



AN ASSESSMENT OF THE AFFORDABILITY OF KWANKWASIYYA HOUSING UNITS IN KANO METROPOLIS

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1. INTRODUCTION

In the countries of the global south, contemporary cities are characterised by increasing rates of urbanisation and urban related problems due to increasing demand for urban infrastructure. The challenges to meet the demands for social services, transportation facilities, housing and other urban infrastructure are enormous. Housing has become a critical factor for most of the urban centers sometimes simply because it is not readily available or it is unaffordable. This could be either because of the prices asked on the housing units or the bureaucracy involved in the process of housing acquisition. Furthermore, rapid urban growth in the developing world can also be associated with increasing unemployment and urban poverty because the cities are unable to generate sufficient economic growth to sustain the growing population. Consequently, as the cities become overcrowded and congested without adequate provision to cater for the impending growth, the low-income groups especially, become vulnerable to crimes and urban vices such as drug addiction, armed robbery, murder, rape and homelessness. Governments for example, are unable to meet the increasing demand for land and housing, while many urban residents have no wherewithal to afford the soaring land prices and rents. Thus, majority of the low-income groups resort to informal means to meet their housing needs (Huchzermeyer, 2006).

The problems of housing and urban infrastructure in developing countries have been well-documented (Azevedo, 1987; Badcock, 1998; Buckley and Kalarickal 2005; Harris, 2001; Mayor et al 1986; Potts 1995; Pugh 2001). Urban authorities in the developing countries are faced with enormous problems: increasing housing shortages in the light of rapid urbanization, pressure on existing infrastructure, widening urban poverty, outright violation of planning regulations and increasing disregard for building quality and standards. As a result, there is an increasing deterioration in the quality of the urban environment, leading to the growth of slums and informal settlements.

Although most governments have come to realize that housing supply should not be solely left to the states, very few are really proactive in addressing the housing needs of their urban residents. In Nigeria, Kano City is one of the most populous and densely settled urban centers that are faced by increasing demand for housing. One of the evidences of high demand for housing in Kano Metropolis are the spirally high rates of rents, unhealthy and high residential density and city congestion, low housing quality, overcrowding, low access rates, high land prices, long distance journeys to work places, high mortgage facilities, high competitive and tight housing market, unpleasant and unhealthy emergence and spread of poorly constructed sanitary buildings and also the absence or inadequacy of basic amenities. As a result of the above listed housing problems and the desire to improve the housing conditions of its citizenry, the government of Kano State ventured into three major housing development projects in well-planned cities namely; Kwankwasiyya, Amana and Bandirawo. These projects are multibillion naira housing and urban infrastructure development projects. Initially, the government's plan for the three cities was to allocate land to investors who will build their houses. However, that plan was reversed with the decision to build the houses and then sell to interested parties on a cash and carry basis. This initiative of committing such enormous resources is unprecedented especially at the contemporary times when governments in other countries of the world are encouraging public-private partnership in the housing sector. This generates the interest to investigate the affordability of the housing units under the Kwankwasiyya City program.

Kano Metropolis has a high population concentration and a high demand for housing, unfortunately the supply side of the housing market could not keep pace with the demand. As a result of this, the State Government has been concerned with the existing level of housing stock. The housing deficit has been related to the shortage of readily well-planned laid out plots of land

in addition to the high cost of building materials. Therefore, the state government considers it imperative to directly be involved in increasing the housing stock in order to cushion the effects of increasing pressure on the available housing units. Consequently, the Kwankwasiyya City housing project was conceived. Although the project physically increased the number of housing units in the Metropolis, the question of whether the houses are readily affordable to the majority of Kano's population or not becomes pertinent. This became more difficult with the decision of the State government to sell the houses on a cash and carry basis. In the backdrop of the difficulties of generating the savings required to purchase the houses, coupled with the increasing poverty levels in the country at large due to economic recession arising from dwindling oil prices, majority of the housing units have not been acquired. Therefore, this research explores the affordability of the houses under the Kwankwasiyya City project built by the Kano State government. The aim of the research is to assess whether the houses are affordable to urban residents in the Metropolis or not. Thus the study is focused on exploring the procedure/guidelines for accessing the houses, examining the cost of each category of the housing units and assessing the extent to which the housing program addresses housing problems in the metropolis.

2. LITERATURE REVIEW

Shelter has been defined as a structure designed basically to protect the occupants against the elements and intruders. Housing is much more than a mere shelter; it has components of quality, comfort, social and community amenity aspects. Housing therefore embraces all the social services and utilities that go to make a community or neighborhood a livable environment (National Housing Policy, 1991). A house is referred to a building made for people to live in, as a provision of shelter (Abubakar, 1983). Shelter is one of the most important basic components of life, which ensures security and comfort with respect to human and animals on earth's surface. It is a source of delight among families and a material asset, which one can transmit to his heirs. Thus, it is everybody's need and desire to have shelter. One important aspect of housing is that, it is a dwelling unit where household members live and interact. However, those who do not own a house of their own; they rent and pay for it in order to carryout daily life (Albert, 1979).

Housing is a basic necessity of life after food and health. According to Chigbata (1978) cited in Abram (1995), apart from food, safety in the form of protection provided by housing is of paramount importance. This implies that housing is a very important psychological need of man.

It is as a result of the importance of housing and the continuous quest for accommodation by the ever increasing population in urban centers, that housing deficit is a serious problem. Presently, several urban centers especially in the developing countries are devoid of adequate and decent low to medium-cost housing for the teeming urban population. This has set in motion a chain of reaction extending into various directions; Kano Metropolis is not an exception. It was in recognition of these problems that Ibrahim (1996) concluded that Nigeria's housing crisis is so severe and intractable especially in urban areas of the country. To him, these housing problems are manifested in the following forms; "severe overcrowding and its attendants' health hazard and crime, shortage of housing stock, infrastructural deficiency, social and psychological problems, prohibitive land and housing cost and insecurity of urban dwellers".

2.1 Housing Affordability.

Andrews (1998), defined the term "affordable housing" as that which costs no more than 30 percent of the income of the occupant household. This is the generally accepted definition of affordable housing. She also described severe housing burdens as 50 percent or more of household income. Families who pay more than 30 percent of their income on housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care (AHURI, 2004). Affordability is concerned with securing some given standards of housing or different standards at a price or rent which does not impose an unreasonable burden on household costs to a selected measure of household income in a given period (MacLennan and Williams, 1990). In sum, 'housing affordability' refers to the capacity of household to meet housing costs while maintaining the ability to meet other basic costs of living (AHURI, 2004). According to Malpezzi et al (1985), housing affordability describes the extent to which households are able to pay for housing. In summary, affordable housing is usually defined by income of the population served. According to Housing and Urban Development (HUD) standards, the population is divided into "very low income" (below 50% of the median income), "low income" (below 80%) and "moderate income" (81-100%). "Affordable housing" generally therefore, means housing priced to cost no more than 30 percent of the income at each income level. The Chartered Institute of Housing (1992) defined four key variables of items which will determine whether accommodation is affordable or not. These variables are:

- i. Rent level which will have an impact on the ability of a tenant to afford accommodation.

- ii. Household income.
- iii. The type of household (i.e. family make-up, whether couple, single parent, elderly e.t.c.).
- iv. Whether the household is eligible for housing benefits.

AHURI (2004) grouped housing affordability in to ‘shelter first’ and ‘non-shelter first’ measures. The shelter first approach is the most common and relates the housing costs of a person or household to their income in percentage terms. Within this context, the longest established benchmarks are those where for householders, 25 to 30 percent of income is spent on rent by those in the lowest two income quintiles. In Nigeria, the National Housing Policy does not want any Nigerian to spend more than 20 percent of their income on housing expenditure. The second approach is a budget standard method. The non-shelter first approach has not been used to evaluate housing affordability in Nigeria.

Bichi (2002) differentiated between housing affordability and housing finance affordability. Housing affordability according to him is generally an issue of absolute poverty. That is, it embraces those households that cannot afford even the minimum standard available and those require initiatives to rental housing services assistance and other forms of assistance. On the other hand, the housing finance affordability describes essentially the problem of low and moderate income groups with regard to high cost of financing housing. In other words, it relates to issue or problem accessing or raising adequate finance to build or rent housing by the low income housing policy and measures of the affordable stock. Among the many publications in the literature review are those of Bogdon, et al (1994), which examines housing conditions and needs and emphasizes that affordability is the most serious housing problem in most parts of the United States. Nelson (1994) discusses the match between affordable stock and low income households and O’ Flaherty (1996) which investigates the economics of homelessness.

However, Andrews (1998) charts the rent in the supply of affordable housing which is of particular relevance to the study of housing affordability. The 30 percent threshold has been criticized in the literature as deceptive, for low-income families, spending 30 percent on housing costs leave very little for all other necessities, whereas for middle-income families, it is an appropriate expenditure level (Andrews, 1998). Mayo et al (1990), contend that such rule of thumb is inconsistent with what people actually spend on housing. While Malpass (1993) argues that the important determinants of what consumers regard as affordable housing is the scope of

trade-off between different forms of expenditure and their relative attraction. He concluded that affordability “is virtually undefined concept and certainly cannot be neatly or simply understood in terms of a fixed percentage of income”. Whereas, Jimiez and Kieare (1993) opined that affordability is a behavioral concept and changes with time. It is also individualized as the relationship between incomes and how much the household is ready to put into housing is not direct one. Despite these problems, the 30 percent threshold is currently the most widely used and widely accepted indicator of housing affordability (Andrews, 1998) will be used as the basis of analysis and comparison in this work.

A recent study based on the salary structure of public servants in Nigeria showed that no public servant in Nigeria below salary grade level 13 in the federal service and salary grade level 16 in Imo State civil service can afford a property costing N4.75 million on a 25 years mortgage at 6%, if he devotes 50% of his salary per annum to housing (Oni, 2007). At 18% mortgage rate, only federal permanent secretary or his equivalent on grade level 17 can afford the same house. This shows that in the absence of some assistance, adequate and decent housing is unaffordable to most law abiding citizens in the country.

2.2 Factors Influencing Housing Affordability.

The following factors were identified as responsible for influencing housing affordability; household income and wealth, housing expenditures, growing density convergence and regional urbanization, economy and labor market performance (Judith Y. and Maryann W., 1999). These are further expatiated as follows;

2.2.1 *Household Income and Wealth.*

Income is the primary factor that determines housing affordability. In a market economy, the distribution of income is the key determinant of the quantity and quality obtained. Therefore, understanding affordable housing challenges require understanding trends and disparities in income and wealth. The most common approach to measure the affordability of housing has been to consider the percentage of income that a household spent on housing expenditures.

2.2.2 *Housing Expenditures.*

Housing affordability can be measured by changing the relationship between house prices and rents, and between house prices and incomes. Prices double in many countries and nearly tripled

in Ireland. In Nigeria it is the same story, not only does the housing price rapidly increased but also the prices of building materials escalated.

2.2.3. Growing Density Convergence and Regional Urbanization.

The majority of the more than seven billion people on earth now live in cities (UN). There are more than 500 city regions of more than one million inhabitants in the world. Rapid population growth leads to increase need for affordable housing in most cities. The availability of affordable housing in proximity of mass transit and linked to job distribution, has become severely imbalanced in this period of rapid regional urbanization and growing density convergence.

2.2.4. Economy.

Lack of affordable housing places a particular burden on local economies. As well, individual consumers are faced with mortgage arrears and excessive debt and therefore cut back on consumption. A combination of high housing costs and high debts levels contribute to a reduction in savings. These factors can lead to decreased investment sectors that are essential to the long term growth of the economy.

2.2.5. Labor Market Performance.

In both large metropolitan areas and regional towns where housing prices are high, lack of affordable housing places local firms at a competitive disadvantage. They are placed under wage pressures as they attempt to decrease the income/housing price gap. Key workers have fewer housing choices if prices rise to non-affordable levels. Variations in affordability of housing between areas may create labor market impediments. Potential workers are discouraged from moving to employment in areas of low affordability. They are also discouraged from migrating to areas of high affordability as the low house prices and rents indicate low capital gain potential and poor employment prospects.

2.3 Efforts of Nigerian Government towards Housing.

The Federal Housing Authority (FHA) was established under decree number 40071973 to include among other functions, implement housing programs approved by Federal Government. It should be noted that the FHA could only complete 30,000 housing units in 35years (quoted by Afrique Enligne, 2008). In 1976, the Nigerian Building Society (NBS) was transformed to Federal Mortgage Bank of Nigeria, which subsequently became the Apex Institution of the

Nigerian Mortgage Financial System. The Nigerian National Housing Policy was formulated in 1991 with the goal of ensuring adequate access to decent and affordable housing by all Nigerians. The housing situation in Nigeria since its formulation has shown quite glaringly that the implementation of the policy and the operational strategies adapted for it have been deficient. The policy was revised in 2004 to take care of the problems encountered in the implantation. A Presidential Technical Committee on Housing and Urban Development was set up by the government to address new reform. It was recommended among other things, the restructuring of the Federal Mortgage Bank of Nigeria (FMBN), and Building Materials Producers Association of Nigeria (BUMPAN). The new housing reform created financial mechanisms and institutions that will make available to the private sector (developers) funds for the production of mass houses, and allow purchasers (mortgagers) to have easy access to borrow money through the primary mortgage institutions. It also acknowledged finance as constituting the center piece, among other major pillars of housing delivery (Adeyemi, 1998). The poor performance of Federal Mortgage Bank of Nigeria (FMBN) which gave loan to 8,874 out of over 1,000,000 applicants between 1977 and 1990 was very worrisome.

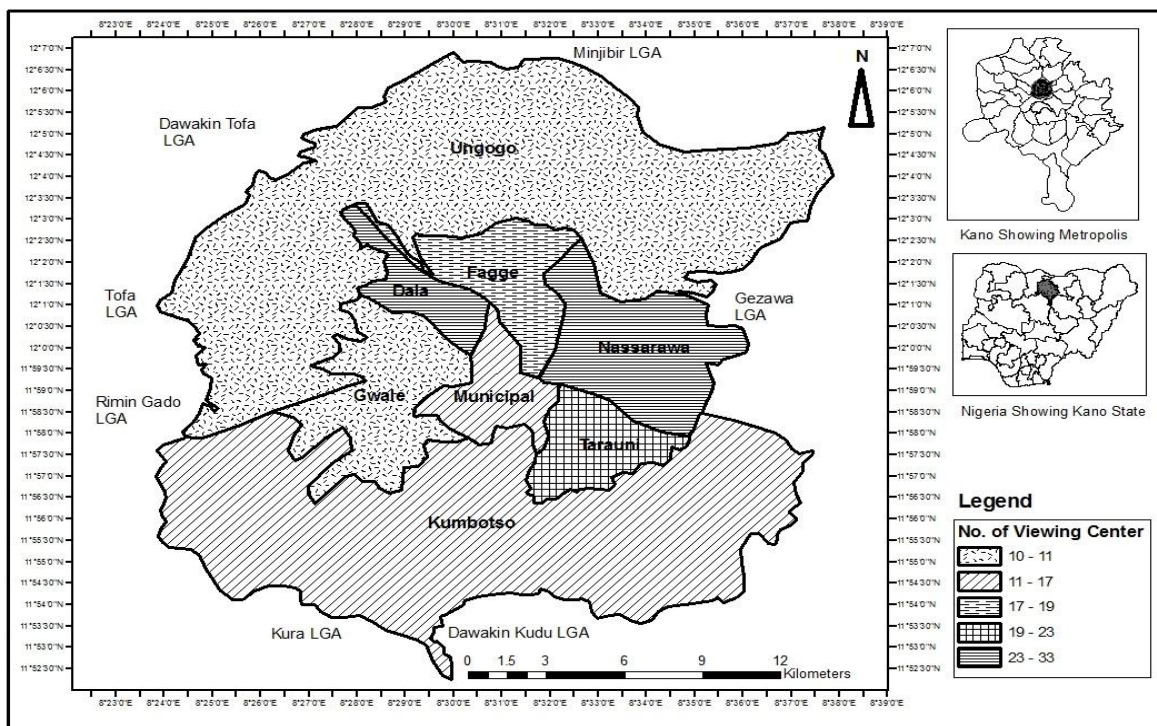
In 2003, the Federal Government established the Federal Ministry of Housing and Urban Development and proposed a housing reform. Despite these developments, there were not many affordable houses in Nigeria. There was an illusion that houses were made available, but most of them were high priced. Mabogunje (2004) opined that a number of other legislations need to be amended substantially in line with the new housing regime. The period 2003-2004 witnessed a housing policy that recognized the private sector on the driving seat of housing in the country. The key features of this policy include, the placement of private sector in a pivotal position for the delivery of affordable houses on sustainable basis, assignment to government of the responsibility for the development of primary infrastructure for new estate development, and review and amendment of the Land Use Act 1979 to ensure better access to land and speedier registration and assignment of title to developers. Others are the development of a secondary mortgage market involving the FMBN and the establishment of a new mortgage regime under the National Housing Fund (NHF) to facilitate more favorable mortgage terms and a five-year tax holiday for developers (This day Newspaper online, 2009). Given that home ownership in Nigeria is currently put at 10% compared to 72% in USA, 78% in UK, 60% in China, 54% in Korea and 92% in Singapore and outstanding mortgage loans at USD 0.5% (2005) of GDP compared to 6% in USA, 50% in Honk Kong, 33% in Malaysia and 61% in Singapore (Financial

System Strategy 2020, 2008), a lot of work needs to be done for Nigerians to approach the standards achieved in the developed world. Perhaps the Kwankwasiyya City Housing Project is the Kano State Government initiative towards addressing housing shortage in Kano Metropolis.

3.0 STUDY AREA

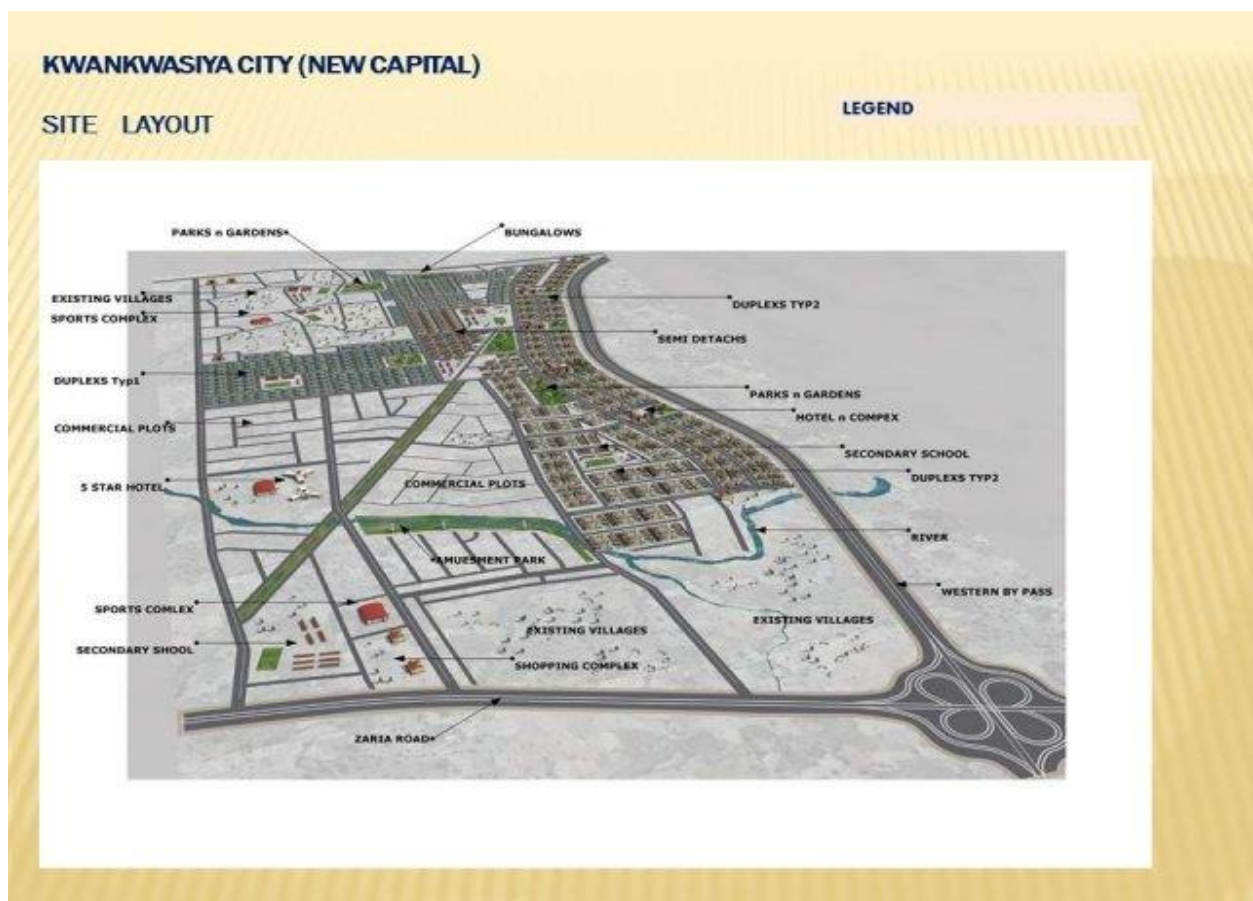
Kano is the capital of Kano State in Northern Nigeria, falls within the Sahel Savanna geographic region south of the Sahara. It is also part of the Kano Region comprising of Kano and Jigawa states. Its metropolitan population makes it the second largest city in Nigeria. The metropolitan area (figure 1) covers 499km² and comprises eight Local Governments Areas; Municipal, Fagge, Dala, Gwale, Tarauni, Nasarawa, Ungogo and Kumbotso. The Metropolis jointly has a population of 2,828,861 at the 2006 Population Census. Hausa people are the indigenous settlers of the city and Hausa is the native Language of the area. The city has a large number of residents from other states and geographic regions in the country; this makes Kano a home to most of the tribes and ethnic nationalities in the country.

Figure 1: Map of Kano Metropolis (Study Area)



Kano is a leading commercial center in sub-Saharan Africa as far back as the caliphate period in the 19th century (Ibrahim Ado-Kurawa, 2003). Kano is the second largest industrial center in Nigeria and the largest in Northern Nigeria. Kwankwasiyya City is one of the five mega projects initiated by Kano State Government. The Multibillion Naira City Project is in phases and in three different locations namely Kwankwasiyya, Amana and Bandirawo. The first phase Kwankwasiyya City is located along Zaria Road south of the state capital (Kano), the City was conceived to consist of 2,000 houses in addition to facilities such as shopping complex, hospital, school, sport complex, police station, mosque, parks and gardens. There are different categories of houses which include; Five-Bedroom Detached Duplex, Four-Bedroom Detached Duplex, Three-Bedroom Detached Duplex, Four-Bedroom Terrace House and Three-Bedroom Terrace House. Figure 2 shows the Master plan of the Kwankwasiyya city.

Figure 2: Kwankwasiyya City Site Layout



Source: www.kanomegafive.com

4.0 MATERIALS AND METHOD

Questionnaire survey was used to explore the opinion of people in Kano Metropolis on Kwankwasiyya City project while interviews were conducted with officials in Government, specifically with agencies in charge of the project such as Ministry of Land and Physical Planning, Kano State Investment and Properties Limited and Kano State Housing Corporation. The study area was divided into eight strata based on the existing Local Governments that formed Kano Metropolis. The strata were formed based on member's shared attributes or characteristics. A random sample from each stratum was taken proportional to the stratum's size when compared to the population. These subsets of the strata are then pooled to form a random sample. The questionnaire was administered based on stratified random sampling techniques. Three hundred and fifty (350) questionnaires were administered to different people from the study area. The Local Government Areas include; Kano Municipal, Fagge, Dala, Gwale, Tarauni, Nasarawa, Ungogo and Kumbotso. The sample size (Table 1) in each local government area was determined by the population of the local government area while the total population of Kano Metropolis (2,828,861) was considered as the sampling frame.

Table 1: LGAs, population size and sample size

S/N	Local Government Area	Area (km ²)	Population	No. of Samples	Population Percent
1	Kano Municipal	17	365,525	45	12.9%
2	Fagge	21	198,828	24	7.0%
3	Dala	19	418,777	52	14.8%
4	Gwale	18	362,059	45	12.8%
5	Tarauni	28	221,367	27	7.8%
6	Ungogo	204	369,657	46	13.1%
7	Kumbotso	158	295,979	37	10.5%
8	Nasarawa	34	596,669	74	21.1%
	TOTAL	499	2,828,861	350	100.0%

Source: 2006 Nigerian Census data from National Population Commission (NPC)

5.0 RESULTS AND DISCUSSION

The research focused on eight local government areas of Kano Metropolis in trying to find out the affordability of the houses under Kwankwasiyya City. Data analysis has shown that the highest number of respondent came from Nassarawa (21.1%) while Fagge Local Government has the lowest number (6.9%). Table 2 clearly shows details of the local government area of residence of all the respondents.

Table 2: Local Government Areas of Respondents

LOCAL GOVERNMENT AREA	FREQUENCY	PERCENT	CUMULATIVE PERCENT
Kano Municipal	45	12.9	12.9
Fagge	24	6.9	19.7
Dala	52	14.9	34.6
Gwale	45	12.9	47.4
Tarauni	27	7.7	55.1
Ungogo	46	13.1	68.3
Kumbotso	37	10.6	78.9
Nasarawa	74	21.1	100.0
TOTAL	350	100.0	

Source: Fieldwork 2015

Out of the three hundred and fifty respondents that took part in the questionnaire survey, about 78.3% are males while the remaining are females. Respondents were drawn from different age groups; 31-40 years have 36.3%, 41-50 years' age group has 29.4%, 51-60 years' account for 8.3%, 20-30 years' age group has 22.6% and 61 and above years' age group has 22.6%. Furthermore, the respondents were drawn from different occupational backgrounds. About 39.1% of the respondents are engaged in different type of businesses, Civil Servants accounted for almost 31%, while the least percentage (0.9%) is for people engaged in other occupations. The details of the occupational background are presented in Table 3.

Table 3: Occupation of the Respondents

OCCUPATION OF RESPONDENTS	FREQUENCY	PERCENT	CUMULATIVE PERCENT
Farming	49	14.0	14.0
Business	137	39.1	53.1
Civil servant	108	30.9	84.0
Self employed	36	10.3	94.3
Unemployed	17	4.9	99.1
Others	3	0.9	100.0
TOTAL	350	100.0	

Source: Fieldwork 2015

The age and occupational background of respondents is important because the two variables measure and relate to certain indices of affordability. Therefore, children and unemployed household may not mobilise the required savings to pay for the prices of the housing units. The result of the survey shows that only 28.0% of the respondents earn ₦91,000.00 and above per month, 13.4% earn ₦71,000.00 to ₦90,000.00 while 58% earn less than ₦70,000.00 per month. The income of respondents definitely influences housing affordability not only in Kwankwasiyya City but in the entire Kano Metropolis. Furthermore, in order to determine whether there is a relationship between the Occupation of respondents and Household income, a cross tabulation was used. The result of the Cross tabulation (Table 4) shows a significant relationship with a Pearson Chi square: 124.84 and a P - value of 0.000 at 0.05 alpha level. It was observed from the analysis that majority of the Civil servants earn above ₦71,000.00, while majority of those in other occupations earn between ₦18,000.00 – ₦30,000.00 per month.

Table 4: Cross tabulation of Occupation * Average Income per Month

CROSS TABULATION			Average Income Per Month (₹)					Total
			18000-30000	31000-50000	51000-70000	71000-90000	91000 and above	
Occupation	Farming	Count	7	13	11	4	14	49
		% within occupation	14.3	26.5	22.4	8.2	28.6	100.0
		% within average income per month	11.1	18.6	15.3	8.5	14.3	14.0
		% of Total	2.0	3.7	3.1	1.1	4.0	14.0
	Business	Count	16	28	32	24	37	137
		% within occupation	11.7	20.4	23.4	17.5	27.0	100.0
		% within average income per month	25.4	40.0	44.4	51.1	37.8	39.1
		% of Total	4.6	8.0	9.1	6.9	10.6	39.1
	Civil Servant	Count	8	15	24	18	43	108
		% within occupation	7.4	13.9	22.2	16.7	39.8	100.0
		% within average income per month	12.7	21.4	33.3	38.3	43.9	30.9
		% of Total	2.3	4.3	6.9	5.1	12.3	30.9
	Self employed	Count	13	14	4	1	4	36
		% within occupation	36.1	38.9	11.1	2.8	11.1	100.0
		% within average income per month	20.6	20.0	5.6	2.1	4.1	10.3
		% of Total	3.7	4.0	1.1	0.3	1.1	10.3
	Unemployed	Count	16	0	1	0	0	17
		% within occupation	94.1	0.0	5.9	0.0	0.0	100.0
		% within average income per month	25.4	0.0	1.4	0.0	0.0	4.9
		% of Total	4.6	0.0	0.3	0.0	0.0	4.9
Others	Count	3	0	0	0	0	3	
	% within occupation	100.0	0.0	0.0	0.0	0.0	100.0	
	% within average income per month	4.8	0.0	0.0	0.0	0.0	0.9	
	% of Total	0.9	0.0	0.0	0.0	0.0	0.9	
Total	Count	63	70	72	47	98	350	
	% within occupation	18.0	20.0	20.6	13.4	28.0	100.0	
	% within average income per month	100.0	100.0	100.0	100.0	100.0	100.0	
	% of Total	18.0	20.0	20.6	13.4	28.0	100.0	

Chi-square Test

VARIATIONS	VALUE	DF	SIG. (2-SIDED)
Pearson Chi-Square	124.837 ^a	20	0.000
Likelihood Ratio	106.784	20	0.000
Linear-by-Linear Association	22.994	1	0.000
No. of Valid Cases	350		

One of the parameters used to measure housing affordability is the household average annual expenditure which normally varies. The variables used to determine this expenditure include; food, family maintenance, children's education, rent, social activities and others. Table 5 shows the respondent's average annual expenditure.

Table 5: Respondent's Average Annual Expenditure

RANGE (₦)	FREQUENCY	PERCENT	CUMULATIVE PERCENT
23,500-100,500	8	2.3	2.3
100,501-200,500	64	18.3	20.6
200,501-300,500	107	30.5	51.1
300,501-400,500	105	30.0	81.1
400,501-500,500	48	13.8	94.9
500,501-600,500	17	4.8	99.7
600,501 above	1	0.3	100.0
TOTAL	350	100.0	

Source: Fieldwork 2015

The housing situation in Kano Metropolis was characterised with inadequate housing stock, high rates of rent, unhealthy housing condition, high residential density, low housing quality, overcrowding, low access rates and high land prices among others. This informed the government to embark on the construction of new housing units. While it is believed that the housing units have increased the housing stock, same may not be said of the affordability of the houses to majority of the households in the Metropolis. For example, a breakdown of the prices

of the houses in Kwankwasiyya City (Table 6) shows the least price of Twenty Million Four Hundred and Thirty Thousand Four Hundred and Ten Naira Fifty-Two Kobo (#20,430,410.52).

Table.6: Categories of Houses and their Prices

S/N	CATEGORY	PLOT SIZE (M)	COST (₦)
1	5 Bedroom Detached Duplex	30.00 x 45.00	37,447,798.67
2	4 Bedroom Detached Duplex	30.00 x 45.00	35,278,680.48
3	3 Bedroom Detached Bungalow	30.00 x 45.00	20,430,410.52
4	4 Bedroom Terrace House	10.00 x 45.00	33,951,975.27
5	3 Bedroom Terrace House	10.00 x 45.00	32,380,117.31

Source: Estate Department, Kano State Housing Corporation.

Furthermore, the Government provided some guidelines for people wishing to purchase the houses. These guidelines include:

- The down payment of a minimum of 20% of the cost of the house and the remaining 80% in six months. This is to enable those interested to formalize mortgage arrangement.
- All payment must be made by Bank drafts/Certified cheques payable to Kano State Housing Projects Sales Account.
- Allocation will be based on availability of houses.
- Once allocation is made, acceptance or otherwise must be made in writing within two weeks from receipt of offer letter.
- Certificate of occupancy will only be issued after full payment for the house is received.

Considering the monthly income of the respondents, only those with monthly income within the range of ₦91,000 and above that constitute 28.0% of the respondents can be able to buy the houses. All others, whose income falls below ₦91,000 cannot be able to afford the houses if they relied on the quantum of income. This is because any household that spends more than 30% of its income on rent, housing possession may become elusive. Other expenses such as food, family maintenance, children education, health care, social amenities among others may not allow for any appreciable savings. It is clear the decision to sell the houses on cash and carry basis does not favour people with low-income.

When respondents were asked whether they are aware of the houses built in Kwankwasiyya City, about 80.6% responded in the affirmative while only 19.4% did not affirm. Furthermore, the occupation of the households influences their aspirations to acquire the housing units. Therefore, respondent's education was cross tabulated with their awareness of the Housing Units. It shows

that all of the civil servants (100%) who participated in the survey are aware of the Kwankwasiyya Housing Units, while only 49% of those who are into farming and 52% of Self-employed are aware of the housing units. The result of the cross tabulation (Table 7) below shows a statistically significant relationship: Chi square = 78.543 and P-value < 0.000 at 0.05 level of significance. This is interpreted to mean that the occupational status of workers determines their awareness level of the Kwankwasiyya City Housing units.

Table 7: Cross tabulation of Occupation of Respondents with Awareness of the Housing Units

CROSS TABULATION			Awareness		Total
			Aware	Not aware	
Occupation	Farming	Count	24	25	45
		% within Occupation	49.0%	51.0%	100.0%
		% within awareness	8.5%	36.8%	14.0%
		% of Total	6.9%	7.1%	14.0%
	Business	Count	117	20	137
		% within occupation	85.4%	14.6%	100.0%
		% within awareness	41.5%	29.4%	39.1%
		% of Total	33.4%	5.7%	39.1%
	Civil servant	Count	108	0	108
		% within occupation	100.0%	0.0%	100.0%
		% within awareness	38.3%	0.0%	30.9%
		% of Total	30.9%	0.0%	30.9%
	Self employed	Count	19	17	36
		% within occupation	52.8%	47.2%	100.0%
		% within awareness	6.7%	25.0%	10.3%
		% of Total	5.4%	4.9%	10.3%
	Unemployed	Count	12	5	17
		% within occupation	70.6%	29.4%	100.0%
		% within awareness	4.3%	7.4%	4.9%
		% of Total	3.4%	1.4%	4.9%
Others	Count	2	1	3	
	% within occupation	66.7%	33.3%	100.0%	
	% within awareness	0.7%	1.5%	0.9%	
	% of Total	0.6%	0.3%	0.9%	
Total	Count	282	68	350	
	% within occupation	80.6%	19.4%	100.0%	
	% within awareness	100.0%	100.0%	100.0%	
	% of Total	80.6%	19.4%	100.0%	

Chi-Square Test

VARIATIONS	VALUE	DF	SIG.
Pearson Chi-Square	78.543 ^a	5	0.000
Likelihood Ratio	88.648	5	0.000
Linear-by-Linear Association	1.517	1	0.218
No. of Valid Cases	350		

Equally, data analysis revealed varying perception of people in terms of whether the housing units meet the housing needs of the members of the public or not. About 61.4% of the respondents believed that the housing units meet the housing needs of members of the public and only 20.0% expressed a contrary view. About 18.6% expressed a neutral position. The respondents described the role of the housing scheme in increasing housing stock in Kano Metropolis using different terms. About 77% described the housing scheme as successful while only 4.3% described it as unsuccessful. Table 8 shows how the respondent's views differ.

Table 8: Role of Scheme in Increasing Housing Stock

SCHEME ROLE	FREQUENCY	PERCENT	CUMULATIVE PERCENT
No response	65	18.6	18.6
Very successful	89	25.4	44.0
Successful	87	24.9	68.9
Fairly successful	96	27.4	96.3
Unsuccessful	9	2.6	98.9
Very Unsuccessful	4	1.1	100.0
TOTAL	350	100.0	

Source: Fieldwork 2015

5.1. METHOD OF HOUSING ACQUISITION

The government after commissioning the houses resolved to sale the houses on cash-and-carry basis. This was not favourable to many people who might have been dreaming of owning the houses but don't have the necessary savings to pay as required. Respondents expressed their views on the appropriateness of the method of acquisition. Only 39.7% considered the method as appropriate while 43.4% considered it inappropriate. Respondents who described it as inappropriate were further asked to recommend the method they felt should have been used by the government. About 27.1% recommended the involvement of Mortgage Institutions while 3.7% recommended that the housing units should have been left as official quarters for government workers. About 56% had no response while Owner Occupation and Social Renting had 6.9% and 6.3% respectively.

A cross tabulation compares the average income of respondents with appropriateness of the Cash and Carry method of housing acquisition. The result (Table 9) shows a statistically significant relationship (Chi - square: 29.351, P - value < 0.05). It shows that high income earners consider the method as appropriate while the low or average income earners do not. This suggest that the income of respondents has an influence on their views of the appropriateness of the method of housing acquisition.

Table 9: Cross tabulation Average Income per Month* Appropriateness of Method of sales

CROSS TABULATION		Appropriateness of Method of Sales (A.M.S.)			Total
		No response	Appropriate	Not appropriate	
₹18000- ₹30000	Count	14	21	28	63
	% within A.I.P.M.	22.2%	33.3%	44.4%	100.0%
	% within A.M.S.	23.7%	15.1%	18.4%	18.0%
	% of Total	4.0%	6.0%	8.0%	18.0%
₹31000- ₹50000	Count	20	22	28	70
	% within A.I.P.M.	28.6%	31.4%	40.0%	100.0%
	% within A.M.S.	33.9%	15.8%	18.4%	20.0%
	% of Total	5.7%	6.3%	8.0%	20.0%

Average Income per Month (A.I.P.M.)	₦51000- ₦70000	Count	14	34	24	72
		% within A.I.P.M.	19.4%	47.2%	33.3%	100.0%
		% within A.M.S.	23.7%	24.5%	15.8%	20.6%
		% of Total	4.0%	9.7%	6.9%	20.6%
	₦71000- ₦90000	Count	9	14	24	47
		% within A.I.P.M.	19.1%	29.8%	51.1%	100.0%
		% within A.M.S.	15.3%	10.1%	15.8%	13.4%
		% of Total	2.6%	4.0%	6.9%	13.4%
	₦91000 above	Count	2	48	48	98
		% within A.I.P.M.	2.0%	49.0%	49.0%	100.0%
		% within A.M.S.	3.4%	34.5%	31.6%	28.0%
		% of Total	0.6%	13.7%	13.7%	28.0%
Total	Count	59	139	152	350	
	% within A.I.P.M.	16.9%	39.7	43.4%	100.0%	
	% within A.M.S.	100.0%	100.0%	100.0%	100.0%	
	% of Total	16.9%	39.7%	43.4%	100.0%	

Furthermore, respondents were asked their views whether the houses met needs in terms of living spaces and internal facilities provided in the houses. About 74.9% described the houses to be of their dream houses, 6.6% described the houses as otherwise while 18.6% returned no response. Respondents were further requested to indicate their preference among the different types of houses under the Kwankwasiyya Housing Units. The 3-Bedroom Detached Bungalows had the highest percentage (26%), 4 – Bedroom Terrace House was preferred by 9.7% while 3.7% had no preferences among all the Housing Units. Table 10 presents the varying preferences indicated by the respondents.

Table 10: Favorite Housing Category

CATEGORY	FREQUENCY	PERCENT	CUMULATIVE PERCENT
5 Bedroom Detached Duplex	57	16.3	16.3
4 Bedroom Detached Duplex	47	13.4	29.7
3 Bedroom Detached Bungalow	91	26.0	55.7
4 Bedroom Terrace House	34	9.7	65.4
3 Bedroom Terrace House	35	10.0	75.4
All	73	20.9	96.3
None	13	3.7	100.0
TOTAL	350	100.0	

Source: Fieldwork 2015

The result of Post Hoc test in Table 11 shows that there is no significant difference between all the categories of the houses based on the choice of the respondents except those that choose none. There is significant difference between the respondents that choose none of the categories and those that choose any/all of the categories of the houses with the calculated value less than 0.05 alpha values. This hypothesis is hereby accepted, because the mean difference between None and 5-Bedroom Detached Duplex, 4-Bedroom Detached Duplex, 3-Bedroom Detached Bungalow, 4 - Bedroom Terrace House, 3-Bedroom Terrace House and All is 79088.66397*, 104007.36498*, 99103.84615*, 86083.71041*, 100502.19780* and 106558.16649* respectively. This means that higher percentage of the population in Kano Metropolis like the houses in terms of design and facilities provided because considering Table 11, about 96.3% of the respondents choose one or all of the categories of the houses to be their favorite while only 3.7% choose none.

Table 11: Post Hoc Test (Multiple Comparisons)

Dependent Variable: Average monthly expenditure

Least Significant Difference (LSD)

(I) Favorite housing category	(J) Favorite housing category	Mean Difference (I-J)	Sig.	95% Confidence Interval	
				Lower Bound	Upper Bound
5 Bedroom Detached Duplex	4 Bedroom Detached Duplex	24918.70101	0.259	-18438.3061	68275.7082
	3 Bedroom Detached Bungalow	20015.18219	0.290	-17155.6014	57185.9658
	4 Bedroom Terrace House	6995.04644	0.773	-40688.9661	54679.0589
	3 Bedroom Terrace House	21413.53383	0.373	-25841.8665	68668.9342
	All	27469.50252	0.166	-11426.2163	66365.2213
	None	-79088.66397*	0.022	-146723.2598	-11454.0681
4 Bedroom Detached Duplex	5 Bedroom Detached Duplex	-24918.70101	0.259	-68275.7082	18438.3061
	3 Bedroom Detached Bungalow	-4903.51882	0.807	-44430.9782	34623.9406
	4 Bedroom Terrace House	-17923.65457	0.477	-67466.7463	31619.4372
	3 Bedroom Terrace House	-3505.16717	0.888	-52635.8679	45625.5336
	All	2550.80152	0.903	-38602.9326	43704.5356
	None	-104007.36498*	0.003	-172965.2612	-35049.4688
3 Bedroom Detached Bungalow	5 Bedroom Detached Duplex	-20015.18219	0.290	-57185.9658	17155.6014
	4 Bedroom Detached Duplex	4903.51882	0.807	-34623.9406	44430.9782
	4 Bedroom Terrace House	-13020.13575	0.563	-57250.8380	31210.5665
	3 Bedroom Terrace House	1398.35165	0.950	-42369.9341	45166.6374
	All	7454.32034	0.672	-27121.2045	42029.8452
	None	-99103.84615*	0.003	-164349.7543	-33857.9380
4 Bedroom Terrace House	5 Bedroom Detached Duplex	-6995.04644	0.773	-54679.0589	40688.9661
	4 Bedroom Detached Duplex	17923.65457	0.477	-31619.4372	67466.7463
	3 Bedroom Detached Bungalow	13020.13575	0.563	-31210.5665	57250.8380
	3 Bedroom Terrace House	14418.48739	0.593	-38569.8201	67406.7949

	All	20474.45608	0.379	-25215.4204	66164.3325
	None	-86083.71041*	0.019	-157841.1241	-14326.2967
3 Bedroom Terrace House	5 Bedroom Detached Duplex	-21413.53383	0.373	-68668.9342	25841.8665
	4 Bedroom Detached Duplex	3505.16717	0.888	-45625.5336	52635.8679
	3 Bedroom Detached Bungalow	-1398.35165	0.950	-45166.6374	42369.9341
	4 Bedroom Terrace House	-14418.48739	0.593	-67406.7949	38569.8201
	All	6055.96869	0.792	-39186.4077	51298.3451
	None	-100502.19780*	0.006	-171975.5092	-29028.8864
	All	5 Bedroom Detached Duplex	-27469.50252	0.166	-66365.2213
4 Bedroom Detached Duplex		-2550.80152	0.903	-43704.5356	38602.9326
3 Bedroom Detached Bungalow		-7454.32034	0.672	-42029.8452	27121.2045
4 Bedroom Terrace House		-20474.45608	0.379	-66164.3325	25215.4204
3 Bedroom Terrace house		-6055.96869	0.792	-51298.3451	39186.4077
None		-106558.16649*	0.002	-172801.9460	-40314.3870
None	5 Bedroom Detached Duplex	79088.66397*	0.022	11454.0681	146723.2598
	4 Bedroom Detached Duplex	104007.36498*	0.003	35049.4688	172965.2612
	3 Bedroom Detached Bungalow	99103.84615*	0.003	33857.9380	164349.7543
	4 bedroom Terrace House	86083.71041*	0.019	14326.2967	157841.1241
	3 Bedroom Terrace House	100502.19780*	0.006	29028.8864	171975.5092
	All	106558.16649*	0.002	40314.3870	172801.9460

*. The mean difference is significant at the 0.05 level.

Details of the Analysis of Variance (ANOVA) in Table 12 show that there is no significant difference between respondents' expenditure amount and their choice for category of houses. This is because the calculated p - value of 0.066 is higher than the 0.05 level of significance, while the calculated f - value of 1.991 is lower than the 2.60 F critical. Their mean expenditures are 312,142.1053, 287,223.4043, 292,126.9231, 305,147.0588, 290,728.5714, 284,672.6027 and 391,230.7692 for 5-Bedroom detached duplex, 4-Bedroom detached duplex, 3-Bedroom

detached bungalow, 4-Bedroom terrace house, 3-Bedroom terrace house, all the above and none of the above respectively. The null hypothesis which states that there is no significant difference between respondent's expenditure amount and their choice for category of houses, is hereby accepted and retained.

Table 12: One-way ANOVA, Favorite Category of Houses * Average Annual Expenditure

<i>Favorite Category of House</i>	<i>N</i>	<i>Mean</i>	<i>Standard Deviation</i>	<i>Standard Error</i>	<i>95% confidence interval for Mean</i>		<i>Minimum</i>	<i>Maximum</i>
					<i>Lower Bound</i>	<i>Upper Bound</i>		
5 Bedroom Detached Duplex	15	312142.1	111078.7	14712.7	282669.0	341615.3	120000.00	563000.00
4 Bedroom Detached Duplex	47	287223.4	116986.7	17064.3	252874.8	321572.0	101000.00	552500.00
3 Bedroom Detached Bungalow	91	292126.9	110473.4	11580.8	269119.7	315174.1	80500.00	552500.00
4 Bedroom Terrace House	34	305147.1	95365.2	16355.0	271872.6	338421.6	110500.00	552500.00
3 Bedroom Terrace House	35	290728.6	96937.5	16385.4	257429.4	324027.8	110500.00	472500.00
All	73	284672.6	121735.5	14248.1	256269.6	313075.6	23500.00	643000.00
None	13	391230.8	125075.2	34689.6	315648.6	466813.0	221000.00	552500.00
Total	350	297979.3	112827.6	6030.9	286117.8	309840.7	23500.00	643000.00

ANOVA

Average Annual Expenditure

	<i>Sum of Squares</i>	<i>Df</i>	<i>Mean Square</i>	<i>F</i>	<i>F Critical</i>	<i>Sig.</i>
Between groups	149546243548.039	6	24924373924.673	1.991	2.60	0.66
Within groups	4293244628773.390	344	12516748188.844			
Total	4442790872321.429	350				

Respondents have different opinions in describing whether they have access to the houses or not. About 86% of the respondents think that the houses are accessible to them while only 14% expressed the view that the houses are not accessible. However, respondents were further asked to give reasons on why the houses are not accessible to everybody, various reasons (Table 13) were advanced ranging from lack of money to the method of housing acquisition.

Table 13: Reasons Why Houses Are Not Accessible

REASON	FREQUENCY	PERCENT	CUMULATIVE PERCENT
No response	301	86.0	86.0
Lack of money	21	6.0	92.0
The houses are too expensive	23	6.5	98.5
Lack of full awareness on the housing scheme	3	0.9	99.4
Method of sales	2	0.6	100.0
TOTAL	350	100.0	

Source: Fieldwork 2015

It can be observed from the table above that majority of the respondents were silent on this question. This is because a great majority of the people interviewed did not believe the houses are not accessible.

3.5. CONCLUSION

The paper reveals the shortage of Housing Units in Kano Metropolis and the efforts and commitment of the State Government to increase the housing stock in the Urban center. The direct construction of three new housing units tagged Kwankwasiyya, Amana and Bandirawo cities in different parts of the Metropolis is one of the ways the government tackled the shortage of housing in Kano. However, data analysis has shown that although the houses are readily accessible, they are not easily affordable to majority of the households. This is because the prices are well beyond the savings of average middle to low-income earners.

Furthermore, it was observed that although the houses are the dream homes for many urban residents, the institutional method of purchase based on cash-and-carry basis does not allow this dream to be realized by many households. This becomes more apparent considering the prices of the housing unit vis-à-vis the household's income; the highest which is the 5-Bedroom detached duplex attracts ₦37,447,798.67 while the lowest that is the 3-Bedroom detached bungalow is offered at ₦20,430,410.52. Consequently, majority of the respondents expressed the view that they are aware of the housing units but are sure they cannot afford the cost. Data analysis shows majority of the respondents are civil servants and businessmen who are among the high income earners. A cross tabulation of the occupation of respondents and household income was therefore carried out and the result shows a significant relationship with a Pearson Chi square: 124.84 and a P - value of 0.000 at 0.05 alpha level. The analysis compares the income of average household and the cost of the housing units and concludes that the houses are beyond the reach of the majority of the urban residents.

Furthermore, an analysis of variance (ANOVA) conducted shows there is no significant difference between respondents' expenditure amount and their choice for category of houses. This is because the calculated p - value of 0.066 is higher than the 0.05 level of significance, while the calculated f - value of 1.991 is lower than the 2.60 F critical. The study also shows that people's perception in terms of whether the housing units meet the housing needs of the members of the public or not varies. About 61.4% of the respondents believed that the housing units met their housing needs and only 20.0% did not believed so. Therefore, in the light of research findings the following recommendations are proffered:

1. The State Government should reconsider its position on the method of disposing the houses in view of the problems associated with the current policy. As observed by many of the respondents, some of the houses should be allocated to civil servants on Owner-Occupier basis while leaving the window for the Cash-and-Carry basis.
2. Emphasis should be placed on providing houses for the urban poor through self-help and cooperative initiatives with the government playing the major role of providing enabling environment.
3. The Government should engage Primary Mortgage Institutions such as the Dala Building Society, Federal Mortgage Bank and Union Homes with intent of facilitating easy access to Loan Facilities for Housing Finance.
4. The government should embrace the Public-Private-Partnership in providing additional housing units in different parts of the metropolis, in addition to urban centers outside the metropolitan area to reduce the concentration of population within the already congested metropolis.
5. In view of the deficit observed in the housing stock in Kano, the Government should be proactive in opening up new urban residential areas within the metropolis by developing new Layouts based on Site and Service Scheme. This will check the incessant and often illegal conversion of agricultural lands into residential plots in the outskirts of the urban center.
6. Finally, in order to encourage willing buyers of the Kwankwasiyya Housing Units the Government should review down the prices of the houses to make it more affordable to members of the public since housing is supposed to be a welfare service.

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