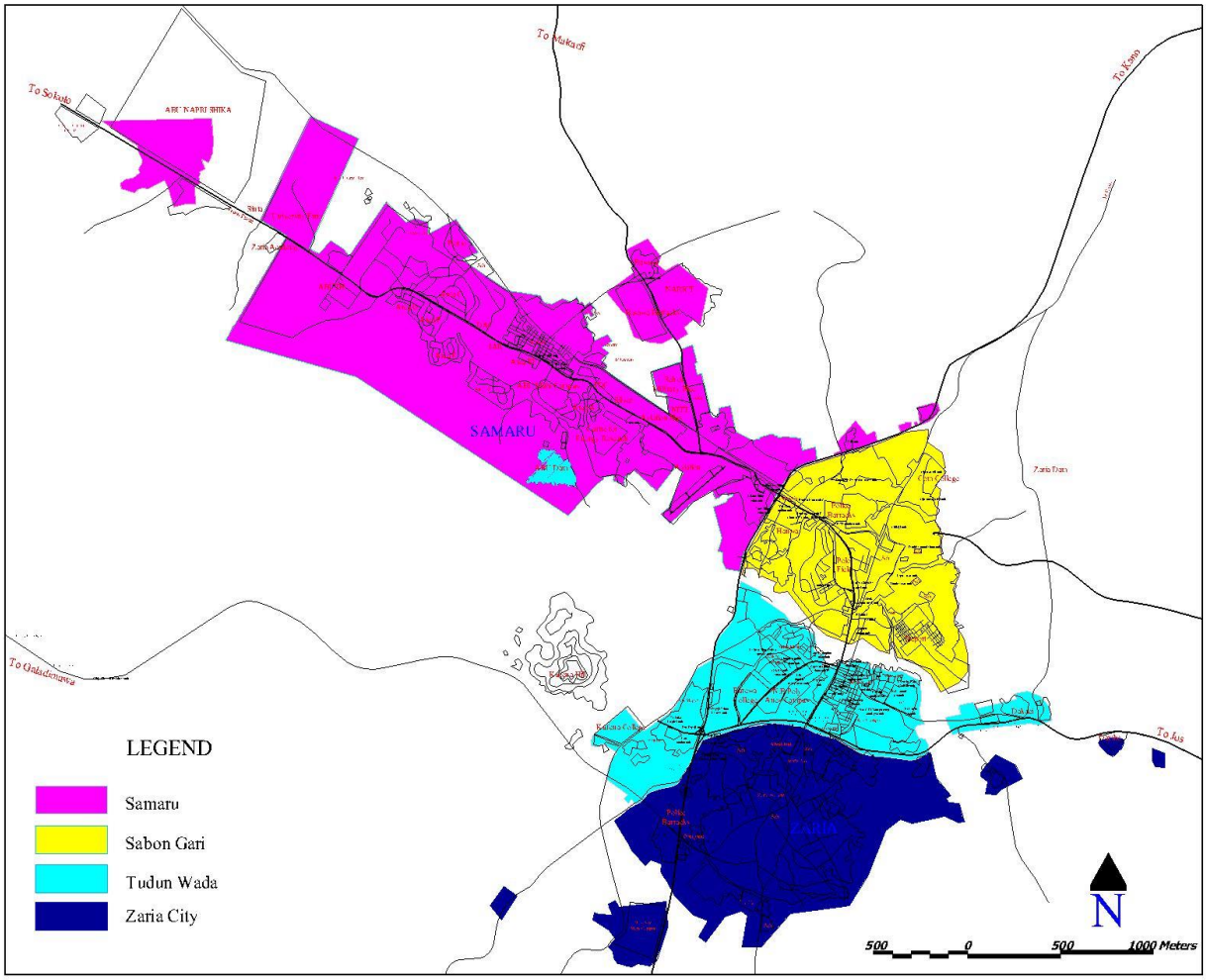


Figure 1: The Districts in Zaria Urban Area
***Source**: Adopted from Kaduna State Urban Planning and Development Authority (KASUPDA) and Satellite Imagery 2025*

The study utilized a stratified random sampling technique, structured around the major districts of Zaria. These included Zaria City, Tudun Wada, Sabon-gari, and Samaru.

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Each district was further divided into neighborhoods, from which households were randomly selected. This approach ensured geographic and demographic diversity, allowing for comparison across different socio-spatial settings.

The target population consisted of urban households across the four districts. Using Yamane's (1967) formula for determining sample size at a 95% confidence level and ±5% margin of error, a statistically representative sample size of 400 households was derived from the 2025 projected household population (Table 2). To enhance robustness and account for possible non-responses or invalid entries, 400 questionnaires were administered. A total of 348 valid responses were retrieved and used for analysis, yielding a high response rate of approximately 86%.

Table 2: Sample Distribution Across Districts (2025 Projection)

S/N	LGA	District	Projected Population (2025)	Projected No. of Households	Sample Size	% of Total Sample
1	Sabon-gari	Sabon-gari & Samaru	457,908	76,318	153	38%
2	Zaria	Zaria & Tudun Wada	722,376	120,396	247	62%
	Total	—	**1,180,284**	**196,714**	**400**	**100%**

Primary data were collected through a structured questionnaire, designed to capture multiple dimensions of urban poverty, resilience, and governance. The instrument comprised both closed-ended and Likert-scale items, distributed into five thematic sections: demographic and socioeconomic profile, housing and infrastructure access, service delivery, resilience indicators (including experiences of shocks and coping mechanisms), and perceptions of local governance and planning processes.

Indicators for urban poverty included household income brackets, housing quality, access to clean water, electricity, sanitation, and refuse disposal. Resilience was measured using proxy indicators such as the ability to recover from floods, evictions, or job loss, as well as access to social support networks. Perceptions of governance were

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measured through variables such as trust in local authorities, awareness of planning processes, and levels of participation in urban development decision-making.

In addition to the quantitative survey, limited qualitative insights were drawn from informal conversations with community members and observation of physical infrastructure conditions in selected neighborhoods, including Hayin Ojo, Gwargwaje, and Gyellesu. These qualitative observations helped contextualize some of the patterns and disparities observed in the quantitative data.

Data were coded and analyzed using IBM SPSS Statistics (Version 27). Descriptive statistics such as frequencies, percentages, means, and standard deviations were used to summarize household characteristics, service access levels, and governance perceptions. Cross-tabulations were conducted to compare key indicators across the four major districts.

To explore relationships between variables, Pearson's correlation coefficient was used to determine associations between governance quality, service access, and household resilience. Multiple linear regression analysis was conducted to examine the predictive strength of urban poverty and governance indicators on resilience capacity scores. Dependent variables included composite scores representing household vulnerability and coping capacity, while independent variables included service access, infrastructure quality, and governance indicators.

All statistical tests were conducted at a significance level of $p < 0.05$. Analytical rigor was maintained by checking for multicollinearity and ensuring that all data met the assumptions required for parametric testing.

4.0 Results and Discussion

This section synthesizes the findings from the household-level survey administered across 400 households in Zaria. Drawing on quantitative and qualitative data, it investigates the intersection of urban poverty, service delivery, resilience capacity, and participatory governance in four key districts. The discussion is thematically organized and interpreted in relation to recent urban resilience and governance literature.

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4.1 Socio-Demographic and Economic Profile of Respondents

Table 3 presents a breakdown of respondents' socioeconomic characteristics, which frame their vulnerability to poverty and resilience to urban stressors.

Table 3: Socio-Demographic Characteristics of Respondents (n = 348)

Variable	Category	Frequency	Percentage (%)
Gender	Male	197	56.6
	Female	151	43.4
Age	18–30	91	26.1
	31–50	178	51.1
	51+	79	22.8
Occupation	Informal (e.g., petty trade)	142	40.8
	Formal employment	63	18.1
	Unemployed	98	28.2
	Others	45	12.9
Monthly Household Income (₦)	≤60,000	216	62.1
	60,001–100,000	87	25.0
	>100,000	45	12.9
Household Size	Mean = 6.8 persons	—	—

The data indicate a predominance of low-income, informally employed households, a trend consistent with findings from Ezeudu, and Tukur, (2024) who observed that urban poverty in Nigerian secondary cities is increasingly tied to informal labor dynamics and weak income security. These socio-economic conditions significantly influence household exposure to risk and coping capacities (World Bank, 2023).

4.2 Access to Basic Services and Infrastructure

Service access was measured across five categories: water supply, electricity,

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drainage, sanitation, and waste management. Figure 1 outlines the percentage of households reporting adequate access to key urban services in each district.

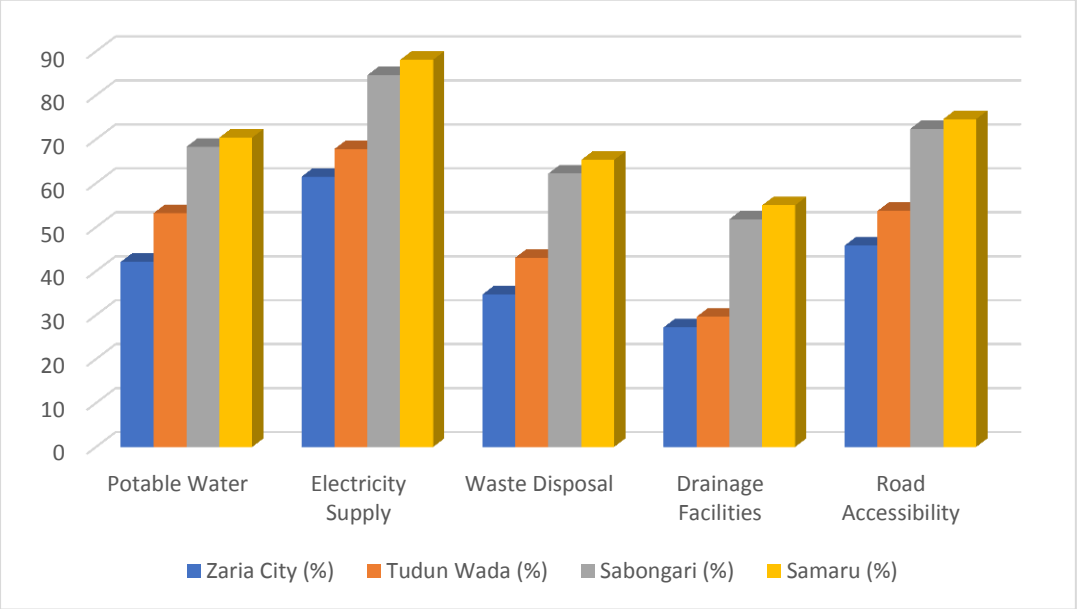


Figure 1: Service Access by District

Infrastructure gaps are pronounced in the older core districts (Zaria City and Tudun Wada), reflecting the legacy of colonial urban planning models which neglected traditional neighborhoods in favor of newer layouts and aligns findings from literature (Aiyede, 2024). As noted by UN-Habitat (2020), spatial inequalities in access to urban services contribute directly to differential vulnerability and weaken systemic urban resilience.

4.3 Resilience and Vulnerability Indicators

Resilience was assessed using a composite index based on six key indicators: exposure to shock, response time, diversification of income, access to social capital, infrastructure access, and risk perception. A resilience score was computed; each score is an index normalized to a 0–100 scale for easy comparison. Table 4 and Figure 2 presents each district's performance across the 6 resilience dimensions to easily highlight strengths and vulnerabilities. The lower score in "Exposure to Shock" means

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higher vulnerability, while higher scores in other indicators reflect better resilience.

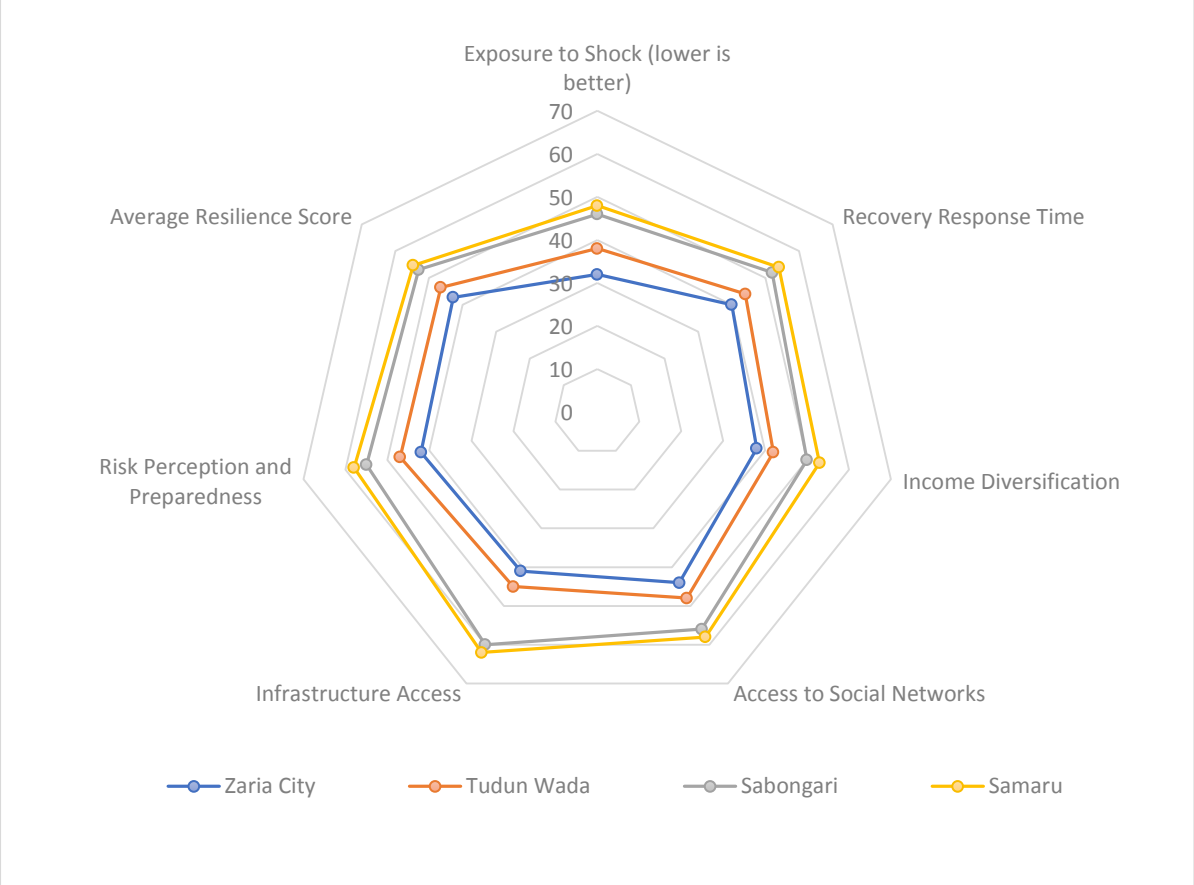


Figure 2: Household Resilience Scores by District

Table 4: Average Household Resilience Scores by District

District	Average Resilience Score (out of 100)
Zaria City	42.8
Tudun Wada	46.5
Sabon-gari	53.1
Samaru	54.7

Sabon-gari and Samaru, with better service access and higher levels of education, show stronger resilience outcomes. This aligns with findings from De Groot, Leendertse and Arts (2020) who argue that integrated infrastructure planning significantly improves local adaptive capacity. Conversely, households in Zaria City experience longer recovery times and weaker coping strategies due to poor drainage, job precarity, and weak social infrastructure.

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4.4 Community Participation and Governance

Survey findings indicate very low participation in planning processes. Only 22% of respondents had ever been invited to a community consultation on urban development. Table 5 and Figure 3 presents the levels of civic awareness and participation, indicating stark lack of community participation in urban planning decisions.

Table 5: Governance and Participation Indicators

Indicator	Yes (%)	No (%)
Heard of local planning authorities	41.2	58.8
Participated in any urban meeting	9.3	90.7
Trust in planning institutions	28.5	71.5
Believe participation improves outcome	55.4	44.6

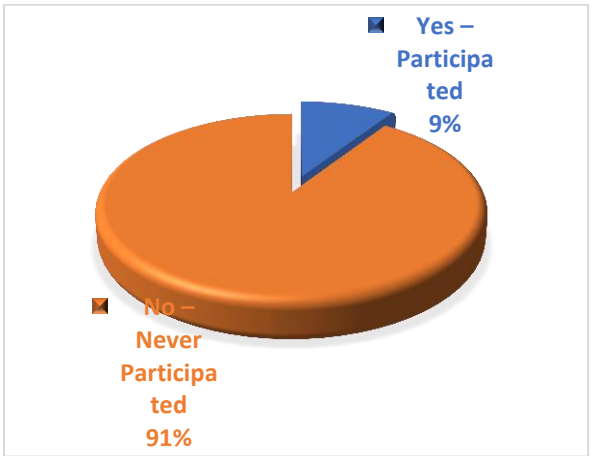


Figure 3 Community Participation in Planning Decisions

The findings reflect entrenched barriers to civic engagement, especially in older urban cores. As reported by UCLG Africa (2023); Aiyede (2024); Areola & Olokesusi (2024); Hart, (2024), participatory governance is a key enabler of urban resilience but remains poorly institutionalized in Nigerian city governance. Moreso, inadequate community representation weakens accountability and reduces the adaptive responsiveness of planning institutions (Ensor et al., 2018; Adebayo, 2025).

4.5 Correlation Analysis

To assess the relationships among resilience, service access, and governance quality, a Pearson correlation test was conducted (Table 6).

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Table 6: Correlation Coefficients (n=348)

Variables	Resilience Score	Service Access	Governance Trust
Resilience Score	1.000	0.488**	0.612**
Service Access	0.488**	1.000	0.371*
Governance Trust	0.612**	0.371*	1.000

Note: *p < 0.05; **p < 0.01

The analysis confirms that service access and trust in governance are significant predictors of resilience, consistent with research by Esteban (2020); Zapata-Barrero (2024) who found institutional legitimacy to be a stronger driver of urban resilience than physical infrastructure alone.

Thus, poverty remains spatially concentrated, with Zaria City being the most deprived zone; service access and governance quality are uneven and strongly predictive of household resilience; low, civic participation highlighting a governance gap in participatory planning; institutional reform and inclusive infrastructure planning are essential for enhancing local-level resilience.

5.0 Conclusion

This study provided a household-level assessment of urban poverty and resilience across selected districts in Zaria, Nigeria, using a mixed-method approach to examine how governance, service delivery, and public participation intersect with local vulnerabilities. Drawing from a sample of 348 households across Zaria City, Tudun Wada, Sabon-gari, and Samaru, the analysis revealed distinct spatial variations in both poverty intensity and resilience capacity. Key findings indicate that households in Zaria City and Tudun Wada experience higher levels of urban deprivation, particularly in terms of access to potable water, drainage, and waste disposal services. In contrast, Sabon-gari and Samaru exhibit relatively higher resilience scores, supported by better infrastructure and stronger social networks. Nonetheless, even in higher-performing districts, critical deficits in preparedness and recovery mechanisms persist. A major finding was the very low level of citizen participation in urban

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planning processes, with over 90% of respondents reporting no involvement in community planning or budget consultations. This exclusion undermines responsive governance and limits the potential for pro-poor, resilient city planning. The analysis further confirms a positive correlation between inclusive governance and household resilience, reinforcing the need to institutionalize participatory planning mechanisms. From a theoretical standpoint, this study reinforces the evolving paradigm in urban planning that emphasizes resilience and inclusion as central to sustainable urban development, aligning closely with SDG 1 (No Poverty) and SDG 11 (Sustainable Cities and Communities). For governance practice, the findings underscore the urgent need for reforms in planning institutions to ensure that local knowledge, especially from vulnerable groups, is incorporated into the planning cycle. Ultimately, this study advocates for a resilience-informed and equity-driven planning administration that integrates spatial data, community feedback, and institutional accountability as a pathway for achieving urban sustainability and poverty reduction in Nigeria's secondary cities.

6.0 Recommendations

The findings from this study provide insights for urban governance and planning policy, particularly in emerging Nigerian cities like Zaria, where spatial inequalities and institutional weaknesses undermine urban resilience and deepen poverty. To address these gaps and align urban development strategies with the Sustainable Development Goals (SDGs), especially SDG 1 (No Poverty) and SDG 11 (Sustainable Cities and Communities), the following policy directions are proposed:

Strengthening Participatory Planning to Improve Resilience: A key institutional gap revealed in this study is the near-total absence of community participation in planning processes, with over 90% of surveyed households indicating no involvement in local decision-making. This exclusion perpetuates development disconnection and weakens the legitimacy of planning institutions. Local governments and urban planning departments should: Institutionalize participatory budgeting and planning forums at the ward and LGA levels; Create legal and administrative frameworks to mandate community representation in urban project committees; Leverage digital

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and geospatial platforms for public consultation to enhance engagement and transparency. This inclusive approach improves the responsiveness of planning interventions and enhances trust and ownership among residents, the key components of urban resilience.

Investing in Basic Service Infrastructure for Poor Neighborhoods: Resilience is significantly undermined where access to potable water, waste disposal, electricity, and roads remains low, especially in core urban areas like Zaria City. Planners and infrastructure agencies must prioritize: Pro-poor infrastructure investments targeting historically underserved districts; Integration of spatial data from household surveys into capital project planning and multi-sectoral approaches involving health, housing, and transport agencies to deliver coordinated services. These measures not only enhance the adaptive capacity of low-income households but also contribute to wider public health and economic inclusion outcomes.

Integrating Vulnerability Mapping into Local Planning Systems: To embed resilience thinking into day-to-day planning practice, planning institutions must adopt geospatial and data-driven tools that identify and monitor urban vulnerabilities. Specifically, vulnerability mapping using GIS should be mainstreamed into physical development planning, land use zoning, and project prioritization; Urban planning curricula and professional training should incorporate resilience analytics and spatial poverty assessments; Collaboration between planning offices and Surveying & Geoinformatics departments is essential to improve local spatial data governance. By incorporating localized risk profiles into planning instruments, cities can better prepare for shocks, target high-risk populations, and ensure equitable development.

Therefore, repositioning planning administration as a driver of inclusive and resilient urban development requires both structural reforms and operational innovation. This study provides a compelling case for policy action at the intersection of governance, spatial inequality, and household vulnerability. As Nigerian cities continue to urbanize, these policy directions can help bridge the divide between urban growth and equitable development, in line

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with national and global sustainability agendas.

Future Research Directions

Building on the current study, future research should explore the following: Spatial vulnerability and resilience mapping using updated satellite and cadastral data; Comparative studies across multiple emerging Nigerian cities to identify regional trends; Institutional ethnographies of planning agencies to understand administrative constraints to participatory and pro-poor planning; Scenario-based modeling of resilience interventions under different governance frameworks. By addressing these gaps, future research can provide more holistic, scalable, and spatially-informed models for planning administration that directly respond to the SDG agenda and the realities of Africa's urban transition.

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