KADUNA JOURNAL OF GEOGRAPHY
2026, VOL. 8, No. 1, 61-68
https://doi.org/10.47514/kjg.2026.08.01.007

Research Article

Spatiotemporal Variations in Housing Rental Values and Socioeconomic Characteristics of Tenants in Birnin Kebbi Metropolis, Kebbi State, Nigeria

Ibrahim Muhammad Shera [a], Abubakar Balarabe [a]

[a] Department of Geography, Federal University Birnin Kebbi, Kebbi State, Nigeria.

ABSTRACT

Housing is recognized worldwide as a necessity of life and a prerequisite for human survival. This study examined spatiotemporal variation in housing rental values to identify the socio-economic characteristics of tenants in Birnin Kebbi. The study adopted the use of mixed method approach. Data for this study were obtained via the administration of a structured questionnaire to respondents from 9 areas/clusters (Selected purposively) within the metropolis where massive renting is common. Respondents for the study were selected via cluster sampling, in which the population is divided into clusters and a random sample of these clusters is drawn. A total of 322 respondents were selected through the methods above. The collected data were analyzed using descriptive statistics, content analysis, and inferential statistics, with frequency distribution tables. Chi-square tests indicate that occupation is statistically significantly associated with rent across all rental categories ($p < 0.01$), suggesting that tenants' occupation significantly influences the amount they pay in rent. Educational level was found to be statistically significant only within the ₦50,000-₦100,000 rent bracket ($p = 0.005$), but not in higher rental categories ($p > 0.05$). It demonstrated that property managers should provide clients with professional advice on the appropriate rent for a particular property, drawing on their expertise. Also, the spatiotemporal variability of rental values significantly increased to more than 200% within the period of 34years.

ARTICLE HISTORY
Submitted 29 November 2025
Accepted 04 March 2026
Published 07 March 2026

GUEST EDITOR
A. M. Ahmed

KEYWORDS
Housing, Rental Values, Kebbi Metropolis, Birnin Kebbi

1 Introduction

The term 'housing' has been defined differently by professionals across disciplines, reflecting the diverse interests of experts in geography, urban planning, economics, political science, and architecture, among others (Oyelani, 2005). To all intents and purposes, housing is recognized worldwide as a necessity of life and a prerequisite for human survival (Onibukun, 1990; UNCHS, 1996; Waziri & Roosli, 2013). It is an important component of human settlement that contributes to the quality of life, health, welfare, and the productivity of humans (Ibem, 2010). The renowned economist Abraham Maslow ranks housing as a basic human need in his theory of the Hierarchy of Needs (UN-HABITAT, 2006). The desire for adequate and affordable housing is also strongly linked to the need for security, safety, and socio-economic status for individuals and communities (Ibem, 2011).

In September 2015, the United Nations Sustainable Development Summit adopted a new framework to guide development efforts between 2015 and 2030, entitled "Transforming our world: the 2030 Agenda for Sustainable Development" (UNSDGs, 2015). By endorsing a stand-alone goal on cities (Goal 11), known as the 'urban SDG', Sustainable Development Goal – *make cities and human settlements inclusive, safe, resilient and Sustainable* – the international community recognized urbanization and city growth as a transformative force for development. This first-ever international agreement on urban-specific development acknowledges sustainable urban development as a fundamental precondition for sustainable development.

Housing is an essential human need that shapes the well-being of all citizens. Access to decent and affordable housing has emerged as one of the most daunting challenges in many countries in the contemporary era (Couceiro-Suárez, 2020). In settlements worldwide, a significant proportion of residents are tenants. For various reasons, millions of people in both developing and developed countries rent housing rather than own the housing unit in which they dwell (Scheba & Turok, 2020). They include, for instance, low-income households that cannot currently afford home ownership, recent urban migrants who prefer centrally located rental accommodation that offers flexibility, young people who value mobility, and individuals who choose to allocate their money to other priorities rather than home ownership. These are only a few of the characteristics and motivations of tenants (Deng et al., 2020). Approximately 1.2 billion people globally rely on rental housing to meet their housing needs (Sharma & Samarin, 2021). Over the past two decades, demand for rental housing has grown rapidly because of urbanization (Aveline-Dubach, 2020).

Nigeria is perhaps the fastest urbanizing country in Africa, and one of the most significant challenges facing

Corresponding Author: Shera, I. M. ibrahim.shera@fubk.edu.ng Department of Geography, Federal University Birnin Kebbi, Kebbi State, Nigeria.
© 2026 The Author(s)

the country is providing affordable housing (Ademiluyi & Raji, 2008). In a developing country like Nigeria, the housing problem basically relates to quantitative and qualitative insufficiencies (Ahmed & Sipan, 2019).

On the supply side, various government strategies in the past have been implemented to address the enormous shortage through housing reform programmes. Despite these past efforts, housing remains a mirage for ordinary Nigerians (Onyegiri & Iwuagwu, 2017). Similarly, the rate at which housing demand is increasing in Birnin Kebbi at present is alarming. Many believe that population growth is a major factor contributing to rising rental values. Today, an overwhelming number of people cannot afford to own a house due to various challenges the housing sector in the state faces. It is this motivation of improving human well-being through proper housing, chiefly rental housing, that makes this study worthwhile.

Numerous studies have been conducted related to the present study. Some of these concerns are residential property, such as Spatial Variations in Residential Property Development in Birnin Kebbi (Ogunbajo et al., 2015). Housing Quality of residential Neighborhoods in Nigeria with focus on Low Density Areas of Birnin Kebbi, (Jechoniah & Folasade, 2016), Perception of Housing Quality Standard in Birnin Kebbi (Ojima, 2019), factors influencing the pattern of residential property values in the Zaria Urban Area. (Abbas, 2018), and the Determinants of Market Value of Residential Properties in Ibadan Metropolis, Nigeria (Adegoke et al., 2017).

Other studies include Rental analysis of Residential Properties in proximity to the Federal University of Technology, Akure, Nigeria (Adebisi & Bello, 2015). The impact of Social Unrest on property values in Kano metropolis, Nigeria (Orekan, 2014). A study of the Private Rental Housing Market in Kaduna Metropolis, Nigeria (Sani & Gbadegesin, 2015). Effect of the year 2012 Flood on Residential Properties Rental Values in Kaduna Metropolis of Nigeria (Oyediran et al., 2015), and trend in Rental Values of Residential Properties in Enugu (Chukwu et al., 2016), among others. However, none of these studies examined spatiotemporal variations in housing rental values and socioeconomic characteristics of tenants in the Birnin Kebbi metropolis. This situation is becoming increasingly alarming with rapid urban growth. It is based on the above premise that this study seeks to examine the spatiotemporal variations in housing rental values and socioeconomic characteristics of tenants in Birnin Kebbi. The study seeks to provide answers to the following research questions;

i) What are the socioeconomic characteristics of tenants in Birnin Kebbi?
ii) What is the temporal variability of rent values from 1991 to 2025 in the study area?
iii) How do rental values vary spatially?

2 Materials and Methods

2.1 Study Area

Birnin Kebbi is located in northwestern Nigeria. It is situated approximately between latitude 12^0 24′ 00″ and 12^0 30′ 30″ North and longitude 4^0 10′ 0″ and 4^0 15′ 30″ East (Figure 1). It is the capital of Kebbi State and the headquarters of Gwandu Emirate. It occupies most of the western and southern portions of old Sokoto state. Birnin Kebbi is linked by road to Argungu (45km northwest), Jega (35km southeast), and Bunza (45km southwest). Birnin Kebbi is 150 km southwest of Sokoto and 500km north west of Abuja (Agabi et al., 2013).

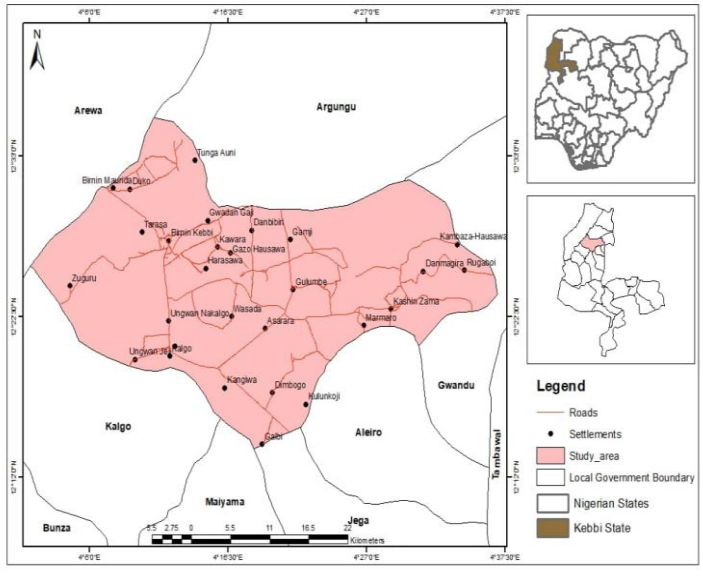


Figure 1: Map of the study area
Source: Kebbi Geographical Information System (KEBGIS) (2025)

Table 1: Urban Growth and Development of Birnin Kebbi

	1999		2000		2009		2018	
Land use landcover	Hectares	%	Hectares	%	Hectares	%	Hectares	%
Agriculture	9,228.666	53.854	8,380.450	48.904	7905.416	46.132	5535.153	32.301
Bare Surface	921.365	5.377	1,048.516	6.119	737.466	4.304	671.877	3.921
Built-Up Area	1,266.059	7.388	1,486.404	8.674	2533.052	14.782	4147.381	24.202
Fadama Agriculture	4,115.291	24.015	4,533.149	26.453	4357.913	25.431	4744.075	27.684
Shrubs	989.971	5.777	1,072.355	6.258	990.202	5.778	1298.647	7.578
Waterbody	526.497	3.072	526.497	3.072	523.647	3.056	223.342	1.303
Wetland	88.531	0.517	89.010	0.519	88.684	0.518	515.905	3.011
Total Land Area	17,136.38	100	17,136.381	100	17136.381	100	17136.381	100

Source: Kebbi State Ministry of Lands and Housing Development (2018

The Urban growth patterns of Birnin Kebbi, as shown in Table 1, revealed that the built-up area accounted for about 7. 38% in the year 1991, 8.67% 2000, 14.78% 2009, and 24.20% in 2018 of the total land area of the study area, respectively.

The city of Birnin Kebbi became the headquarters of Kebbi State in 1991, making it the center of industrialization, administration, social modernization, and commercial activities in the state. This status led to rapid population and urban growth, with people moving in from different parts of the state in search of better education and living conditions. Due to the unforeseen population increase in the study area, it was noted that proper planning and management have remained major challenges, resulting in overcrowding, housing shortages, inadequate (and sometimes non-existent) infrastructure, environmental degradation, pollution, and other ecological and environmental problems (Kebbi State Ministry of Lands and Housing, 2018).

The high rate of growth could be attributed to increased demand for social and economic infrastructure and housing resulting from the influx of people from different parts of Nigeria, the Niger Republic, the Benin Republic, and the countryside in search of social and economic opportunities that abound in the state capital.

2.2 Data Sources

Primary data were obtained from registered estate surveyors and from values in the state. This is based on the fact that estate firms/agencies have greater knowledge of rental values in the study area.

The sample frame is a subset of the total study population (Alawadi et al., 2018). Due to the lack of published data on rental values in Birnin Kebbi, the study relies on information obtained from ward heads in nine wards within the study area. According to the figure, there are approximately 2007 rental housing units in the nine selected wards. Based on Table 2, the figures for each ward were converted to percentages, which were then translated into respondent counts using the Krejcie and Morgan (1970) table, resulting in a sample size of 322. The wards were selected based on the characteristics of the metropolis (Birnin Kebbi).

Table 1: Sample frame and sample size of rental housing in Birnin Kebbi Metropolis

Wards	Sample frame	Percentage	Sample size
Badariya	657	33	105
Bayan Kara	348	17	56
Nassarawa 1	418	21	66
Nasarawa 11	116	06	19
Tudun Wada	129	06	21
Rafin Atiku	93	05	15
Makera Gandu	48	02	08
Shiyar Fada	72	04	12
Zoramawa	126	06	20
Total	2007	100	322

The study employed cluster sampling, in which the population is divided into distinct wards/areas under study, and a random sample of these wards/clusters is selected for the study. This technique is often used when the population is spread out geographically.

2.3 Data Analysis

The study uses both quantitative and qualitative data for its analyses. SPSS version 22 was used to conduct the analysis. Research question 1 is descriptive, focusing on the socio-economic characteristics of respondents. The analysis was conducted using frequency and percentage distributions, and the results were presented in charts and tables. Chi-square tests were used to assess the relationships among the variables. The second section examines the spatio-temporal variability of housing rents from 1991 to 2025, using content analysis and presenting the results in a matrix.

3 Results and Discussion

The age distribution of the respondents is shown in Figure 2.

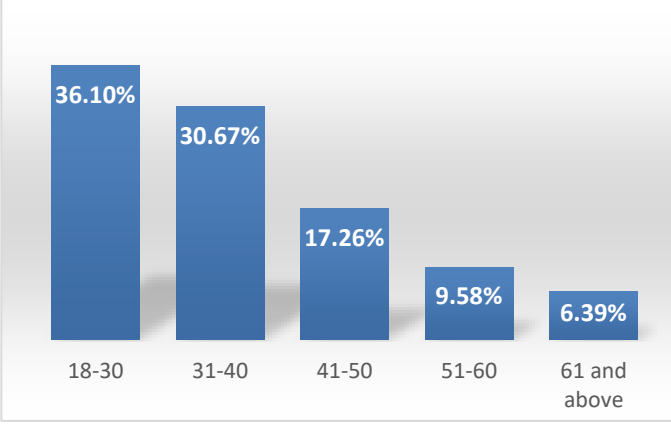


Figure 2: Age distribution of the respondents

As indicated in Figure 2, the age distribution of the respondents shows that 36.10% are between 18 and 30 years old, while 6.39% are over 60 years old. The result suggests that the majority of tenants in the study area are youths aged 18 to 30 years. Implicit in this finding is the fact that the dominant age group consists of youths between 18 and 30 years, including students, traders, and civil servants who come to the area in search of social, educational, and economic opportunities available in the state capital.

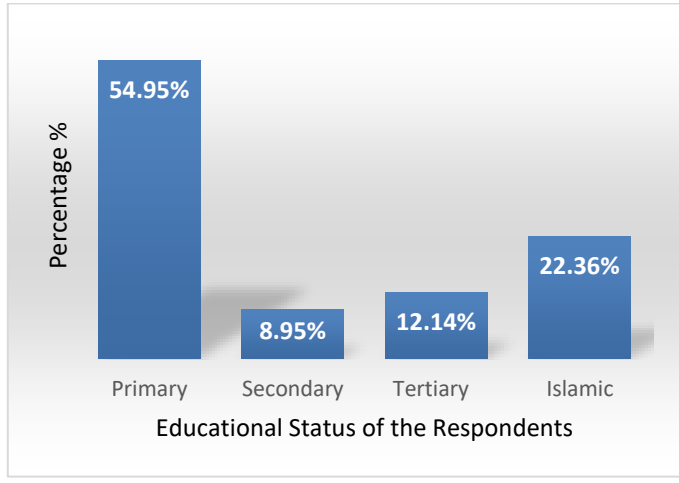


Figure 3: Educational Status of Respondents

With respect to respondents' educational qualifications, Figure 3 indicates that 12.4% were at the tertiary level. At the same time, 22.36% possessed an Islamic education. According to the results, 54.95% of respondents have obtained at least a primary certificate. In contrast, 8.95% of the respondents have obtained a secondary certificate.

Table 3 depicts the relationship between respondents' education levels and the annual cost of an apartment in the study area.

Table 3: Cross-tabulation of Rent paid per annum with Educational level

Variables	Educational level						
Rent paid/annum	Pri.	Sec.	Tertiary	Informal	Others	Chi-square	P-value
50,000 – 100,000	131	16	15	40	1	7.936	0.005
100,000 – 200,000	38	10	13	19	1	2.627	0.090
200,001 – 300,000	3	1	4	1	2	0.013	0.324
300,001 – 400,000	0	1	4	2	1	0.124	0.725
Above 400,000	0	0	2	8	0	1.985	0.308

The results in Table 3 show that the relationship between respondents' educational level and the amount paid for an apartment per annum is insignificant, except for the N50,000–N100,000 rent range, which depends on respondents' educational level at the 1% level of significance.

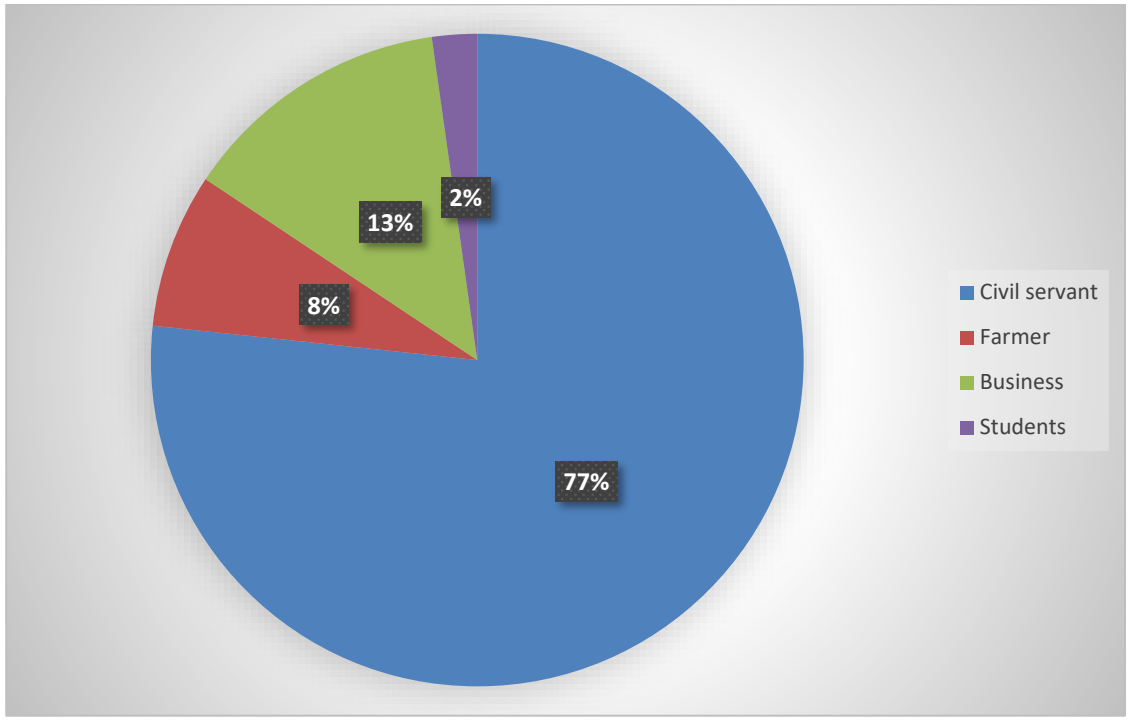


Figure 4: Occupation of the respondents

The results from Figure 4 also show the occupational distribution of the respondents. The data indicate that 76.68% of the respondents were civil servants, while 2.24% were students. From this, it can be inferred that civil servants rent and occupy many of the houses in the study area. Additionally, students also rent houses in the study area. Historically, Birnin Kebbi became the headquarters of Kebbi State in 1991, which made it a center of higher learning due to the presence of many tertiary institutions, such as Federal University Birnin Kebbi, Waziri Umaru Federal Polytechnic Birnin Kebbi, Kebbi State School of Nursing, among others, as well as commercial activities in the state. This status has contributed to rapid population growth and urban expansion, with people, including students, traders, and civil servants, moving in from different parts of Nigeria and beyond in search of better opportunities.

Table 4: Cross tabulation of Rent paid per annum with Occupation

Variables	Occupation					
Rent paid/annum	Civil Servant	Farmer	Business	Student	Chi-square	P-value
50,000 – 100,000	181	15	7	1	7.126	0.005
100,000 – 200,000	44	8	25	6	8.844	0.008
200,001 – 300,000	9	1	8	0	16.058	0.007
300,001 – 400,000	6	0	1	0	18.611	0.002
Above 400,000	0	0	1	0	17.541	0.003

Table 4 depicts the relationship between respondents' education levels and the annual cost of an apartment in the study area. The results show that the dependence of the respondents' occupation on the amount paid for an apartment per year is significant; the amount paid to rent an apartment in the study area is determined by the respondents' occupation. This simply means that the amount to rent an apartment is influenced by the respondents' occupation in the study area at a 1% level of significance.

Based on the responses of the respondents, the results are presented in Matrix Table 5. The presented results are extracted from the Key Informant Interview (KII) conducted with fifteen (15) respondents who were

property managers or estate agents in Birnin Kebbi Metropolis. The analysis of the descriptions is included in Table 5.

Table 5: Spatiotemporal variability of rental values in the study area (1991 -2025)

Type of rented accommodation	Years (using 10yrs interval)	Rental value between years (₦)	Rental value increment between years (₦)	Percentage increment of rental value per year (%)
One bedroom	1991-2001	200-1000	800	0.8
	2001-2011	1,000-10,000	9,000	9.0
	2011-2025	10,000-100,000	90,000	90.0
Two bedrooms	1991-2001	1,000-10,000	9,000	9.0
	2001-2011	10,000-100,000	90,000	90.0
	2011-2025	100,000-300,000	200,000	200.0
Three bedrooms	1991-2001	5,000-50,000	45,000	45.0
	2001-2011	50,000-200,000	150,000	150.0
	2011-2025	200,000-400,000	200,000	200.0
Four bedrooms	1991-2001	10,000-100,000	90,000	90.0
	2001-2011	100,000-300,000	200,000	200.0
	2011-2025	300,000500,000	200,000	200.0

The analysis in Table 5 shows the narration on the spatial and temporal variability of rental values in the study area from 1991 to 2020. The respondents also reported that the rental value of houses depends on the area in which they are located, the available infrastructure, and the physical features of the house. The results in Table 5 demonstrate how values have increased over ten-year periods based on the types of houses rented in the study area. The outcome shows a 0.8% increase between 1991 and 2001, with the rental value for a one-bedroom apartment ranging from (N200 to N1000) in 1991-2001, which increased by (N8000). There was another increase of 9.0% between 2001 and 2011, with the rental value rising from N1000 to N10000, an increase of N9000. Additionally, there was a 90.0% increase between 2011 and 2020, with rental values ranging from (N10000 to N100000), which increased by (N90000). The narration indicates that the rental value of a one-bedroom apartment has increased from 1% to 90% over 34 years in the study area.

The result in Table 5 also shows how values have increased over ten-year periods for two-bedroom flats rented out in the study area. The data indicates a 9.0% rise in rental value between 1991 and 2001, with rental values ranging from N1,000 to N10,000 in the same year, reflecting an increase of N9,000. There was a 90.0% surge from 2001 to 2011, and a 200% increase from 2011 to 2020, with rental values spanning N10,000 to N100,000 and an increase of N90,000, and from N100,000 to N300,000 with an increase of N200,000, respectively. This demonstrates that rental values for two-bedroom flats increased from less than 10% up to 200% over 34 years in the study area. The data in Table 4.6 also reveal both spatial and temporal variations in the rental value of three-bedroom flats.

The results show a 45.0% increase in rental value between 1991 and 2001, with rental values between N5,000 and N50,000, reflecting an increase of N45,000. The rental value then increased by 150.0% from 2001 to 2011, with values between N50,000 and N200,000, marking an increment of N150,000. From 2011 to 2020, there was a 200% escalation, with rental values between N200,000 and N400,000 and an increase of N200,000. This confirms that the rental value of three-bedroom flats increased from less than 50% to 200% over the 34 years in the study area. The findings also show a 90.0% increase in rental value for four-bedroom flats between 1991 and 2001, with rental values between N10,000 and N100,000, and an increase of N90,000 in that period. The rental value then rose by 200.0% from 2001 to 2011, with rental values between N100,000 and N300,000, reflecting an increase of N200,000. This level of increase remained steady at 200%, with rental values between N300,000 and N500,000, and the rental value increased by N200,000 from 2011 to 2025.

Based on the analysis in Table 5 and interviewers' input, the results indicate that the spatial and temporal variability of rental values increased by more than 200% over the 34 years in the study area.

4 Conclusion

Whilst this study has attempted to provide insight into urban rental housing. The findings, however, lead to the following recommendations.

i. Property managers should uphold the endeavour to advise the clients on the need to conduct feasibility studies to be able to know housing needs and what to charge as rent.
ii. Property managers should give their clients professional advice as to the appropriate rent to be

fixed for a particular property using their professional experience.

iii. Property managers should endeavour to develop a property data bank for their firms so that they can easily access data on their own from the transactions they have conducted in the past for future.

iv. There is a need for the government to improve the economy so that city dwellers will have improved economic means, which will positively affect their ability to purchase residential properties

References

Abbas, S. (2018). Factors influencing the pattern of residential property values in the Zaria urban area, Nigeria. Dutse Journal of Pure and Applied Sciences, 4(2), 169-177

Adebisi, O. S., Ezeokoli, N. B., Oletubo, A. A., & Alade, T. J. (2015). Rental analysis of residential properties in proximity to the Federal University of Technology, Akure, Nigeria. Journal of Economics and Sustainable Development, 6(10), 140-147.

Adegoke, O. J., Aluko, B. T., & Adegoke, B. F. (2017). Determinants of market value of residential properties in Ibadan Metropolis, Nigeria. Journal of Economics and Sustainable Development, 8(4).

Ademiluyi, I. A., & Raji, B. A. (2008). Public and private developers as agents in urban housing delivery in Sub-Saharan Africa: The situation in Lagos State. Humanity & Social Sciences Journal, 3(2), 143-150.

Ahmed, Y., & Sipan, I. (2019). Public-private partnership as a determinant factor of affordable housing in Abuja, Nigeria. The International Archives of the Photogrammetry, Remote Sensing and Spatial Information Sciences, 42, 71-78. https://doi.org/10.5194/isprs-archives-XLII-4-W16-71-2019

Alawadi, K., Khanal, A., & Almulla, A. (2018). Land, urban form, and politics: a study on Dubai's housing landscape and rental affordability. Cities, 81, 115-130. https://doi.org/10.1016/J.CITIES.2018.04.001

Aveline-Dubach, N. (2021). The financialization of rental housing in Tokyo. Land Use Policy, 112, 104463. https://doi.org/10.1016/j.landusepol.2020.104463

Chukwu, A. C., Aniagolu, C. O., & Obodo, C. M. (2016). Trends in Rental Values of Residential Properties in Enugu, Nigeria: A Comparative Study between New Haven and Achara Layouts. Journal of Multidisciplinary Engineering Science and Technology (JMEST), 3(2), 4037-47.

Couceiro-Suárez, A. (2020). Urbanisation and human rights: prospects on urban challenges and adequate housing (Doctoral dissertation).

Deng, W. J., Hoekstra, J. S., & Elsinga, M. G. (2020). The urban-rural discrepancy of generational housing pathways: A new source of intergenerational inequality in urban China? Habitat International, 98, 102102. https://doi.org/10.1016/j.habitatint.2019.102102

Ibem, E. O. (2010). Assessment of the role of government agencies in Public-Private Partnerships in housing delivery. Journal of construction in developing countries, 15(2), 23-48.

Ibem, E. O. (2011). Public-private partnership (PPP) in housing provision in Lagos Megacity Region, Nigeria. International journal of housing policy, 11(2), 133-154.

Jechoniah, A., & Folasade, O. J. (2016). Housing Quality of Residential Neighbourhoods in Nigeria: Focus on Low-Density Areas of Birnin Kebbi, Kebbi State. Covenant Journal of Research in the Built Environment, 2(2). Retrieved from https://journals.covenantuniversity.edu.ng/index.php/cjrbe/article/view/161

Kebbi State Ministry of Lands, Housing and Urban Development (2023).

Krejcie, R. V., & Morgan, D. W. (1970). Determining Sample Size for Research Activities. Educational and Psychological Measurement. https://doi.org/10.1177/001316447003000308

Ogunbajo, R. A., Ajayi, M. T. A., Usman, B. S., and Wali, R. I. (2015): Spatial Variations in Residential Property Development in Birnin Kebbi, Nigeria. Ethiopian Journal of Environmental Studies & Management 8(2): 206 – 224, 2015.

Ojima (2019). Perception of Housing Quality Standard in Birnin Kebbi. Unpublished MSc Dissertation. Department of Geography. Usmanu Danfodiyo University, Sokoto, Nigeria.

Orekan, A. A. (2014). The impact of social unrest on property values in Kano metropolis, Nigeria. IOSR Journal of Environmental Science, Toxicology and Food Technology (IOSR-JESTFT), 8(9), 44-49.

Onibukun, A. G. (1990). "A review of government housing policy and programme" Onibokun, A. G. (Ed.) Urban Housing in Nigeria. Ibadan: Nigerian Institute of Social and Economic Research (NISER). Ibadan, 1 –16

Onyegiri, I., & Iwuagwu, B. U. (2017). Bridging the Gap between Low-Cost Housing Demand, Supply, and Affordability in Nigeria through the Use of Indigenous Building Materials. Journal of Sustainable Human Settlement and Housing, 1(1): 55-64

Oyediran, K., Adebayo, O., & Abdulazeez, S. (2015). Effect of the Year 2012 Flooding On Residential Properties Rental Value in Kaduna Metropolis of Nigeria. Journal of Environmental Science, Toxicology and Food Technology (IOSR-JESTFT), 9(1), 34-42.

Oyelani, E. O. (2005). Administration Framework for Physical Planning in Nigeria. NISER

Sani, K. S., & Gbadegesin, J. T. (2015). A study of the private rental housing market in Kaduna Metropolis, Nigeria. International Journal of Humanities and Social Science, 5(8), 173-183.

Scheba, A., & Turok, I. (2020). Informal rental housing in the South: Dynamic but neglected. Environment and Urbanization. https://doi.org/10.1177/0956247819895958

Sharma, M., & Samarin, M. (2021). Rental tenure and rent burden: Progress in interdisciplinary scholarship and pathways for geographical research. Geojournal, 87(4), 3403. https://doi.org/10.1007/s10708-021-10417-2

Shera, I.M. (2023), Spatial and Temporal Variations of Housing Rental Values in Birnin Kebbi Metropolis, Kebbi State, Nigeria. An unpublished MSC Desertion, Department of Geography, Usman Danfodiyo University, Sokoto, Nigeria.

UN-SDG (2015). The UN Sustainable Development Goals (SDGs). https://sdgs.un.org/goals/goal4#targets_and_indicators

UN-HABITAT (2006). National Trend in Housing – production practices, volume 4: Nigeria. UN-Habitat information services [Online]. [Accessed 10 March 2013]. Available at: http//www.Unhabitat.org.

Waziri, A. G. and Roosli, R. (2013). Housing policies and Programmes in Nigeria: A review of concept and implementation. Business Management Dynamics, vol. 3.