

Unplanned Urban Expansion, Informality, and Land Stress in Secondary Cities

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ABSTRACT

This article examines why secondary cities in developing countries are increasingly shaped by unplanned expansion, informal settlement growth, and mounting land stress. It argues that the problem is not urban growth itself, but the mismatch between demographic expansion and the institutional capacity to govern land, infrastructure, and service delivery. Where planning systems are rigid, registration costly, and serviced land scarce, urbanization proceeds informally through peripheral occupation, hazard exposure, and fragmented infrastructure. The article contends that secondary cities deserve far greater policy attention because they are often the fastest-growing urban nodes but the least institutionally prepared. Effective response requires reform of land administration, simplified planning standards, tenure security, infrastructure sequencing, and data-based urban management. The future of inclusive urbanization will depend less on headline megacities than on whether secondary cities can be governed before informality hardens into permanent spatial inequality.

Keywords- urbanization; informal settlements; land markets; secondary cities; planning.

I. INTRODUCTION

Urban expansion is often narrated through megacities, but much of the developing world's most consequential growth is occurring in secondary cities. These urban centers absorb population movement, commercial spillovers, and climate displacement without receiving comparable planning attention or fiscal support. The result is a familiar pattern: peripheral sprawl, rising informal settlements, escalating transport burdens, and growing exposure to floodplains, wetlands, and unstable land. UN-Habitat's recent work underscores that cities are increasingly on the frontline of climate risk, even as many continue to urbanize in institutionally fragile ways (UN-Habitat, 2024) (UN-Habitat, 2024; World Bank, 2009).

The key issue is not that people are urbanizing "too fast" in the abstract. It is that land governance, infrastructure investment, and planning regulation are badly sequenced. Where formal systems fail to release affordable, serviced land, households and small developers generate their own urbanization through informal subdivision and incremental building. Informality, in this sense, is not an exception to urban growth. It is often the default mechanism by which cities expand (Angel, 2012; United Nations, 2018).

II. LAND STRESS AND THE LOGIC OF INFORMAL GROWTH

Land stress arises when urban demand outruns the state's ability to provide clear tenure, infrastructure, and lawful development pathways. Formal land markets then become exclusionary. Registration is slow, standards are unaffordable,

permitting is opaque, and planning assumptions reflect elite or metropolitan models poorly suited to local realities. World Bank analysis has repeatedly shown that restrictive and poorly coordinated land systems distort urban growth, raise transaction costs, and encourage unregulated development (World Bank, 2020a, 2020b) (De Soto, 2000; UN-Habitat, 2024).

In secondary cities, these distortions are amplified by weak cadastre systems, limited spatial data, low planning staff capacity, and inadequate fiscal tools for serviced expansion. As a result, growth frequently occurs at the edge: low-density, infrastructure-poor, and difficult to regularize later. Once this pattern sets in, the city becomes more expensive to serve. Roads, drainage, schools, transit, and water systems must reach increasingly fragmented settlements. Inequality is then built into urban form itself (World Bank, 2009; Angel, 2012).

Informal settlements are often described only in deficit terms, but they also reveal a crucial governance truth: people will secure access to location even when the formal system denies them lawful access. The policy challenge is therefore not to moralize informality, but to understand what formal institutions failed to supply (UN-Habitat, 2024; World Bank, 2009).

III. WHY SECONDARY CITIES MATTER

Secondary cities matter because they sit at the intersection of growth and neglect. They are large enough to become decisive economic and demographic hubs, yet small enough to be overlooked in national urban policy. When governed well, they can reduce pressure on primate cities, diversify regional development, and create more balanced national settlement systems. When governed badly, they reproduce the same spatial inequalities as larger cities while lacking their institutional and fiscal buffers (Angel, 2012; United Nations, 2018).

Policy should therefore prioritize anticipatory urbanization. This means mapping likely growth corridors before informal occupation hardens; simplifying subdivision and permitting rules for affordable development; protecting transport, drainage, and public-service corridors early; and integrating tenure regularization with infrastructure planning. It also means recognizing that one-size-fits-all planning standards are often self-defeating. Standards should protect health, safety, and environmental integrity, but they must also be realistic enough to be used rather than circumvented (De Soto, 2000; UN-Habitat, 2024).

IV. TOWARD GOVERNED URBAN EXPANSION

A workable agenda for secondary cities would combine five elements. First, better land information: cadastral modernization, parcel mapping, and hazard data are essential. Second, affordable legality: regularization pathways, simplified permits, and lower-cost registration reduce the incentive for extra-legal development. Third, infrastructure sequencing: transport, drainage, and trunk services should guide expansion rather than chase it after settlement. Fourth, tenure security: residents and small developers need credible rights if they are to invest in safer and higher-quality housing. Fifth, metropolitan realism: planning should reflect actual income levels, incremental building practices, and climate exposure (World Bank, 2009; Angel, 2012).

The aim is not to eliminate informality overnight. It is to prevent the city from reproducing it as a permanent development model. Secondary cities can still be shaped before land stress becomes entrenched. But the window narrows quickly once settlements, speculative patterns, and political accommodations solidify (UN-Habitat, 2024; World Bank, 2009).

V. FINANCING SERVICED EXPANSION BEFORE INFORMALITY HARDENS

The decisive planning challenge in secondary cities is temporal. Serviced land, drainage, feeder roads, and basic utilities are usually needed before demand fully materializes, but public finance systems are typically designed to spend only after settlement has occurred. This inversion invites informality because households solve the timing problem for themselves. They occupy first and negotiate later. A more credible urban strategy uses land readjustment, predictable subdivision rules, and phased infrastructure investment to reduce the gap between household need and formal urban supply (Angel, 2012; World Bank, 2009).

Once informality hardens, the cost of retrofitting rises sharply. Drainage networks become more expensive, rights-of-way narrow, regularization becomes politically contentious, and environmental hazards become residential facts. The practical implication is that anticipatory urbanization is not elitist planning; it is the least exclusionary option available. Secondary cities need institutions that can map future growth corridors, reserve public space, and price land-servicing decisions with a medium-term rather than crisis horizon (UN-Habitat, 2024; United Nations, 2018).

VI. LAND GOVERNANCE, TENURE, AND EVERYDAY LEGITIMACY

Land stress is not only a technical problem of cadastral weakness. It is also a legitimacy problem. Households turn to informal tenure when formal systems are too costly, too slow, too opaque, or too detached from the realities of urban

labour markets. The resulting settlement patterns often supply economic proximity and social networks that the formal city has failed to provide. Reform must therefore address administrative design, not merely enforce compliance. Faster registration, lower transaction costs, incremental tenure security, and clearer local planning rules are essential to restoring confidence in the formal urban system (De Soto, 2000; World Bank, 2009).

Secondary cities matter precisely because they are still governable. They are large enough to shape national development trajectories but not so large that planning failure is irreversible. If governments treat them as strategic sites for land governance, climate adaptation, and affordable urban expansion, they can avoid reproducing the inequalities of major metropolitan centres. If they neglect them, informality will become the default urban planning system by attrition rather than by law (UN-Habitat, 2024; Angel, 2012).

VII. CONCLUSION

Unplanned expansion in secondary cities is not a spontaneous urban failure. It is the predictable outcome of weak land institutions, unrealistic planning rules, and delayed infrastructure. If governments want more inclusive urbanization, they must govern growth before it hardens into costly informality. Secondary cities are where that battle will increasingly be won or lost (Angel, 2012; United Nations, 2018).

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