

Impact Of Socio-Economic Characteristics Of Residents On Residential Property Rental Values In Informal Settlements Of Ibadan Metropolis, Oyo State

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Abstract: *The study explores the relationship between the socio-economic characteristics of residents and the rental values of residential properties in informal settlements within Ibadan Metropolis, Oyo State. It focuses on how factors such as income level, education, household size, and employment status affect rental pricing. The study adopts a descriptive survey design. The study population include registered firms of Estate Surveyors, Valuers and heads of practice or principal partners of in Oyo State. Data were collected from 34 principal partners or heads of practice of registered firms of Estate Surveyors and Valuers in Oyo State using a purposive sampling technique. The data analysis was conducted using both descriptive and inferential statistical methods. The findings reveal significant correlations between residents' socio-economic characteristics and rental values, offering valuable insights for policymakers, estate practitioners, and urban planners in addressing housing challenges in informal settlements.*

Keyword: Housing, Informal Settlement, Residential Property, Rental values, Socio-Economic Factors.

Introduction

The rising demand for affordable housing in Nigeria has led to the growth of informal settlements, especially in major cities like Ibadan. These areas are marked by poor infrastructure, overcrowding, and unregulated housing markets. Residential rental values, a key component of the real estate market, are influenced by various factors such as economic conditions, urbanization, infrastructure quality, and government policies. During economic downturns, vacancy rates increase, and demand decreases, resulting in lower rental values. Conversely, economic recovery typically drives higher demand, leading to increased rental values. There is a clear correlation between income growth and rental prices, with areas experiencing rising median incomes generally commanding higher rents. Income levels are crucial in determining rental affordability, as tenants with higher earnings can afford more expensive properties. Urbanization and population growth further fuel housing demand, thereby influencing rental prices (Galster & Santiago, 2023). However, strict zoning laws and slow housing development processes create supply shortages, pushing rents higher. To address this, policymakers should focus on stabilizing rental markets and increasing housing supply.

Rental properties in well-serviced areas, such as those close to public transportation, well-maintained roads, and reliable utilities, tend to attract higher rents. Proximity to amenities like parks, schools, and shopping centers also raises rental values, as tenants are willing to pay more for convenience and improved living standards (Galster & Santiago, 2023). Environmental factors, such as air and water quality, green spaces, and noise levels, significantly impact rental values, highlighting the importance of environmental quality in housing markets (Bank, Lombard & Mitlin, 2020). In Ibadan, Nigeria's largest city by land area, rapid urbanization has led to a surge in informal settlements characterized by inadequate infrastructure, unplanned housing, and lack of legal recognition. Socioeconomic factors play a vital role in determining rental values in these areas. The relationship between household income, employment, and rental prices shows that stable employment and higher wages lead to higher rents (Patel & Jackson, 2022). While informal settlements offer housing for low-income earners, there is limited understanding of how factors like income, education, and household size affect rental values in these communities.

Statement of Research Problem

The rise of informal settlements in Ibadan has impacted the housing market, affecting rental values and affecting well-being. Factors like income, household size, and employment type influence rental prices. Living conditions in these settlements can also lead to stress, aggression, and drug use. Understanding how these settlements influence property aesthetics, infrastructure, security, and neighborhood appeal is crucial for analyzing housing market dynamics (Brueckner & Kahn, 2021). This study, therefore, explores the impact of informal settlements on residential property rental values in Ibadan metropolis, Oyo State.

Research Questions

- i. What are the socio-economic characteristics of residents of informal settlements in Ibadan metropolis?
- ii. What are the factors responsible for the informal settlement in the study area?
- iii. What is the impact of informal settlement on residential property rental value?

Literature Review

Property Rental Values Determinants

Property esteem has been seen as the cash gotten from a person(s) willing and able to buy property when it is advertised for deal by a willing dealer, permitting for sensible time for transaction and with the complete information of the nature and employments which the property is competent of being (Parvez & Rana, 2021). Property rental values are a fundamentally portion of the worldwide genuine domain, showcase and are decided by a number of variables, and deciding these components is a vital portion of property valuation. Subsequently, the utility and uniqueness of genuine bequest lies in its capacity to oversee compelling request fulfill needs, relative shortage and its heterogeneous characteristics. The researcher concludes that value is created by a person's collective desire to own and use property (Parvez & Rana, 2021). In another comparative study, a researcher tried to estimate the rental value of apartments using Abductive Learning Network (ALN), artificial intelligence condemned the use of regression analysis as a real estate valuation model, because the technique is parametric and requires the user to define the functional form of the solution, i.e. if the correct functional relationship is not known or cannot be obtained in the background form cannot be guessed, the regression method leads to inaccurate models, but the researchers identified four factors that determine the value of the property. Which includes: Construction features; Characteristics of the owner; Characteristics of the tenant; Characteristics of the neighbourhood, additionally, a recent study categorized the factors that determine property values into four categories: neighbourhood, environmental, accessibility (location), and characteristic variables (Pickering et al, 2019). Determinants of housing values were not examined in this study, as informal settlements are largely marginalised and excluded from public services and infrastructure, which in turn affects property values.

Informal Settlement

Informal settlements, often referred to as slums or squatter areas, are densely populated communities living in self-built shelters under informal or traditional land tenure (Opoko & Ibem, 2019). These settlements are widespread in developing countries and arise from the urgent housing needs of the urban poor. They often lack access to essential public utilities and social services, leading to socio-economic challenges such as poor health and violence (Satterthwaite, Archer & Colenbrander, 2022). By 2025, an estimated 1.4 billion people worldwide will be living in slums, highlighting the urgent need for solutions to this growing challenge (Mukumba, 2019).

Impact of Informal Settlements on Residential Property Rental Values in Ibadan

- i. **Inadequate Waste Management:** Properties in these areas lose appeal because of the health risks brought on by inadequate waste management and issues with cleanliness. Potential renters may become disinterested in flats with rent hikes that place occupants in danger.
- ii. **Environmental Hazards Vulnerability to Flooding:** Many of the informal settlements in Ibadan are found in areas that are vulnerable to flooding. Frequent flooding can result in unsafe living conditions and property damage, which discourages investment and drives down rental rates.
- iii. **Pollution:** Proximity near sources of pollution, including industrial areas or waste dumps, can negatively affect the appeal of dwellings in informal settlements. This can lead to lower rental costs as well as detrimental effects on the environment and public health.
- iv. **Social and Economic Instability, Crime and Insecurity:** Unofficial settlements may become less appealing to potential tenants as a result of high crime rates and insufficient security. Rental values may drop in reaction to perceived danger and actual criminal activity due to tenants' choice for safer, more secure areas.
- v. **Economic Vulnerability:** Residents of informal settlements usually cope with economic instability since they have limited access to stable employment and income opportunities. Because fewer individuals can afford higher rents, rental prices stay low as a result of this financial instability.

Factors Affecting Rental Values of Residential Properties

Rental values are influenced by various factors, which include:

1. Physical Factors: The size, condition, and age of the property, as well as the availability of amenities such as water and electricity, impact rental values (Bello & Bello, 2020).
2. Locational Factors: Proximity to city centers, transportation hubs, schools, and markets significantly affects rental prices (Olayiwola et al., 2015).
3. Economic Factors: General economic conditions, inflation, and market demand for housing play critical roles in determining rental values.
4. Socio-Economic Factors: Income levels, educational attainment, household size, and employment status are particularly significant in informal settlements, where affordability is a key concern (Adedayo et al., 2020).

Theoretical Review

Bronfenbrenner's Ecology or Human Development Theory

Published in 1979, this theory has influenced many psychologists in terms of how people are analysed and how they relate to the environmental systems they encounter. Ecological systems theory has since become an important theory that has become the basis for the work of other theorists. Also known as human ecological theory, ecological systems theory asserts that different types of environmental systems influence human development. A theory formulated by famous psychologist Bronfenbrenner helps us understand why we can be different when we compare our behavior in the presence of family and our behavior in school or work (Foster et al, 2019). How a person deals with the environment, their accommodation is based on many things, including their housing need and socioeconomic status. The immediate need for housing leads to informal settlement, which in turn leads to land degradation and deforestation in settlement development. Thus, this hypothesis is connected in this think about by evaluating the ways in which casual pioneers bargain with the environment in which they live. This leads to the considering behind casual settlements having a negative natural affect.

Empirical Review

Izobo-Martins et al. (2018) carried out a study in Nigeria and explored the impact of poverty on residents of informal settlements. The study found that poverty significantly affects socio-economic lifestyles, health, and environmental outlook. It recommended individuals design homes based on their current income and public awareness campaigns to educate residents about proper building maintenance and environmental misuse.

Anierobi et al (2023) conducted a study in Enugu City and found significant urban housing disparities due to the expansion of informal settlements. The study identified 24 informal settlements, revealing a spatially linked dynamics of social exclusion, deprivation, and dependency. These settlements housed over 361,785 unregistered individuals, representing 34.69% of the city's population.

Research Methodology

The study adopted a descriptive survey design, employing both qualitative and quantitative approaches to collect and analyze data. The research focuses on Ibadan Metropolis, the capital of Oyo State, known for its large informal housing sector. The metropolis comprises five urban local government areas: Ibadan North, Ibadan South-West, Ibadan North-West, Ibadan North-East and Ibadan South-East. The study population includes the 34 heads of practice or principal partners of registered firms of Estate Surveyors and Valuers in Oyo State. The method for determination of sample size adopted is Taro Yamane Formula (1967), which is used for a finite or infinite population. The formula is given as:

$$n = N / 1 + N (e)^2$$

Where:

n = signifies the sample size

N = Signifies the population under study

e = signifies the margin error (it could be 0.10, 0.05 or 0.01)

400 questionnaires were administered to the residents of the five Ibadan local government areas designated as Ibadan metropolis. However, out of the 400 questionnaires, only 360 were returned properly filled and used for data analysis. Also, questionnaires were also administered to the head of practice/principal partners of the 34 registered firms of Estate Surveyors and valuers practicing Ibadan, Oyo State. A purposive sampling technique was employed to select respondents based on their expertise and experience in rental market analysis. The study made use of a research questionnaire as the instrument for data collection. Data were analyzed using descriptive Statistics such as frequency distributions, means, and percentages were used to summarize responses and One-way ANOVA. The Statistical Package for the Social Sciences (SPSS) was used for data processing, and results were presented in tables, charts, and graphs.

Data Analysis

What are the Socio-economic Characteristics of Respondents in Ibadan Metropolis for Respondents

Table 1. Demographic Table

	Demographic Characteristic					Value	Percentage
	IB\N	IN\NE	IB\NW	IB\SE	IB\SW		
Gender of Respondents							
Male	52	63	21	51	66	253	61.9
Female	29	23	17	22	16	107	38.1
Total	81	86	38	73	82	360	100.0
Marital Status							
Single	53	59	21	42	47	222	61.7
Married	23	21	10	25	31	110	30.6
Divorced	4	3	3	5	4	19	5.3
Widow	1	2	4	1	0	9	2.5
Total	81	86	38	73	82	360	100.0
Age of Respondents							
Less than 18 years	41	44	21	37	43	186	44.7
19-30 years	23	19	9	22	20	93	20.3
31-45 years	11	13	5	10	14	53	22.5
46 years and above	6	10	3	4	5	28	12.5
Total	81	86	38	73	82	360	100
Occupation of Respondents							
Trading	36	38	23	23	21	141	39.2
Artisan	43	28	10	37	47	165	45.8
Technician	2	14	3	10	10	39	10.8
Civil servant		6	2	3	4	15	4.2
Total	81	86	38	73	82	360	100
Education Level							
B.Sc/HND	3	2	1	4	4	14	3.9
First School Leaving Cert	25	23	13	20	21	102	28.3
WASC/GCE/NECO	35	31	19	38	43	166	46.1
NCE/OND	18	30	5	11	14	78	21.7
Total	81	86	38	73	82	360	100
Income Level							
Below N15,000	25	20	13	22	21	101	28.1
N16,000-N40,000	51	63	20	48	57	239	66.4
N41,000-N100,000	5	3	5	3	4	20	5.5
N100,000 and above						-	-
Total	81	86	38	73	82	360	100
Ownership Status							
Freehold interest	15	12	13	9	17	66	18.3
Leasehold Interest	66	74	25	64	65	294	81.7
Total	81	86	38	73	82	360	100.0

Table 1 shows that 223 (61.9%) of the respondents are male while 137 (38.1%) are female which implies that majority of the respondents are male. This shows a high degree of responsibilities of the resident that filled the questionnaire, Table 4.2 shows that 186 (51.7%) of the respondents are within the age group of 19-30 years, 92(25.5%) are less than 18 years, 73 (20.3%) are within the age group of 31-45 years, 9 (2.5%) are within the age category of 46years and above. This implies that majority of the respondents are within the age category of 19-30 years. This show that most of the respondents are mature enough to make a good decision on their own, Table 4.3 shows that 222 (61.7%) of the respondents are married, 110 (30.6%) are single, 19 (5.3%) of the respondents are divorced while 9 (2.5%) are widow. This implies that majority of the respondents are married. Table 4.4 shows that 165 (45.8%) of the respondents are artisans, 141 (29.2%) are traders, 39 (10.8%) are technicians while 15 (4.2%) are civil servants. This implies that majority of the respondents are artisans, Table 4.5 shows 166 (46.1%) of the respondents have WASC/GCE/NECO certificate, 102 (28.3%) have First School Leaving certificate, 78 (21.7%) have NCE/OND certificate while 14 (3.9%) have First degree (Bachelors/HND) certificate. This implies that majority of the respondents have WASC/GCE/NECO certificate.

Socio-characteristics of Registered Firm of Estate Surveyors and Valuers

Table 2: Demographic Table for Estate Surveyors and Valuers

Demographic Characteristic		Value	Percentage
Gender of Respondents	Male	21	61.9
	Female	13	38.1
	Total	34	100.0
Marital Status	Single	7	30.6
	Married	27	61.7
	Total	34	100.0
Age of Respondents	31-45 years	26	63.3
	46 years and above	8	35.7
	Total	34	100
Education Level	B.Sc	14	33.9
	HND	17	48.3
	OND	3	17.8
	Total	34	100
Professional Experience (Years)	1-5 years	17	50.0
	6-10 years	8	23.5
	11-15 years	3	8.8
	16-20 years	4	11.8
	21 years and above	2	5.9
	Total	34	100.0
Professional Qualification	ANIVS	22	64.7
	FNIVS	12	35.3
	Total	34	100.0

Source: Author's Field Survey, 2024

Table 2 shows that (61.9%) of the respondents are male while (38.1%) are female which implies that majority of the respondents are male. This shows a high degree of responsibilities of the resident that filled the questionnaire, Also, (63.3%) of the respondents are within the age group of 31-45 years, 9 (36.7%) are within the age category of 46years and above. In addition, the (61.7%) of the respondents are married, (30.6%) are single, which implies that majority of the respondents are married. Also, (33.9%) of the respondents have B.Sc certificate, (48.3%) have HND certificate, (17.8%) have NCE/OND certificate, Table 4.8 shows that 17 (50.0%) of the respondents have 1-5 years experience, 8 (23.5%) of them have 6-10 years experience, 4 (11.8%) had 16-20 years experience, 3 (8.8%) had 11-15 years experience while 2 (5.9%) had 21 years and above experience. This implies that majority of the respondents had 1-5 years experience. Furthermore, 22 (64.7%) of the respondents have ANIVS professional qualification while 12 (35.3%) have FNIVS professional qualification. This implies that majority of the respondents have ANIVS professional qualification.

Table 3: Factors influencing Residential Rental Values in an Informal Settlement within Ibadan North Local Government.

Factors	No.	VH	H	UD	VL	L	Mean
Poverty	81	1	1	2	48	37	4.3409
Rapid urbanisation and influx of people into Ibadan metropolis	81	1	1	8	42	36	4.2614
Ineffective housing policies	81	2	2	4	46	34	4.2273
Informal land market	81	0	3	1	60	24	4.1932
Discrimination and marginalisation	81	2	1	5	50	30	4.1932
Inefficient public administration and environmental management	81	1	3	5	48	31	4.1932
High cost of building materials	81	0	1	3	63	21	4.1818

Conflict and natural disaster primary to displacement and movement of people into more safer place	81	1	4	4	48	31	4.1818
Rapid industrialisation	81	0	6	7	47	28	4.0341
Lack of good financing schemes for housing project	81	0	7	7	45	29	4.0114

Source: Author's Field Survey, 2024

From the analysis in table 3, it can be deduced that the factors influencing Residential rental values in an Informal settlement within Ibadan Metropolis are analyzed using descriptive statistics and the data shown has revealed that one of the highest factors are Population density, Infrastructure development, Housing quality, Administrative division and structural factors having a means score 4.3409, 4.2614, 4.2273, 4.1932, 4.1932 respectively.

Table 4: Impact of Informal Settlement on Residential Rental Value in Ibadan North Local Government.

Impact	No.	VH	H	UD	VL	L	Mean
Poor quality of life	81	0	1	2	50	35	4.3523
Absolute lack of control of development	81	0	2	4	47	35	4.3068
Lack of access to social infrastructure	81	0	2	4	47	35	4.3068
Poor sanitation system	81	1	1	4	48	34	4.2841
Poor drainage network	81	0	1	5	54	28	4.2386
Pressure from environmental hazard such as floor, fire etc	81	0	1	7	50	30	4.2386
Overcrowding	81	2	3	6	39	38	4.2273
Sexual conflict	81	3	1	9	37	38	4.2045
Inadequate and insecure housing and services	81	3	1	6	43	35	4.2045
Violent and unhealthy environment	81	3	1	6	46	32	4.1705
Limited access to adequate health services	81	2	4	6	4	32	4.1364

Source: Author's Field Survey, 2024

From table 4, it was revealed that the main impact of informal settlement on residential rental value in the study area are poor quality of life having a mean score of 4.3523 followed by absolute lack of control of development and lack of access to social infrastructure having a means score of 4.3068, poor sanitation system, poor drainage network, and pressure from environmental hazard such as floor, fire etc. having the mean score of 4.2841, 4.2386, 4.2273.

Table 5: One-Way ANOVA

(I) Group	(J) Group	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Factors responsible	The Impact of	-19.000	11.524	.236	-8.89	46.89

From the table 5, it shows whether there are statistical differences in mean Factors responsible for emergence of informal settlement in the study area ($P = -19.000$). There are statistically significant mean different between the impact of informal settlement on residential rental value in the study area ($P = -19.000$).

Discussion of Findings

The study identifies several factors contributing to the proliferation of informal settlements in Ibadan Metropolis. The findings, based on mean scores, highlight the most significant factors as perceived by the respondents. Poverty was shown to be the main factor promoting the growth of informal settlements in Ibadan, with a mean score of 4.3409. The high mean score indicates that financial hardship is a major factor in why individuals and families relocate to informal settlements. Many underprivileged individuals are compelled to migrate to areas with more affordable dwellings but subpar infrastructure and services because they have limited access to official housing choices. This pattern is consistent with global patterns indicating that informal settlements are often associated with high levels of poverty. Many Nigerians find it more difficult to purchase properties on the formal market due to inflation, unemployment, and unpredictable economies.

A one-way ANOVA was conducted to examine the factors responsible for the emergence of informal settlements in Ibadan Metropolis. The results revealed a mean difference (I-J) of 19.000, with a standard error of 11.524 and a significance level of .236. The 95% confidence interval ranged from -8.89 to 46.89. The results suggest that there is no statistically significant difference in the factors contributing to the emergence of informal settlements across different groups analyzed. The high p-value (.236) indicates that any observed differences could be due to random variation rather than specific factors. Despite this, the large mean difference of 19.000 points to potential underlying trends that warrant further investigation, even though they are not statistically significant within this analysis. The impact of informal settlements on residential property rental values in Ibadan Metropolis was analyzed using the same one-way ANOVA approach. The analysis showed a mean difference (I-J) of 19.000, with a standard error of 11.524, a significance level of .236, and a 95% confidence interval ranging from -8.89 to 46.89. The results again show that there is no statistically significant difference in residential property rental values due to the presence of informal settlements.

Conclusion

The findings reveal several key insights into the challenges and influences that informal settlements exert on the rental values of nearby residential properties. The depreciation of property values can be attributed to a variety of factors, including the lack of proper infrastructure, sanitation issues, and the associated negative perceptions and stigmas. These challenges contribute to a decreased desirability of the area, impacting rental demand and pricing. In conclusion, addressing the challenges posed by informal settlements requires collaborative efforts from local authorities, policymakers, and community stakeholders. By understanding the nuanced relationship between informal settlements and residential rental values, targeted interventions can be designed to create more inclusive and sustainable urban environments in Ibadan Metropolis, Oyo State.

Recommendations

The following recommendations are made for this study:

- i. Implementation of urban renewal projects to upgrade infrastructure in informal settlements, focusing on improving roads, sanitation, and basic amenities.
- ii. Developing and implementing integrated urban planning strategies that considers both formal and informal settlements. This approach should prioritise equitable distribution of resources, services, and amenities across the entire metropolis.

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