

Impact of Urbanisation on Housing Rent: A Study of Kpakungu Community, Minna, Niger State, Nigeria

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ABSTRACT

One of the problems Nigeria is facing is regular increase of housing rent due to increase of housing demand as a result of urbanisation and inadequate building of new houses to meet up with the housing demand. The Federal Government of Nigeria has tried several ways of solving this problem in the country over the years but could not succeed. Housing is one of the basic needs of man and a vigorous/buoyant housing sector is an indication of a strong programme of national investment and is indeed the foundation of and the first step to future economic growth and social development. Urbanisation is the movement of people from rural area to urban area especially in search of jobs and education and it is one of the factors that contribute to the increase of population of any urban area. Continuous construction of buildings by Government and the private sectors in urban areas is one of the surest ways to reduce regular increase of housing rent in Nigeria. The aim of this study is to assess how the housing rent has been increasing since 1991 to 2017, in order to generate an ideal that can reduce housing deficit in Nigeria. The unknown population of Kpakungu in the following years: 1994, 1997, 2000, 2003, 2009, 2010, 2020 (the projected year) were calculated using Census (1991) unified formula [$P_t = P_o (1 + r)^t$] for projecting the population of any part of Nigeria and the unknown Kpakungu population for the selected years were known. Then, oral interviews were conducted with the inhabitants of the study area that are the owners of residential buildings that contain a 2-bedroom flat. One owner of a 2-bedroom flat represents one inhabitant. The different amounts of the housing rent the tenants have been paying from 1991 till date (2010) were known from 100 owners of a 2-bedroom flat using systematic random sampling method that took in to consideration the total population parameters, which made it possible to calculate the average housing rent per the years 1991, 2006 and the other selected years. Then, the population of Kpakungu was compared with the average housing rent within a particular selected year starting from the year 1991, through the selected years to the

projected year 2020 in order to know how the housing rent has been increasing over the years and how will this increase be in future. The results showed a rapid increase of housing rent and suggested that, Government and the private building developers should emphasis on the construction of more buildings, since there is a great need for housing magnitute in urban areas of Nigeria, mostly as a result of urbanisation.

Key Words: Urbanisation, Housing, Housing Demand, Housing Rent.

INTRODUCTION

When the rate of urbanisation is more than the housing stock in any urban area, there will be an increase of the demand for more houses (Seidu, 2008, p.2). This means that, when there is urbanization and people are not building houses, there will be demand for more houses. Subsequently, when there is an increase of the demand for more houses, the housing rent will increase and when this increase of housing rent is regular, there will be a problem. Therefore, increase of housing rent is a problem.

In developing countries, urbanization is associated with natural population growth, rural–urban migration, convergence in rural and urban lifestyles, and the economic and political processes associated with globalization (Cohen, 2004). Rural-urban drift is mainly responsible for the high rate of urbanisation in Nigeria. This is as a result of a number of socio-economic factors as well as the action and inaction of government over the years. The rural areas generally lack vital social services and infrastructure (water, electricity, roads, and telecommunication) and facilities (such as educational, health, entertainment and marketing). The absence of these amenities constitutes push factors, facilitating the migration of rural dwellers into urban centres. The rate of urbanisation in Nigeria outpaces the rate of economic development. Africa is currently undergoing an urban transition at an unprecedented scale and pace. With an estimated population growth rate of 5 per cent, the proportion of Africa's urban residents doubles every 15 years (UN, 2002). Developing countries are experiencing a rapid rate of urbanisation. This is manifested more in

Africa where the average annual growth rates were estimated by the United Nations (1969) as 4.7% and 4.6% between the period 1960 and 1980, and 1980 and 2000 respectively (Table 1). The growth rate of urban population is more pronounced in Nigeria than most other countries in the African continent. 7% of Nigerians lived in urban centres in the 1930s, and 10% in 1950s, by 1970, 1980 and 1990, 20%, 27% and 35% lived in the cities respectively (Okupe, 2002). Over 40% of Nigerians now live in urban centres of varying sizes (Bala and Bustani, 2009, p.2). The incidence of this population in urban centres has created severe increase in housing rent and in a situation in which 60% of Nigerians can be said to be houseless persons (Federal Government of Nigeria, 2004).

Table 1: Estimated Urban Population in Africa (1960, 1980, 2000) in Millions

				Average Annual Growth Rate	
Population (Millions)				1960-1980	1980-2000
	1960	1980	2000	%	%
Africa	31	77	190	4.7	4.6

Source: United Nations (1969).

There is the preponderance of the large proportion of urban dwellers living in housing and environmental conditions that are clearly an affront to human dignity (Olotuah and Adesiji, 2005, p.2). These are often in low wage employment and a sizeable proportion of the population are unemployed. They engage in untoward activities, which are encouraged by the poor economic and physical conditions they are exposed to, their housing conditions being the major contributory factor. The regular increase in the population of the urban centres has resulted in an increase in the cost of living, because of higher demand on urban commodities that are getting shorter in supply by the day. Thus there is a high cost of housing, which is often in short supply and out of the economic reach of the majority of the urban households who incidentally fall into the low-income category.

One may perhaps be tempted to ask why emphasis is being placed on housing. Firstly of all the basic needs of man, housing arguably, constitutes and indeed poses the greatest challenge. Secondly, a vigorous and buoyant housing sector is an indication of a strong programme of national investment and is indeed the foundation of and the first step to future economic growth and social development. Housing, literally is defined as buildings or other shelters in which people live, a place to live, a dwelling, et cetera and to Nations a critical component in social and economic fabric. As a unit of the environment, it has a profound influence on the health, efficiency, social behavior, satisfaction and general welfare of the community (Bala and Bustani, 2009). To most groups housing means shelter but to others it means more as it serves as one of the best indicators of a person's standard of living and his or her place in the society (Nubi, 2008). It is a priority for the attainment of living standard and it is important to both rural and urban areas. These attribute make demand for housing to know no bound as population growth and urbanization are increase very rapidly and the gap between housing need and supply becomes widen.

Housing rent is the amount of money that one regularly pay for the use a house. Rapid growth in population creates demand pressure towards shelter (Bala and Bustani, 2009) and this leads to increase of housing rent. As more and more Nigerians make towns and cities their homes, the resulting housing rent challenges need to be urgently addressed (Rajab, 2008:46). Housing deficit is put at 15 million houses in Nigeria (Mabogunje, 2002). Home prices and rents, on the other hand, have grown ahead of general inflation. Making matters worse, the composition of homes for sale and rent on the market has been inexorably shifting towards very expensive home (Nubi, 2008). The National Rolling Plan of 1990 to 1992 estimated housing deficit at 4.8 million in Nigeria. The 1991 housing policy estimated that 700,000 housing units are to be built each year if housing deficit is to be cancelled. The documents indicated that not less than 60% of the new

houses are to be built in urban centres. In 2006, the Ministry of Housing and Urban Development declared that the country needs about 10 million housing units before all Nigerians can be sheltered. Between 1975 and 1980, there were plans of deliver 202,000 housing units to the public but only 28,500 units, representing 14.1% was achieved. Also, out of 200,000 housing units planned to be delivered between 1981 and 1985, only 47,200 (23.6%) was constructed. Under the National Housing Fund (NHF) programme initiated in 1994, to produce 121,000 housing units, it was believed that less than 5% was achieved. In spite of a series of government policies towards housing delivery, one thing that is clear is that, there is a gap between housing supply and demand (Adegeye and Dittoh, 1985; Agbola, 1998; Olomolaiye, 1999).

Despite the Federal Government intervention through such programmes as Shagari Low Cost of 1980; National Housing Fund (NHF); National Housing Programme (NHP) of 1994/1995, the situation has continued to deteriorate thereby giving the indication that the right diagnosis and prescriptions have not yet been found for the ailment. Also, the concept of the National Housing Fund in 1992 as proposed in the National Housing Policy is to ensure a continuous flow of long-term funding for housing development and to provide affordable loans for low income housing. Despite all these interventions and huge investments in housing provisions since the colonial times and to date, Nigeria's housing problems still remain intractable.

Problem Statement

Nigeria is facing a regular increase in housing rent and this is a problem. The Federal Government of Nigeria has tried several ways of solving the problem of housing deficit (increase of housing rent over the money earned in a particular period of time) in the country over the years but could not succeed. One of these attempts was in 2003 when the Federal Government of Nigeria established the Federal Ministry of Housing and Urban Development, and Proposed a Housing Reform, in view of

the fact that there were not many affordable houses in Nigeria but this attempt was in vain. For how long the affected people of Nigeria, particularly Kpakungu will continue to suffer this problem of housing deficit? The hypothesis is that, urbanisation without building of new houses for the people in the urbanised town is the cause of increase of housing rent.

Aim of the Study

The aim of this study is to assess how the housing rent has been increasing since 1991 to 2017, in order to generate an ideal that can reduce housing deficit in Nigeria.

Objectives of the Study

The objectives of this study are:

- i. To determine the population of Kpakungu community from 1991 to 2017, when they were no censuses.
- ii. To determine the projected population of Kpakungu community in 2018 and 2020.
- iii. To evaluate how housing rent will be in 2018 and 2020.
- iv. To ascertain substitutes by residents of the study area in view of the problem of housing deficit.

Study Area

The study area is Kpakungu (along Federal Bida-Minna road), Chanchaga Local Government, Minna, Niger State, Nigeria. It has been in existence since 1970s. "Its origin can be traced back to one Mallam Ibrahim who first settled at a place now called Kpakungu and he was Gwari by tribe. The name Kpakungu originated from the action of a soothsayer who is said to have settled in the area and in the course of his work, when he laughs, what he said was Kpakungu. It has a total land area of about 332 hectares and is about 150 km away from Abuja." (Ugbah 2007, p.43). The area was a farming village and has since witnessed tremendous growth and developed as a result of the

Research Method

For the purpose of this study, the unknown population of Kpakungu in the following years: 1994, 1997, 2000, 2003, 2009, 2012, 2015, and 2018 and 2020 (the projected years) were calculated using Census (1991) unified formula [$P_t = P_o (1 + r)^t$] for projecting the population of any part of

Nigeria and the Kpakungu population for the selected years were known. Then, oral interviews were conducted with the inhabitants of the study area that are the owners of residential buildings that contain a 2-bedroom flat. One inhabitant represents one owner of a residential building, containing a 2-bedroom flat. The different amounts of housing rent the tenants have been paying to the owners of the selected buildings from 1991 till date (2017) were known from 100 owners of buildings containing a 2-bedroom flat using systematic random sampling method that took in to consideration the total population parameters, which made it possible to calculate the average housing rent per year using the following years: 1991, 1994, 1997, 2000, 2003, 2006, 2009, 2012, 2015 and 2017. Thereafter, the population of Kpakungu was compared with the average housing rent within a particular selected year starting from 1991, throughout the selected years, in order to know how the housing rent has been increasing over the years and how will this increase be in future.

RESULTS AND DISCUSSION

The population of Kpakungu was 9,342 in 1991 and later increased to 17,174 in 2006 (National Population Commission, 1991 and 2006). This means that, the population of Kpakungu has increased by 7,832 (17,174 minus 9,342) from the year 1991 to the year 2006. According to National Population Commission of Nigeria in 2006, the major factor that contributed to the increase of population in Kpakungu was urbanisation as a result of relocation of some Faculties of the Federal University of Technology (FUT), Minna, to Gidan Kwanu campus in the year 2005 (Kpakungu Close). This means that, more students and workers of FUT, Minna moved from their former places of residence to Kpakungu, since, it is the only social and opened community that is closer to Gidan

Kwanu campus of FUT, Minna in order to reduce the cost of transportation from their former far places of residence. Also, in 2010, the National Examination Council (NECO) relocated to the outskirts of Kpakungu, along Bida-Minna road and this is one of the factors that contribute to the urbanization of any area. In respect to urbanisation as the major factor of increase of population in Kpakungu (National Population Commission of Nigeria, 2006), emphasis was placed on population as it affect increase in housing rent in this study.

According to National population of Nigeria (1991), " $P_t = P_o (1 + r)^t$ " is the unified formula for projecting the population of any part of Nigeria.

Where,

P_t = Future Population (Unknown).

P_o = Base / Present Population (Known).

r = Annual National Population Growth Rate of 4% (Idowu, 2001, p.52).

t = Time lag between base year and expected year.

Therefore, this unified formula for calculating projection of population of any part of Nigeria is used to calculate projection in the population of Kpakungu for the following years: 2009, 2012, 2015, 2018 and 2021, in order know how population in different years have affected the housing rent in Kpakungu community.

FOR THE PROJECTION OF THE YEAR 1994 KPAKUNGU POPULATION:

Recall that, $P_t = P_o (1 + r)^t$.

P_t = Future Population (1994).

P_o = 9342 (National Population Commission, 1991).

r = 4% (Idowu, 2001:52).

t = 3 years.

Substituting these values in the unified formula for projecting the population of any part of Nigeria, the year 1994 population of Kpakungu will be:

$$P_t = 9342 (1 + 4\%)^3$$

$$P_t = 9342 (1 + 0.04)^3$$

$$P_t = 9342 (1.04)^3$$

$$P_t = 9342 \times 1.124864$$

$$P_t = 10508.47949$$

$$P_t \approx 10,509$$

This means that, the population of Kpakungu in the year 1994 was 10,509.

FOR THE PROJECTION OF THE YEAR 1997 KPAKUNGU POPULATION:

Recall that, $P_t = P_0(1 + r)^t$.

P_t = Future Population (1997).

P_0 = 9342 (National Population Commission, 1991).

r = 4% (Idowu, 2001:52).

t = 6 years.

Substituting these values in the unified formula for projecting the population of any part of Nigeria, the year 1997 population of Kpakungu will be:

$$P_t = 9342 (1 + 4\%)^6$$

$$P_t = 9342 (1 + 0.04)^6$$

$$P_t = 9342 (1.04)^6$$

$$P_t = 9342 \times 1.265319018$$

$$P_t = 11820.61027$$

$$P_t \approx 11,821$$

This means that, the population of Kpakungu in the year 1997 was 11,821.

FOR THE PROJECTION OF THE YEAR 2000 KPAKUNGU POPULATION:

Recall that, $P_t = P_0(1 + r)^t$.

P_t = Future Population (2000).

P_0 = 9342 (National Population Commission, 1991).

r = 4% (Idowu, 2001:52).

t = 9 years.

Substituting these values in the unified formula for projecting the population of any part of Nigeria, the year 2000 population of Kpakungu will be:

$$P_t = 9342 (1 + 4\%)^9$$

$$P_t = 9342 (1 + 0.04)^9$$

$$P_t = 9342 (1.04)^9$$

$$P_t = 9342 \times 1.423311812$$

$$P_t = 13296.57895$$

$$P_t \approx 13,297$$

This means that, the population of Kpakungu in the year 2000 was 13,297.

FOR THE PROJECTION OF THE YEAR 2003 KPAKUNGU POPULATION:

Recall that, $P_t = P_0 (1 + r)^t$.

P_t = Future Population (2003).

P_0 = 9342 (National Population Commission, 1991).

r = 4% (Idowu, 2001:52).

t = 12 years.

Substituting these values in the unified formula for projecting the population of any part of Nigeria, the year 2003 population of Kpakungu will be:

$$P_t = 9342 (1 + 4\%)^{12}$$

$$P_t = 9342 (1 + 0.04)^{12}$$

$$P_t = 9342 (1.04)^{12}$$

$$P_t = 9342 \times 1.601032219$$

$$P_t = 14956.84299$$

$$P_t \approx 14,957$$

This means that, the population of Kpakungu in the year 2003 was 14,957.

FOR THE PROJECTION OF 2009 KPAKUNGU POPULATION:

Recall that, $P_t = P_0 (1 + r)^t$.

P_t = Future Population (2009).

$P_0 = 17,174$ (National Population Commission, 2006).

$r = 4\%$ (Idowu, 2001, p.52).

$t = 3$ years.

Substituting these values in the unified formula for projecting the population of any part of Nigeria, 2009 population of Kpakungu will be:

$$P_t = 17,174 (1 + 4\%)^3$$

$$P_t = 17,174 (1 + 0.04)^3$$

$$P_t = 17,174 (1.04)^3$$

$$P_t = 17,174 \times 1.124864$$

$$P_t = 19318.4555536$$

$$P_t \approx 19,319$$

This means that, the population of Kpakungu in 2009 was 19,319.

FOR THE PROJECTION OF 2012 KPAKUNGU POPULATION:

Recall that, $P_t = P_0 (1 + r)^t$.

P_t = Future Population (2012).

$P_0 = 17,174$ (National Population Commission, 2006).

$r = 4\%$ (Idowu, 2001, p.52).

$t = 6$ years.

Substituting these values in the unified formula for projecting the population of any part of Nigeria, 2012 population of Kpakungu will be:

$$P_t = 17,174 (1 + 4\%)^6$$

$$P_t = 17,174 (1 + 0.04)^6$$

$$P_t = 17,174 (1.04)^6$$

$$P_t = 17,174 \times 1.265319$$

$$P_t = 21730.5888237$$

$$P_t \approx 21731$$

This means that, the population of Kpakungu in 2012 was 21,731.

FOR THE PROJECTION OF 2015 KPAKUNGU POPULATION:

Recall that, $P_t = P_0 (1 + r)^t$.

P_t = Future Population (2015).

$P_0 = 17,174$ (National Population Commission, 2006).

$r = 4\%$ (Idowu, 2001, p.52).

$t = 9$ years.

Substituting these values in the unified formula for projecting the population of any part of Nigeria, 2015 population of Kpakungu will be:

$$P_t = 17,174 (1 + 4\%)^9$$

$$P_t = 17,174 (1 + 0.04)^9$$

$$P_t = 17,174 (1.04)^9$$

$$P_t = 17,174 \times 1.423311$$

$$P_t = 24443.956709$$

$$P_t \approx 24,444$$

This means that, the population of Kpakungu in 2015 was 24,444.

FOR THE PROJECTION OF 2018 KPAKUNGU POPULATION:

Recall that, $P_t = P_0 (1 + r)^t$.

P_t = Future Population (2018).

$P_0 = 17,174$ (National Population Commission, 2006).

$r = 4\%$ (Idowu, 2001, p.52).

$t = 12$ years.

Substituting these values in the unified formula for projecting the population of any part of Nigeria, 2018 population of Kpakungu will be:

$$P_t = 17,174 (1 + 4\%)^{12}$$

$$P_t = 17,174 (1 + 0.04)^{12}$$

$$P_t = 17,174 (1.04)^{12}$$

$$P_t = 17,174 \times 1.601031$$

$$P_t = 27496.111626$$

$$P_t \approx 27496$$

This means that, the population of Kpakungu in 2018 will be 27,496.

FOR THE PROJECTION OF 2021 KPAKUNGU POPULATION:

Recall that, $P_t = P_0 (1 + r)^t$.

P_t = Future Population (2021).

$P_0 = 17,174$ (National Population Commission, 2006).

$r = 4\%$ (Idowu, 2001, p.52).

$t = 15$ years.

Substituting these values in the unified formula for projecting the population of any part of Nigeria, 2021 population of Kpakungu will be:

$$P_t = 17,174 (1 + 4\%)^{15}$$

$$P_t = 17,174 (1 + 0.04)^{15}$$

$$P_t = 17,174 (1.04)^{15}$$

$$P_t = 17,174 \times 1.800942$$

$$P_t = 30929.380223$$

$$P_t \approx 30929$$

This means that, the population of Kpakungu in 2021 will be 30,929.

Table 2.0 shows Kpakungu Population Distribution from author's projected population in February, 2017. It also shows NPCN estimated population of Kpakungu community in 1991 and 2001 respectively.

TABLE 2.0: Kpakungu Population Distribution

YEAR	NPCN ESTIMATED POPULATION	PROJECTED POPULATION
1991	9,342	—
1994	—	10,509
1997	—	11,821

2000	————	13,297
2003	————	14,957
2006	17,174	————
2009	————	19,319
2012	————	21,731
2015	————	24,444
2018	————	27,496
2021	————	30,929

Source: Author's projected population (February, 2017) and National Population Commission of Nigeria (1991 and 2006)

From the author's field work, (January/February, 2017), when the population of Kpakungu was 9,342 in the year 1991, the average rent of 2-bedroom flat was ₦20,404 (₦ is equal to Nigerian Naira). In the year 1994, when the population of Kpakungu increased to 10,509, the average rent for 2-bedroom flat increased to ₦26,997. In the year 1997, when the population of Kpakungu increased to 11,821, the average rent for 2-bedroom flat increased to ₦39,112. In the year 2000, when the population of Kpakungu increased to 13,297, the average rent for 2-bedroom flat increased ₦56,348. In the year 2003, when the population of Kpakungu increased to 14,957, the average rent for 2-bedroom flat increased to ₦78,566. In the year 2006, when the population of Kpakungu increased to 17,174, the average rent for 2-bedroom flat increased to ₦94,683. In the year 2009, when the population of Kpakungu increased to 19,318, the average rent for 2-bedroom flat increased ₦161,739. In the year 2012, when the population of Kpakungu increased to 21,731, the average rent for 2-bedroom flat increased ₦134,111. In the year 2015, when the population of Kpakungu increased to 24,444, the average rent for 2-bedroom flat increased ₦171,547. This year (2017), the average rent for 2-bedroom flat has increased to ₦201,137. Finally, in 2018 and 2021 (the future years), the population of Kpakungu will be 27,496 and 30,929 respectively, and this rapid increase of housing rent will be worse, if it is not tackled as a matter of urgency.

SUMMARY OF FINDINGS

The rapid increase of population in Kpakungu due to urbanisation as the major factor, is the main cause of rapid increase of housing rent. The study also showed un-uniformed rate of increase of housing rent and it means that, the cost of building a new house and the economy of a nation at a particular year also affect the housing rent and by this, the result has proved the hypothesis wrong, that, "urbanisation without building of new houses for the people in the town is the cause of increase of housing rent" and this is because, the cost of building a new house and the economy of a nation at a particular year also affect the housing rent and not only urbanization that affect the housing rent. In future years (2018 and 2021), the rapid increase of housing rent will be worse, if it is not tackled as a matter of urgency.

CONCLUSION AND RECOMMENDATION

The study assessed the impact of urbanisation on housing rent. The unknown population of Kpakungu in the following years: 1994, 1997, 2000, 2003, 2009, 2012, 2015, and 2018 and 2020 (the projected years) were calculated using the National Population Commission (1991) unified formula [$P_t = P_o (1 + r)^t$] for projecting the population of any part of Nigeria and the Kpakungu population for the selected years were known. Then, oral interviews were conducted with the inhabitants of the study area that are the owners of residential buildings that contain a 2-bedroom flat. One inhabitant represents one owner of a 2- bedroom flat. The different amounts of housing rent the tenants have been paying from 1991 till date (2017) were known from 100 owners of a 2-bedroom flat using systematic random sampling method that took in to consideration the total population parameters, which made it possible to calculate the average housing rent per year using the following years: 1991, 1994, 1997, 2000, 2003, 2006, 2009, 2012, 2015, 2017. Thereafter, the population of Kpakungu was compared with the average housing rent within a particular selected year starting from the year 1991 to 2015, in order to

know how the housing rent has been increasing over the years and how will this increase be in future.

The population of Kpakungu increases rapidly at the rate of 4% annually and 2006 Census showed that, the major factor that contributed to the increase of population of Kpakungu was attributed to urbanization due to the relocation of some Faculties of the Federal University of Technology, Minna, to Gidan Kwanu campus (Kpakungu Close) in the year 2005. The rapid increase of population in Kpakungu due to urbanisation as the main factor, is the cause of rapid increase of housing rent. The study also showed un-uniform rate of increase of housing rent and it means that, the cost of building a new house and the economy a nation at a particular year also affect the housing rent. For a housing rent to be rapidly increasing over the years, it also means that, the housing demand is rapidly increasing but the exact number of houses to be built have not been established in this work. Therefore, it is recommended to be established in the future research of this nature.

In order to find a lasting solution to this problem, it is recommended that, the Government and the private building developers should emphasis on the construction of more buildings, since there is a great need for housing magnitute in urban areas of Nigeria, mostly as a result of urbanisation.

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