The issue of informal settlements is central to sustainable urban development. It is in this context that such a convoluting developmental challenge needs policy and strategy frameworks that seek to address the root cause of the problem, rather than merely tackling only the symptoms. From this discourse, there is need for in-depth research into the dynamics underpinning the growth of informal settlements. However, since it is widely accepted that urbanization is the driving force behind the growth of informal settlements, as people migrate into urban landscapes for greener pastures. This brings us to the concept of “exclusionary urbanization”, which is a function of another concept of “coloniality”. To avoid misconceptions, “coloniality” must not be confused with “colonialism”. From a developing countries’ viewpoint, informal settlements are a resultant of the “colonial power matrices” that are envisaged in the urban planning and development trajectories. From this background, it calls for both retrospective and introspective approaches to re-formulating urban policy that is not exclusionary in nature. Focusing on the utilitarian capabilities of developing countries and disembarking urban planning from “the coloniality power matrices”. As far as the developing countries are concerned, urban planning has since been influenced by the “colonial power matrices” *viz-a-vis,* after obtaining liberty from colonial rule, developing countries did not do much to restructure the urban planning approaches that were used during the colonial era-which were exclusionary in nature. What did the developing countries do after independence? They just continued with the same planning trajectories, thus informal settlements keep on proliferating. Therefore, there is need for more research into the urban planning approaches utilised by developing countries, of-which the results will then influence and improve urban policy and strategy. That will enable us to control urban growth by avoiding the sprouting of more informal settlements.